



# Mobile Banking and Economic Empowerment among Low-Income Women in Côte d'Ivoire,

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### Abstract

Mobile banking has emerged as a critical tool for facilitating financial transactions in developing regions, including Côte d'Ivoire. A mixed-method approach was employed, combining quantitative survey data with qualitative interviews to explore participants' experiences and perceptions. Mobile banking payment acceptance rates were notably higher (78%) among low-income women compared to the national average of 65%, indicating a significant uptake in this technology for financial inclusion. The findings suggest that mobile banking can serve as an effective platform for enhancing economic empowerment among low-income women in Côte d'Ivoire, although further research is needed to confirm its sustainability and impact on livelihoods. Government policies should support the development of mobile banking infrastructure and provide training programmes to enhance digital literacy among vulnerable populations. Model estimation used  $\hat{\theta} = \underset{\theta}{\operatorname{argmin}} \{ \theta \} \operatorname{sumiell} ( y_i, f\theta(\xi) ) + \lambda \operatorname{Vert}\theta \operatorname{Vert}^2$ , with performance evaluated using out-of-sample error.

**Keywords:** Sub-Saharan, Africa, Mobility, Literacy, Digital, Growth, Ethnography

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