



# Digital Financial Inclusion Programmes for Women Entrepreneurs in Northern Cameroon: An Empowerment and Savings Growth Study

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## Abstract

Digital financial inclusion programmes are crucial for economic empowerment in regions with limited access to traditional banking services. A mixed-methods approach combining quantitative surveys ( $N = 120$ ) with qualitative interviews ( $n = 15$ ). Women entrepreneurs who participated in the digital financial inclusion programmes reported a significant increase in savings by an average of 34% compared to those not involved, with a confidence interval of  $\pm 7\%$ . Themes included improved access to credit and reduced transaction costs. Digital financial inclusion programmes effectively enhance women entrepreneurs' economic empowerment and savings growth through targeted interventions. Expand digital financial inclusion services in Northern Cameroon by integrating them into existing business support networks and increasing outreach efforts.

**Keywords:** *Digital Financial Inclusion, Sub-Saharan Africa, Geographic Information Systems, Participatory Rural Appraisal, Savings Behaviour Analysis, Empowerment Studies, Microfinance Models*

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