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Digitalisation and Economic Inclusion: Lessons from Rural Women in Umguza District Zimbabwe

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Abstract

This article explores the usefulness of digitalisation in the economic inclusion of rural women in the Umguza district of Zimbabwe. An inductive approach was used, and information was collected through semi-structured interviews with 250 rural women in the 19 wards of Umguza district between the ages of 16 and 65, as well as reviewing secondary data in the form of government, non-governmental, industry reports and scholarly articles. Thematic analysis was used to draw insights on pertinent themes and patterns related to the role of digitalisation in the economic inclusion of rural women. The key findings indicated that the lives of rural women who accessed and used digital technology improved through active participation in economic activities and had greater, faster access to information and skills resulting in higher productivity. The findings highlight the necessity of adopting a gender-sensitive approach in rolling out technology-based initiatives to ensure the sustainable economic inclusion of rural women, ultimately contributing to the broader goals of gender equality and economic development. The study concluded that access to and usage of digital technologies opens up economic prospects for rural women, enriches their financial status, increases their access to education, and nurtures social connectivity. The findings also show that when elements like the provision of cheaper broadband solutions and low-cost smartphones are not attended to, digitalisation has the potential to adversely affect rural women resulting in the widening of the digital gender divide. The recommendations from this study provide insights to government, private sector, and civil society seeking to drive women's economic inclusion through digitalisation and contribute to the body of research on digitalisation and rural women's economic inclusion.

Keywords: *Digitalisation, Digital Infrastructure, Digital Public Platforms, Digital Skills, Economic Inclusion, Financial Services, Rural Women.*

Introduction

Digitalisation is a process that integrates digital technologies into various aspects of life, making use of digital tools, platforms, and systems to enhance commerce, communication, education, and other relevant sectors [1]. The rise of mobile banking applications and online payment systems is key to digitalisation efforts and has made financial transactions more convenient and efficient. Digital wallets and contactless payments have become increasingly popular, offering quick and secure purchase methods to individuals and businesses regardless of physical location.

There has been an increasing recognition that economically empowering women is critical in achieving community development goals such as economic growth, poverty reduction, health, education and welfare [1]. Over the past few years, digital empowerment has emerged as a global trend with the potential to transform societies and address immediate challenges faced by women residing in rural parts of Zimbabwe [2]. Secondly, digitalisation gives rural women access to knowledge-based resources, training programs, and information that improve their

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economic activity abilities and competence. Online platforms provide rural women with flexible job options, enabling them to manage their work and other obligations. Digital financial services facilitate safe transactions, savings, and credit availability for efficient money management and support financial inclusion.

This research explores the impact of digitalisation on rural women across multiple domains. The study examines how digital technologies have influenced rural women's marketing and selling of agricultural produce, financial inclusion, and access to commercial platforms. It also identifies the challenges that arise from digitalisation. The research drew on data collected through interviews with rural women and from various scholars to provide an up-to-date analysis of the digitalisation journey in rural Zimbabwe and its effects on women's lives. Understanding digitalisation's role in advancing rural women's economic inclusion in Zimbabwe paves the way for tailored policies and interventions that address existing barriers and create new opportunities. The results of this study help to shed light on how access to technology, digital skills training, and online resources can empower women in rural areas to enhance their economic prospects.

Rural women can reap many benefits from integrating digital technologies into their everyday routines and economic endeavors. Firstly, digitalisation can expand the rural women's market reach by introducing them to a clientele base that is larger than that of their neighbourhood, thereby creating new business prospects. Digital platforms encourage networking and collaboration among rural women, promoting knowledge sharing, collaboration, and mutual support in their economic endeavours. Additionally, by simplifying conventional business processes, digitalisation can result in cost savings, increasing the affordability and sustainability of entrepreneurship. Digital technologies make market research easier, allowing rural women to analyse trends and modify their offerings to satisfy customers better. Ultimately, participating in digital economic activities can help rural women become more self-assured and confident, enabling them to follow their business dreams.

