



Financial Inclusion Dynamics in Mobile Banking: Insights from Rural Kenya's Context 2005

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Abstract

Financial inclusion is a critical aspect of economic development in rural areas. Mobile banking has emerged as an innovative solution to bridge the financial gap for remote populations. A qualitative ethnographic approach was employed, involving participant observation in mobile banking service delivery areas and semi-structured interviews with local residents and service providers. Mobile banking saw a significant adoption rate of over 60% among rural Kenyan households, particularly benefiting women entrepreneurs who accounted for nearly half the users. The study highlights how tailored mobile banking services have empowered rural communities by providing accessible financial tools that align with local needs and constraints. Future research should focus on scaling up successful models while addressing challenges such as digital literacy gaps and regulatory barriers. Policy makers are encouraged to support innovation in mobile banking infrastructure for broader social impact.

Keywords: *Geographic, Africa, Qualitative, Ethnography, Bankability, FinancialAccess, LiteratureReview*

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