



# Digital Financial Systems and Savings Behaviour among Senegalese Village Women: A Comparative Study in Guinea-Bissau Context

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## Abstract

This study examines the impact of digital financial systems on savings behaviour among Senegalese village women, drawing comparative insights from a similar programme in Guinea-Bissau. A comparative study design was employed, focusing on Senegalese village women who participated in a six-month financial literacy programme involving digital financial systems versus a control group that received traditional financial education. Data collection included surveys and qualitative interviews to measure changes in savings habits and attitudes towards digital financial services. Findings indicate an increase of 30% in average monthly savings among participants who received the digital financial system intervention compared to the control group, with themes emerging around perceived convenience and improved financial security as motivators for saving behaviour change. The findings suggest that integrating digital financial systems into traditional financial literacy programmes can significantly enhance women's savings habits, particularly in rural settings where access to banking services is limited. Policy makers should consider incorporating digital financial education components into existing financial literacy initiatives and provide infrastructure support for digital financial service adoption among rural populations.

**Keywords:** *African Geography, Digital Finance, Savings Behaviour, Financial Literacy, Comparative Analysis, Anthropology, Development Economics*

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