Moreover, by highlighting successful digital initiatives and identifying areas for improvement, this study can inform stakeholders, including policymakers, non-governmental organisations, and businesses, on effective strategies to promote gender equality and economic empowerment in Zimbabwe's rural communities. Ultimately, research in this domain contributes to sustainable development efforts, fosters inclusive growth, and helps unlock the untapped potential of rural women in Zimbabwe.

Literature Review

The internet penetration rate in Zimbabwe stood at 59% in 2021, indicating a substantial increase from 27% in 2017. Mobile phone usage has also surged, with mobile subscriptions reaching 14.1 million in 2021, compared to 12.9 million in 2017 [3]. These statistics demonstrate the growing access to digital technologies in Zimbabwe. Financial inclusion of the rural areas improved from 62% in 2014 to 79% in 2022 [4]. The financial exclusion gap declined from 28% to 16% respectively, largely driven by increased uptake of banking and mobile money financial products.

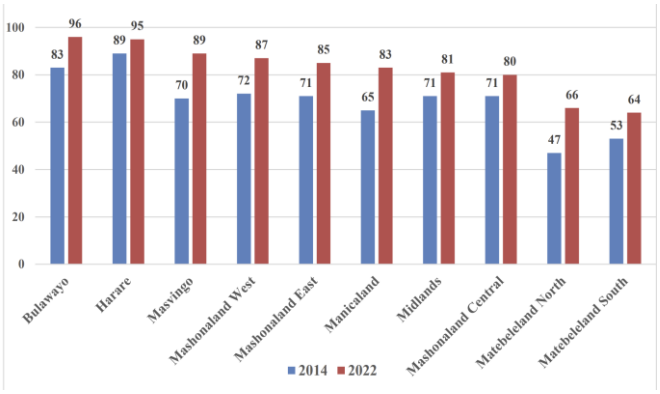

Figure 1. Access Strand by Province - Total (% of Adult Population)

Matabeleland North province, of which Umguza district is one of the districts in this province, has one of the lowest financial inclusion rates in Zimbabwe despite the gap slowly closing as seen by the provincial financial inclusion numbers growing from 47% to 66% between 2014 and 2022, as depicted in Figure 1. Digitalisation has made financial inclusion important for rural women's economic empowerment in Zimbabwe and the district of Umguza [5]. The impact of digitalisation is encapsulated in the ICT-enabled Social Inclusion Theory which focuses on the potential of information and communication technologies to promote social inclusion and economic empowerment. The theory emphasises the role of digital tools in expanding opportunities for marginalised groups, facilitating access to education, healthcare, financial services, and employment, and promoting inclusive economic growth [6]. Studies support this theory and show that mobile money services enable transactions, savings, and credit without bank infrastructure, benefiting women in economic participation. The introduction of mobile money platforms such as EcoCash, OneMoney, and Telecash in Zimbabwe has provided these women with an expedient and secure method of storing and transferring money using mobile phones [7]. These platforms have necessitated that women overcome the obstacles of distance and limited access by substituting physical banks and replacing them with digital platforms to conduct financial transactions [8]. Undoubtedly, this eliminates the risks related to stashing cash at home or carrying it around.

Digital banking has simplified access to credit for rural women farmers. Through digital platforms, women can apply for loans and access credit services without needing tangible collateral or rigorous paperwork. Digital lending platforms such as Steward Bank's Kwenga and Agribank's e-Access have occupied space and covered the gap concerning the needs of rural women farmers [9]. These facilities ensure efficient and convenient loan disbursements, enabling women to invest in agricultural undertakings, purchase inputs, and improve productivity [10]. It is worth pointing out that the benefits of savings and credit, through these web-based or electronic platforms, have also enabled rural women to access insurance services. Insurance institutions in Zimbabwe have introduced mobile-based insurance products that satisfy the specific needs of rural women farmers [11]. These services cover crop losses due to drought, pests, or diseases, ensuring women farmers are shielded from financial shocks. Rural women can, without difficulty, enrol in insurance schemes, pay premiums, and file claims, increasing their resilience to agricultural risks via electronic means [16].

