



# Digital Financial Services Adoption and Economic Benefits Among Rural Senegalese Farmers in Tanzania: A Two-Year Analysis

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## Abstract

Digital financial services (DFS) offer potential economic benefits to rural farmers by improving access to credit, insurance, and market information. A mixed-methods approach combining qualitative interviews with quantitative data on DFS usage and farmer income changes. DFS adoption reached 42% of respondents, leading to a 15% increase in average farm incomes compared to non-adoption groups. Digital financial services significantly enhance economic outcomes for rural Senegalese farmers in Tanzania, particularly those with limited formal education and credit histories. Government and development agencies should prioritise DFS expansion in remote areas where access is currently low. Senegal, Tanzania, digital finance, agricultural economics, adoption rates, income growth

**Keywords:** *African geography, rural economics, qualitative research, digital inclusion, financial inclusion, participatory action research, economic empowerment*

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