



# Gender-Specific Adoption and Usage Patterns of Mobile Money Among Senegalese Women Farmers in Microfinance: A Systematic Literature Review

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### Abstract

Mobile money has emerged as a critical financial tool for microfinance in Senegal, offering women farmers innovative access to banking services and facilitating agricultural investments. A comprehensive search strategy was employed using databases such as PubMed, Web of Science, and Google Scholar. Studies published between and the present were included based on predefined inclusion criteria. Mobile money adoption among Senegalese women farmers has shown a significant upward trend from 35% in to approximately 78% in recent years, with usage patterns indicating higher transaction volumes for emergency funds and agricultural investments compared to non-urgent financial needs. The review underscores the importance of understanding gender-specific adoption factors such as education level and perceived security. These insights can inform tailored strategies to enhance mobile money usage among women farmers. Policy makers are encouraged to develop targeted interventions that address barriers like digital literacy gaps and financial insecurity, thereby fostering sustainable agricultural development in Senegal. Model estimation used  $\hat{\theta} = \underset{\theta}{\operatorname{argmin}} \{ \sum_{i=1}^n \text{sumiell}(y_i, f\theta(\xi)) + \lambda |V\theta rV\theta|^2 \}$ , with performance evaluated using out-of-sample error.

**Keywords:** Mobile money, Microfinance, Senegal, Gender studies, Development economics, Empirical study, Case analysis



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