There is a need for comprehensive strategies, which include technology, financial literacy, and education for women's empowerment through education and skill development [12]. These interventions are

intended to remove barriers that prevent rural women from accessing and utilising digital financial services. Various initiatives have been implemented by the government and non-governmental organisations (NGOs) to promote digitalisation in rural areas. The government's National ICT Policy, launched in 2016, sought to bridge the digital divide and enhance connectivity across the country [13]. As a support vehicle, the Postal and Telecommunications Regulatory Authority of Zimbabwe (POTRAZ) has implemented the Universal Service Fund (USF), which supports the provision of ICT services in underserved areas, including rural communities [14]. This fund has aided the digital transformation of the district and by extension the rural women allowing the women to access various social and financial platforms.

Studies have shown that digital technologies can provide rural women with market prices, weather forecasts, and crop- and location-specific agronomic advice to boost agricultural productivity and market connectivity [15]. With market price knowledge from mobile apps, women can negotiate better product prices, potentially boosting income and economic resilience [16]. Women farmers can sell directly to customers on digital platforms, thereby maximising profit margins [17]. The digital entrepreneurship theory supports these market observations in Umguza, emphasising the role of digital platforms and online marketplaces in fostering entrepreneurship and economic inclusion [18]. The ICT-enabled Social Inclusion Theory highlights how digital technologies can lower barriers to entry for aspiring entrepreneurs, especially women and marginalised groups, by providing opportunities to start and grow businesses in the digital economy.

Technology usage has demonstrated the potential to overcome barriers such as distance, cultural norms, and control, as well as improve the quality of education or training opportunities by allowing flexible, accessible and diverse content [16]. Online platforms, courses and support, allow women to study from home and not have to commute to an education facility for hours [19]. The Zimbabwe Women's Resource Centre and Network (ZWRCN) implemented projects empowering rural women through digital literacy training and establishing community information centres so that women would not have to travel long distances for physical classes [20]. The success of such initiatives demonstrates how providing digital platforms and resources positively impacts underprivileged groups and women.

The study also explores the importance of overcoming digitalisation obstacles to maximise the impact of digital technologies on rural women's education and training by increasing digital infrastructure, such as internet connectivity and affordable tools, which is crucial [16]. Studies suggest that digitalisation has a positive correlation to higher income-generating potential. Successful implementation and provision of digital tools in rural farming communities of Zimbabwe has resulted in increased productivity and net income for women as evidenced by pilot projects and case studies [12]. An example is the 'Mobilizing Access to Sustainable Agriculture and Rural Transformation' (MASTER) project introduced by the International Fund for Agricultural Development (IFAD) in partnership with the Government of Zimbabwe, where farmers were given smartphones which had agricultural apps and access to digital platforms that offered weather forecasts, market prices and up-to-date agricultural related information [21]. These digital tools enabled rural women to make informed decisions in crop selection, pest control methods and market opportunities leading to increased productivity and net income [22].

One of the limiting factors of the use of digital tools for rural women has been digital literacy, which hinders their ability to use,

understand, and benefit from digitalisation vehicles[17]. Rural women are said to lack the knowledge and skills to use digital resources [15]. This can hinder their ability to access and use agricultural apps, digital platforms, and technological resources. Rural women struggle to navigate these digital tools and do not fully benefit from the information and services [22]. Providing community-based digital upskilling programs is critical to further rural women's adoption and usage of digital tools.

Cultural obstructions also play a role in prohibiting the effective digitalisation of rural societies [23]. Cultural norms prioritise men's control over financial matters, disregarding women's access to digital financial services. Traditional views prioritise women's primary roles as caregivers and homemakers, limiting their time and focus on their education and entrepreneurship skills, thus compromising personal development. Some communities subjugate women and girls' education to men and boys, leading to lesser levels of literacy.

The lack of internet and device infrastructure makes it difficult for rural women to use ICTs [17]. Various studies stress the need for targeted interventions to reach rural women and provide them with access to digital tools, training to operate them and handholding to acquire confidence in using the technology [24]. The digital divide in Africa has worsened educational disparities between urban high-income and rural low-income groups. Rural women's access to e-education and skills training is further limited by high-cost data bundles and low ownership of digital devices [19]. In Umguza the Digital Learning Centres (DLCs) established by the Ministry of Primary and Secondary Education in Zimbabwe, in partnership with non-governmental organisations, have been used as a strategy to reduce the barriers to access. These centres have computers and internet connectivity, allowing rural women and girls to access educational materials and partake in online courses for free [25]. The DLCs also provide digital literacy training to enhance rural women's skills in using technology for learning purposes. Research was conducted that evaluated the impact of DLCs on educational outcomes among rural women and found that they meaningfully improved access to learning resources and enhanced digital literacy skills [25]. Community-based initiatives play a pivotal role in raising awareness and supporting rural women, helping them overcome societal barricades and gain confidence in using digital platforms [26].

