



Inclusive Banking Services Adoption Among Women Entrepreneurs in Dakar, Senegal: Methodological Insights into Financial Inclusion Rates and Microfinance Product Utilisation

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Abstract

This study investigates the adoption of inclusive banking services among women entrepreneurs in Dakar, Senegal, focusing on financial inclusion rates and microfinance product utilisation. A mixed-methods approach combining quantitative surveys with qualitative interviews was employed. A convenience sample of 300 women entrepreneurs from various sectors in Dakar was surveyed using a structured questionnaire. Data were analysed to calculate immediate financial inclusion rates and proportions of respondents utilising specific microfinance products. Immediate financial inclusion rate among the sampled group was found to be 75%, with a significant proportion (42%) adopting at least one microfinance product for business operations, indicating potential for enhanced economic empowerment through tailored banking solutions. The methodology demonstrated effectiveness in quantifying financial inclusion and identifying key areas for further research and policy development aimed at increasing accessibility and utilisation of inclusive banking services by women entrepreneurs. Future studies should consider a more diverse sample to validate findings across different demographics. Policy recommendations include the need for targeted interventions such as tailored microfinance products and community engagement initiatives. The empirical specification follows $Y = \beta_{0+\beta}^{-1} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *Geographic, Africa, Kenya, Mixed-Methods, Social-Ecology, Ethnography, Qualitative, Quantitative, Indicators, Indices*

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