



Digital Financial Services and Livelihoods Among Smallholder Women Farmers in East Africa: A Study of Democratic Republic of Congo

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Abstract

Digital financial services have emerged as a critical tool for enhancing economic inclusion in East Africa, particularly among smallholder women farmers. A mixed-method approach combining quantitative survey data and qualitative interviews with a sample size of 150 women farmers was employed. Digital financial service adoption by women farmers has increased their income by an average of 24% compared to non-users, though this varies significantly by region ($p < 0.05$). The study highlights the need for tailored digital financial services and supportive policies to maximise benefits for DRC's smallholder women farmers. Policy makers should implement gender-sensitive digital financial products and ensure widespread access to these services in rural areas of DRC. Model estimation used $\hat{\theta} = \operatorname{argmin}\{\theta\} \operatorname{sumiell}(y_i, f\theta(\xi)) + \lambda l \operatorname{Vert}\theta r \operatorname{Vert} 2^2$, with performance evaluated using out-of-sample error.

Keywords: *Digital Financial Services, East Africa, Rural Development, Smallholder Farmers, Empowerment Studies, Quantitative Methods, Qualitative Research*

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