Improving digital access is one of the requirements to bridge this gap. Investments in internet and mobile network infrastructure in rural areas can improve digital access [5]. Making digital devices cheaper, through subsidies or financing can increase rural women's uptake of these devices. Tailored digital literacy programmes that consider rural women's needs and constraints can help them use technology [7]. A framework for how rural women can take part in designing digital solutions so that they cater to their unique issues is necessary [19]. The participatory design process argues that rural women can make digital tools user-friendly and resourceful for their everyday lives, which will settle the habituation and usage factors. Financial education complemented with digital literacy training helps women understand and be more confident in using digital financial services, thereby increasing rural women's participation in the digital economy [5].

Overall, rural women who incorporate digital tools and infrastructure can uplift their economic status and access better resources, information and markets. Digitalisation also gives these women a competitive edge as they can achieve greater productivity, market access, and efficient use of digital financial services [27].

In conclusion, the literature review highlights the importance of inclusive digital transformation strategies that address rural women's needs. It also highlights the need to

limit the barriers rural women face so that they can maximise the benefits of digitalisation. The case of Umguza women provides valuable insights into how the economic empowerment of rural Zimbabwean women requires the rollout of digital infrastructure and the creation of programs to improve digital literacy, affordable solutions for services like the internet, and a participatory design of digital solutions.

Research Methods

The study employed a survey method utilising a questionnaire with open-ended and closed-ended questions administered to 250 Umguza women in all 19 wards in the district.

The article methodology involved a literature review of various articles, theories, and frameworks relevant to the study topic. These theories and frameworks enabled determining the current and desired states and the gap in digitalisation's impact on rural women and this process informed the research questions.

Primary and secondary data sources were used in data collection. Primary data was collected through questionnaires, and secondary data collection was done through government reports, various articles by financial institutions and non-governmental organisations, journals, and papers. Statistical analysis techniques were used on the quantitative survey data, and thematic analysis was used on the qualitative data from interviews and other qualitative sources.

Results interpretation combined findings from both qualitative and quantitative analysis and drew conclusions about the relationship between digitalisation and the economic inclusion of rural women in Umguza. The existing literature and the study research questions provided a guide and context for interpreting results. Recommendations have been made on how to increase the ubiquitous inclusion of rural women through the implementation of several digitalisation strategies in Umguza, guided by the study findings. The study findings have an important bearing on policymakers, organisations who deal with women empowerment and the rural women themselves in providing suitable strategies to increase rural digitalisation, improve the welfare of women in Zimbabwe and drive improved livelihoods, revenues, and contributions to economic growth. The study also contributes to the existing body of research on digitalisation and how it impacts the economic inclusion of rural women. The main channel for disseminating these findings will be academic publications, industry reports and presentations to various and relevant conferences, workshops, and seminars.

Results and Discussion

The Table below summarises the study's findings on the role of digitalisation on the economic inclusion of rural women. The feedback is from the interview questions administered to the rural women in Umguza district in Zimbabwe:

Table 1 Summary Results on the Role of Digitalisation on Economic Inclusion

Digitalisation initiative	**Outcome**	
	Positive	**Negative**
Infrastructure	93%	7%
Public platforms	78%	22%
Financial Services	72%	28%
Digital skills	86%	14%

Table 1 summarises the rural women's opinions on the impact of the various digitalisation initiatives on the economic inclusion of rural women in the Umguza district.

