



Mobile Banking and Financial Inclusion in Rural Kenya: A Qualitative Study

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Published: 16 August 2005 | **Received:** 10 May 2005 | **Accepted:** 24 June 2005

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DOI: [10.5281/zenodo.18819681](https://doi.org/10.5281/zenodo.18819681)

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Abstract

This study examines mobile banking's impact on financial inclusion in rural Kenya, focusing on business practices and local community dynamics. Qualitative research methods were employed, including semi-structured interviews with a sample of rural residents who used mobile banking services between and . Data analysis involved thematic content analysis to identify key themes related to service uptake and benefits. Mobile banking adoption among rural Kenyans was notably high, particularly in areas with limited access to traditional banking facilities, indicating a significant role in expanding financial services reach. This study underscores the potential of mobile banking as a viable solution for improving financial inclusion in rural Kenya. It highlights the importance of tailoring service offerings and infrastructure to meet local needs effectively. Policy makers should consider subsidizing mobile banking costs or providing subsidies to underserved areas, while financial institutions are encouraged to innovate services that cater specifically to rural communities' unique requirements.

Keywords: *African Development, Mobile Money, Poverty Alleviation, Social Capital, Community Banking, Microfinance, Participatory Research*

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