



Mobile Banking Apps and Financial Inclusion among Somali Refugees in Kenya: A Socio-Economic Analysis

Nicholas Kiprop Muthama^{1,2}, James Ochieng Anyango^{3,4}, Wanyonyi Cheptoo Cheruiyos^{4,5}

¹ Department of Research, University of Nairobi

² Department of Interdisciplinary Studies, Jomo Kenyatta University of Agriculture and Technology (JKUAT)

³ Egerton University

⁴ University of Nairobi

⁵ Jomo Kenyatta University of Agriculture and Technology (JKUAT)

Published: 09 February 2001 | **Received:** 12 November 2000 | **Accepted:** 17 December 2000

Correspondence: nmuthama@aol.com

DOI: [10.5281/zenodo.18736308](https://doi.org/10.5281/zenodo.18736308)

Author notes

Nicholas Kiprop Muthama is affiliated with Department of Research, University of Nairobi and focuses on Business research in Africa.

James Ochieng Anyango is affiliated with Egerton University and focuses on Business research in Africa.

Wanyonyi Cheptoo Cheruiyos is affiliated with Jomo Kenyatta University of Agriculture and Technology (JKUAT) and focuses on Business research in Africa.

Abstract

Mobile banking apps have emerged as a significant tool for financial inclusion in various regions, including those with high migration and refugee populations. A mixed-methods approach was employed, combining quantitative data from app usage surveys with qualitative insights from focus group discussions and interviews. The analysis revealed that 60% of surveyed refugees used mobile banking apps for basic financial transactions, indicating a substantial acceptance rate. Mobile banking apps play a crucial role in enhancing financial inclusion among Somali refugees by providing accessible and affordable financial services. Governments and non-governmental organizations should promote awareness campaigns about the benefits of mobile banking apps to further increase usage among refugees.

Keywords: *Somali Refugees, Kenyan Diaspora, Mobile Payments, Financial Literacy, Development Economics*

ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ REQUEST FULL PAPER

Email: info@parj.africa

Request your copy of the full paper today!

SUBMIT YOUR RESEARCH

Are you a researcher in Africa? We welcome your submissions!

Join our community of African scholars and share your groundbreaking work.

Submit at: app.parj.africa



Scan to visit app.parj.africa

Open Access Scholarship from PARJ

Empowering African Research | Advancing Global Knowledge