On digital Infrastructure, the positive and negative percentage distributions on impact are 93% and 7% respectively. The overwhelmingly positive opinions on the impact of digital infrastructure highlight its importance in providing rural women with access to essential digital tools and connectivity. By improving access to reliable internet services and technology, rural women can overcome geographical barriers and tap into a wider range of economic opportunities. The positive impact suggests that investments in expanding digital infrastructure can significantly enhance the economic inclusion of rural women in the Umguza district.

The percentage distributions on positive and negative impact are 78% and 22% respectively. The results indicate that public platforms have a predominantly positive impact on the economic inclusion of rural women. Public platforms such as social media, online marketplaces, and communication channels play a vital role in connecting rural women to markets, customers, and information. The findings suggest that leveraging public platforms effectively can enhance market access, networking opportunities, and visibility for rural women entrepreneurs, contributing to their economic empowerment.

The impact of Digital Financial Services shows 72% (positive) and 28% (negative). The study reveals a positive impact of digital financial services on the economic inclusion of rural women, albeit with some negative aspects. Access to digital financial services such as mobile money, online banking, and digital payment systems can facilitate financial transactions, savings, and access to credit for rural women.

Lastly, Digital Skills show 86% (positive) and 14 (negative). The high percentage of positive impact associated with digital skills underscores the critical role of skills development in enhancing the economic inclusion of rural women. Digital skills such as computer literacy, online marketing, and e-commerce proficiency are essential for rural women to effectively navigate digital platforms and tools for their economic activities. The findings suggest that investing in digital skills training programs can empower rural women to harness digital technologies for business growth, market access, and financial management.

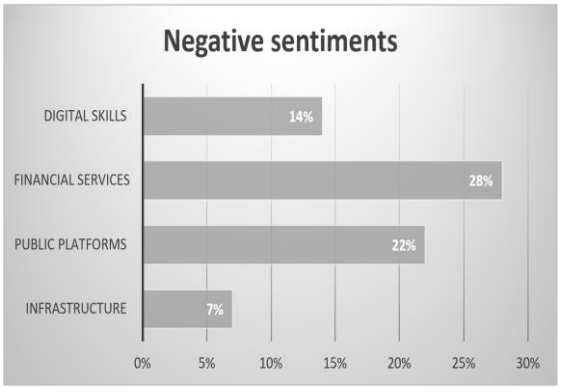

Figure 2. Negative Sentiment Tabulation

There were negative sentiments identified by the research in relation to the four pillars of digitalisation that the study is focusing on. The greatest negative sentiments came from the digital financial services pillar which had 28% negative opinions about the value of digital financial services in propping women up economically. The contributing factors to the negative sentiments included limited financial literacy of the rural women who highlighted how they did not understand most of the financial terms and concepts which in turn made them unsure of the products and limited their trust in using the digital financial

products. The Global Findex Database supports this finding and highlights that a number of the unbanked population lacks financial literacy, and this affects their ability and appetite to engage in digital financial services [28]. Concerns about trust in the banking system were also raised by the rural. The issues revolved around the cost of monthly transactions and how these erode their savings rather than augment them. Digital Public platforms had a 22% negative sentiment. Key drivers of this position were related to design and usability issues. Most of the platforms available were in English and not available in the local Ndebele language preferred by the women. The platforms were not zero-rated and required the women to purchase data bundles to access information which affected their ability to consistently access and benefit from the digital platforms. Digital skills and digital Infrastructure 14% and 7% negative sentiments a piece. The negative sentiments were mitigated by the efforts being driven on the ground by the government and independent organisations to upskill rural women through courses and workshops to drive up digital literacy. The importance of mentorship and support was raised as an important issue that affected the women negatively as some programs were run as once-off events. The women felt that continued engagement would help them better. The Umguza district has partial network coverage with some wards experiencing poor connectivity while others have no signal at all. This was highlighted as a major drawback. This limitation was coupled with electricity outage challenges that affected their ability to charge their phones and access the internet. Addressing these concerns is essential to maximize the benefits of digitalisation for rural women in the Umguza district.

Table 2. Use of Digital Infrastructure and its Impact on Weekly Takings

Use of digital infrastructure	**% of Respondents**	**Average Weekly Income USD$**
Not at all	7%	19
A little	11%	23
Moderately	41%	40
Almost always	23%	65
Always	18%	117

Table 2 summarises the respondents' access and usage of digital infrastructure. The study results show that building and improving digital infrastructure, such as broadband connectivity and reliable networks, ensures women have access to critical digital tools and services. This infrastructure in Umguza has enabled the women to participate in online markets, education, and communication.

