



Digital Inclusion Programmes and Financial Literacy in Ghana's Urban Slums: A Comparative Study

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Abstract

Urban slums in Ghana present unique challenges for financial inclusion due to limited access to digital technologies such as smartphones and internet services. A mixed-methods approach was employed, including surveys and qualitative interviews to assess participants' knowledge levels in financial matters before and after DIP participation. Data collection took place across five randomly selected urban slums in Accra. Participants showed significant improvement in basic financial literacy skills (25% increase) following the DIP intervention, with notable gains observed among women who often face barriers to digital access and education. Digital inclusion programmes like DIP can effectively enhance financial literacy in urban slums when tailored to address specific needs and challenges faced by marginalized populations. Future research should explore long-term impacts of DIP and identify strategies for scaling up successful interventions while ensuring equitable access across different socio-economic groups. Digital Inclusion, Financial Literacy, Urban Slums, Ghana, Mixed-Methods Study

Keywords: *Urbanization, Urban slums, Digital divide, Financial literacy, Community engagement, Participatory research, Quantitative methods, Qualitative methods*

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