

Abstract. This research examines the influence of financial literacy on access to and use of financial services among small-scale coffee farmers in South Ogan Komering Ulu District, South Sumatra. This study aims to provide recommendations for enhancing farmers' welfare through improved financial literacy. The study focuses on addressing challenges such as coffee price fluctuations and reliance on loans from local middlemen. Employing a quantitative approach, data is collected through surveys targeting small-scale coffee farming households across 19 sub-districts in the district. Cluster sampling is utilized for selecting sub-districts with coffee farmers, followed by random household sampling. Data analysis involves simple linear regression to examine the relationship between financial literacy, access to financial services, and their usage. Results indicate a significant influence of financial literacy on financial inclusion, with a regression coefficient of 0.561 and a significance level ($p < 0.05$). The study recommends that small-scale coffee farmers engage in financial literacy training to improve their financial management skills, diversify income sources, and enhance access to formal financial products. Additionally, policymakers and financial institutions should bolster financial education programs, ensure market transparency, and develop tailored financial products to better support farmers' welfare and access to formal financial services.