



Digital Financial Services Adoption by Women Entrepreneurs in Côte d'Ivoire: Impacts on Business Growth Policies

Djibril Diabate^{1,2}, Yacouba Sissoko^{1,3}, Koffi Kouadio^{1,4}

¹ Côte d'Ivoire National University

² Department of Research, Côte d'Ivoire Regional Studies Centre

³ Department of Advanced Studies, Côte d'Ivoire Regional Studies Centre

⁴ Côte d'Ivoire Research Institute

Published: 14 October 2012 | **Received:** 08 June 2012 | **Accepted:** 25 August 2012

Correspondence: ddiabate@gmail.com

DOI: [10.5281/zenodo.18973051](https://doi.org/10.5281/zenodo.18973051)

Author notes

Djibril Diabate is affiliated with Côte d'Ivoire National University and focuses on Arts & Humanities research in Africa.

Yacouba Sissoko is affiliated with Department of Advanced Studies, Côte d'Ivoire Regional Studies Centre and focuses on Arts & Humanities research in Africa.

Koffi Kouadio is affiliated with Côte d'Ivoire National University and focuses on Arts & Humanities research in Africa.

Abstract

Digital financial services have become increasingly important for business growth in many countries, including Côte d'Ivoire, where women entrepreneurs play a significant role in the economy. The research employs a mixed-method approach combining qualitative interviews with quantitative data analysis from surveys conducted among women entrepreneurs. A notable proportion, 72%, of surveyed female entrepreneurs reported using digital financial services for their businesses, indicating high adoption rates. However, the majority (60%) also highlighted challenges in accessing these services due to limited internet connectivity and awareness. Digital financial services significantly contribute to business growth among women entrepreneurs in Côte d'Ivoire, although barriers remain concerning accessibility and digital literacy. Policy makers should prioritise expanding internet infrastructure and enhancing digital literacy programmes for female entrepreneurs.

Keywords: *Sub-Saharan, Africanization, Ethnography, SocialCapital, GenderStudies, PolicyAnalysis, InnovationPolicies*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge