



Mobile Banking and Financial Inclusion in Rural Kenya: A Policy Perspective

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Abstract

Rural Kenya faces significant financial exclusion due to limited access to traditional banking services. A review of existing literature and secondary data analysis were conducted to understand the impact of mobile banking on financial inclusion. Mobile banking services have reached over 80% of rural populations, enabling them to access savings, loans, and insurance products with relatively low costs and high transaction convenience. Mobile banking has significantly contributed to reducing financial exclusion in rural Kenya by providing accessible and affordable financial services. Increase investment in mobile banking infrastructure, enhance digital literacy programmes for rural communities, and integrate traditional banking services into the mobile ecosystem to foster a more inclusive financial system.

Keywords: Kenya, Financial Inclusion, Mobile Money, Access Indicators, Payment Systems, Geographic Extent, Rural Development Strategies

ABSTRACT-ONLY PUBLICATION

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

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