7% of the respondents did not have access to and have never utilised any of the digital infrastructure. This was mostly due to lack of ownership of devices, long travelling distances to the ICT centres and age factors and 90% of the respondents in this category were above the age of sixty years old. 93% of the women had access to and use of the digital infrastructure, in varying degrees of frequency of use. The glaring observation is how, with increased frequency of use, women can increase their weekly income and economic productivity. This was driven by the fact that they could communicate with buyers and sellers and organise deliveries of their farm produce and goats timeously. The women could also reach out to customers in the nearby city of Bulawayo, increasing their market coverage. On the downside, access to digital infrastructure was hampered by the high costs of data, smartphones and electricity, which in some instances is unavailable. The women indicated that the share of their wallets they

could allocate to purchase data bundles was limited by their meagre earnings and they therefore used most of what they earned to provide food and clothing for their families. This suggests that deliberate efforts need to be made by device resellers, network operators and the Government to provide affordable devices and lower broadband prices so that more women can own a smartphone and be able to connect to their market so that they increase their income-generating activities. Failure to address this requirement can increase the digital divide. The main platforms accessed by these rural women were WhatsApp, Facebook and Facebook Marketplace. The women also accessed Government platforms like Zim-AgriHub and Goho and applications from service providers like Hamara and SeedCo where they could access information on farming methods, markets, and weather and also advertise and sell their wares or search for other pertinent information. The women indicated that reliance on technology for their economic activities is a challenge, specifically in areas prone to connectivity and power outages as those with online-based selling activities usually suffered loss in sales as some outages lasted from a few hours up to a couple of days.

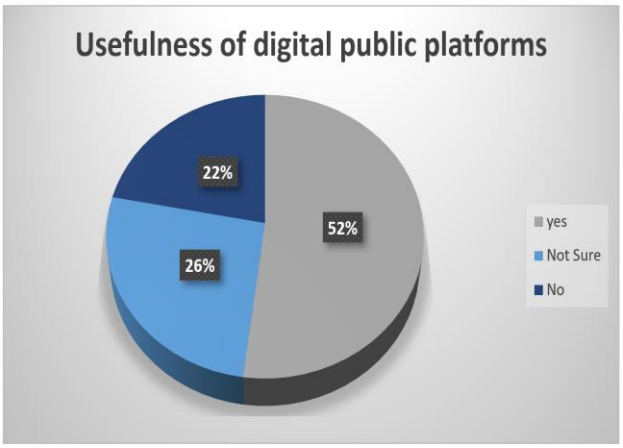

Figure 3. Perception of the Usefulness of Digital Platforms

Figure 3 illustrates the perception of the usefulness of the digital public platforms the women use in propelling their economic activities. 52% of the women use these platforms to access information, services, and opportunities and sell their wares and positively confirmed that these positively impacted their economic activities. 26% of the women were unsure of the impact as they used a mixture of traditional selling and communication modes with erratic use of digital platforms for their business. However, this group still uses digital platforms for social purposes and the women indicated that the platforms provided networking opportunities that sometimes translated to business opportunities or linkages with people who assisted them in their business. One of the major drawbacks indicated by using digital platforms was a lack of understanding of how the platforms could be used for business. About 22% did not find the platforms useful. The limited language options were cited as a barrier, with the women indicating that all the platforms were in English, whereas they preferred to use their local language, Ndebele, which they could understand better. Secondly, some of the farming platforms concentrated on crop farming, whereas the area was largely into animal husbandry and hence the rural women did not access the information they needed. This need for varied language and information options highlighted the importance of personalization of the digital platforms in order to drive acceptance and usage. One worrying negative effect that is gaining

prominence around the world is that some of these platforms have created environments where women are being exploited, working long hours, being cyberbullied, and earning low wages. As the gig economy platforms gain prominence, there is a need for a clear legal framework to protect vulnerable users. Also, key to note is that these digital platforms are not uniformly accessible to all rural women. This potentially can increase the digital divide which in turn can increase the existing inequalities and limit the scope of economic inclusion.

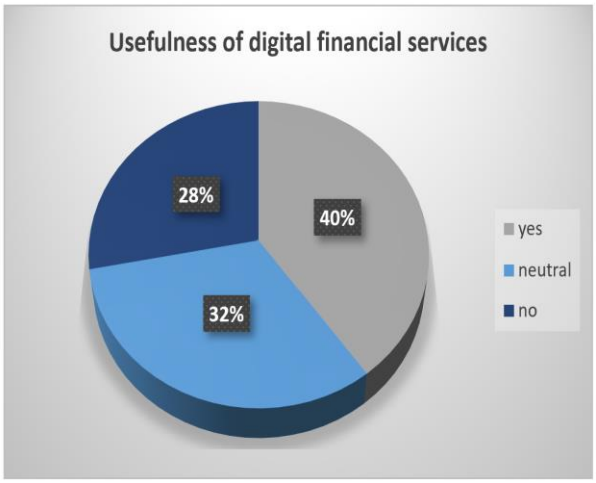

Figure 4. Perception of the Usefulness of Digital Financial Services

Figure 4 above looks at the respondents' views about the usefulness of digital financial services which include Bank-Based Digital Services e.g. mobile, internet and SMS banking services, mobile money services, remittances, digital payment platforms and digital wallets. 40% of the respondents found digital financial services useful as they were able to transact, save and pay for various services using the platforms. Accessing micro-loans without additional KYC (know your customer) documents was a key plus for rural women as they could transact via USSD or Internet banking with no need to visit the service provider's premises. Invariably the feedback shows that expanding access to digital financial services, including mobile banking, e-wallets, and digital payment systems, allows women to manage their finances more efficiently and facilitates entrepreneurship and economic participation. 32% did not feel strongly in either direction about digital financial services. Their utilization of the facilities was basic and felt that the current services suited their needs when they needed to use the platforms. 28% did not have confidence that digital financial services had a positive impact on their economic inclusion. The administration fees and interest rates were a concern for the women as they considered the rates too high, at between 5% and 10% of the value of the loans. Some of the challenges highlighted included high transaction fees and a preference to deal in physical cash instead of digital money. This highlights the need to tailor-make low-cost solutions for transacting. There is also a need for the provision of micro-loans with low paperwork requirements as most of the rural women do not have collateral, payslips and proof of residence in their names, which form part of the requirements for higher-value loans to fund their businesses. Digital financial services carry a risk related to security breaches and financial fraud. Rural women, being new users of financial platforms may be vulnerable to scams which may result in financial losses. It is therefore critical to ensure these platforms provide adequate protective measures and education on risk and

mitigations of online transaction fraud. Lastly, the ease of accessing financial loans can lead to over-indebtedness, driven by borrowing without adequate financial literacy on interest rates and payback terms and conditions.

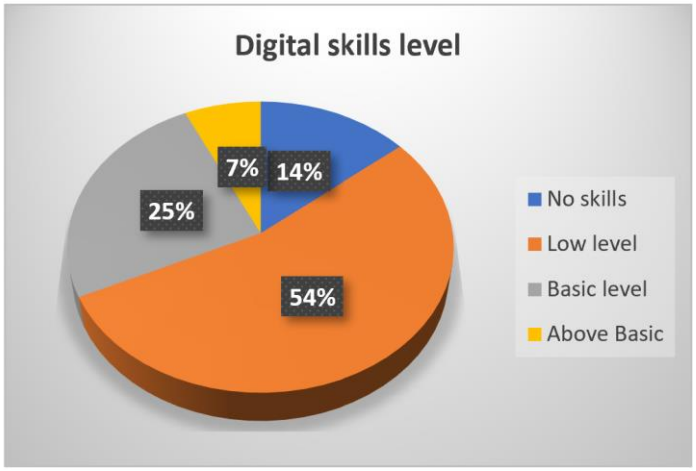

Figure 5. Assessment of Digital Skills Level of Respondents

Diffusion of digital skills is important especially among rural populations particularly rural women in order to close the digital divide. Figure 5 depicts the assessment of women's digital skills, which showed that 86% of the rural women had some level of basic digital skills. These entry-level skills allowed rural women to do basic processes and use basic applications for their economic activities. This came in handy for the women to access USSD-based mobile banking and mobile money platforms, which were the most used financial services offerings by the respondents. In the study, 7% were able to impressively use digital platforms of greater intricacy like accessing chatbots and internet banking to do all their transactions. internet banking to do all their transactions. This group found that their digital skills were key to attaining greater productivity and generating higher revenues through digital tools. 79% of the respondents consisting of the basic and above basic level skill users, indicated that they had attended a course or two on how to use digital platforms for business. They indicated that several non-governmental and governmental organisations had provided the training through community engagements over the last five to seven years. Negative outcomes were also observed in the study, with 14% of the respondents indicating that they had no digital skills at all. The major hindrance indicated by those whose digital skills were lagging, was a failure to attend the courses and workshops, due to the long distances travelled to training centres and the prohibitive cost of boarding buses. Timing was also a factor as some of the programs ran during farming season, and the women had to prioritize their field activities. A key point to note from the study is that while equipping women with digital literacy and technical skills is fundamental, information overload can have a negative impact on the rural women as the volume of information and the pace of technology change can be overwhelming. This can make it difficult for rural women to discern useful information and sift out noise. This can derail rural women's economic activities, if they focus on the wrong or irrelevant information. Training programs and educational initiatives should focus on closing the gender gap in digital competencies, enabling women to thrive in the digital economy.

Conclusion

In a nutshell, this article has emphasised the life-changing prospects of digitalisation for rural women in Zimbabwe. The key discoveries of this discourse have established that better access to digital technologies can open up new economic prospects for rural women, enrich their financial inclusion, increase their access to education and healthcare, and nurture social connectivity. These conclusions underscore the importance of digitalisation as a tool for empowering rural women and underwriting their economic and social development. Women need a well-adjusted approach to utilising digitalisation in their mode of operating and engaging in their drive to private enterprise. The research clearly showed that to realise the full potential of digitalisation requires concerted efforts by all stakeholders. The government, private sector, NGOs, and international organisations must work together to ensure that digitalisation benefits are equitably distributed among rural women. This includes addressing challenges such as reliable internet connectivity, affordability of digital devices and services, promoting digital literacy, and addressing gender inequalities that may limit women's access to and use of digital technologies. Policies and regulations must also be put in place to protect women's rights and privacy in the digital space. This can be achieved through well-articulated education programs on e-commerce and internet use to acquaint women with internet use. Women's economic inclusion is not merely a gender issue but a fundamental aspect of broader economic development and social justice.

Future Research

Future research in the Umguza District could delve into the impact of targeted interventions aimed at enhancing digital literacy among rural women to unlock the full potential of digital technologies for market access and economic empowerment. This should involve exploring the effectiveness of tailored training programs in bolstering confidence and familiarity with digital financial services among rural women. This will assist in examining strategies to enhance the relevance and usability of digital tools for rural women's economic needs, by considering their satisfaction levels and expectations regarding digital technology availability. Such research can unearth new ways to bridge the accessibility gap and promote greater utilization of digital technologies for inclusive economic growth among rural women and can pave the way for empowering rural women, promoting gender equality, and driving socio-economic development in rural areas. By addressing this research area, policymakers, organizations, and communities can contribute to the meaningful advancement of rural women through digitalization.

Conflict of Interest

To ensure that no conflict of interest occurred, the author clearly defined the research questions. The questions focused specifically on the role that digitalisation plays in the economic inclusion of women. The literature review was diverse and extensive, including a range of government reports, reports of non-governmental organisations, industry reports, and scholarly articles. The reviews were done independently. Data was collected through interviews and surveys of rural women who are resident in the Umguza district to ensure the reliability and validity of the findings. Participation was voluntary, no one was interviewed against their will, and information and opinions were given freely. By following the above procedure, the writer ensured that conflict of interest was circumvented concerning the quest to spotlight the role of digitalisation in the economic inclusion of women, thereby ensuring greater transparency and accountability to the research subject.

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