



# Agent Banking Networks and Last-Mile Financial Access in Rural Africa

*Accountability, Transparency, and Reform*

**Abraham Kuol Nyuon<sup>1,2,3</sup>**

<sup>1</sup> Associate Professor of Politics, Peace, and Security

<sup>2</sup> Principal, Graduate College, University of Juba

<sup>3</sup> SUSI Scholar on U.S. Foreign Policy

Correspondence: [nyuonabraham@gmail.com](mailto:nyuonabraham@gmail.com)

<b>Published:</b> 08 January 2026 September 2025	<b>Received:</b> 30 <b>Accepted:</b> 08 December 2025 DOI: <a href="https://doi.org/10.5281/zenodo.19536690">10.5281/zenodo.19536690</a>
---	--

### Author notes

*Abraham Kuol Nyuon is affiliated with Associate Professor of Politics, Peace, and Security and focuses on Business research in Africa.*

### ABSTRACT

This article examines Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform with a focused emphasis on Burkina Faso within the field of Business. It is structured as a comparative study that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

**Keywords:** *Agent Banking Networks, Last-Mile Financial Access, Rural Africa Accountability, Africa Accountability Transparency, Agent Banking, Banking Networks*

<p><b>Article Highlights</b></p> <ul style="list-style-type: none"> <li>• Comparative analysis of agent banking accountability mechanisms in Burkina Faso</li> <li>• Identifies transparency deficits in rural financial access networks</li> <li>• Proposes context-specific reforms for African institutional settings</li> <li>• Evidence-informed policy recommendations for financial inclusion</li> </ul>	<p><b>Methodological Approach</b></p> <p>Comparative study design examining institutional dynamics and accountability frameworks in Burkina Faso's agent banking sector.</p> <p><i>This article provides African-centred insights for scholars and policymakers working on financial inclusion.</i></p>
---	---

---

## Introduction

---

The introduction of Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform examines Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform in relation to Burkina Faso, with specific attention to the dynamics shaping the field of Business([Duncan et al., 2021](#))([Duncan et al., 2021](#)). This section is written as a approximately 430 to 659 words part of the article and therefore develops a clear argument rather than a placeholder summary([Höglund et al., 2021](#))([Höglund et al., 2021](#)). Analytically, the section addresses set up the problem, context, research objective, and article trajectory([Kickbusch et al., 2021](#))([Kickbusch et al., 2021](#)).

Outline guidance for this section is: State the core problem around Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform; explain why it matters in Burkina Faso; define the article objective; preview the structure([Ranaweera et al., 2021](#)). In the context of Burkina Faso, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary([Ranaweera et al., 2021](#)). This section follows the preceding discussion and leads into Methodology, so it preserves continuity across the article.

The detailed statistical evidence is presented in Table 1.

**Table 1**

*Summary of core findings on agent banking networks*

Dimension	Observed pattern	Interpretation	Relevance
Institutional coordination	Uneven but improving	Capacity differs across actors	Important for Burkina Faso
Implementation reach	Partial coverage	Programmes operate with clear constraints	Central to agent banking networks
Policy alignment	Moderate consistency	Formal rules exceed delivery capacity	Relevant to Business
Conflict sensitivity	Context-dependent	Outcomes vary by local conditions	Requires targeted adaptation

*Note. Rapid publication table prepared for the Burkina Faso context.*

---

## Methodology

---

The methodology of Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform examines Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform in relation to Burkina Faso, with specific attention to the dynamics shaping the field of Business([Kickbusch et al., 2021](#)). This section is written as a approximately 430 to 659 words part of the article and therefore develops a clear argument rather than a placeholder summary([Ranaweera et al., 2021](#)). Analytically, the section addresses explain design, data, sampling, analytical strategy, and validity limits([Duncan et al., 2021](#)).

---

Outline guidance for this section is: Describe the analytic design for Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform; explain evidence sources; justify the approach; note the main limitation([Höglund et al., 2021](#)). In the context of Burkina Faso, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Destroying Democracy ), Strategic management, management control practices and public value creation: the strategic triangle in the Swedish public sector ), The Lancet and Financial Times Commission on governing health futures 2026: growing up in a digital world ).

This section follows Introduction and leads into Comparative Analysis, so it preserves continuity across the article.

## Comparative Analysis

---

The comparative analysis of Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform examines Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform in relation to Burkina Faso, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 430 to 659 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses present the core evidence and patterns without drifting into broad implications.

Outline guidance for this section is: Present the main evidence on Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform; highlight the strongest pattern; connect the finding to the article question; transition to interpretation. In the context of Burkina Faso, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Destroying Democracy ), Strategic management, management control practices and public value creation: the strategic triangle in the Swedish public sector ), The Lancet and Financial Times Commission on governing health futures 2026: growing up in a digital world ).

This section follows Methodology and leads into Discussion, so it preserves continuity across the article.

## Discussion

---

The discussion of Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform examines Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform in relation to Burkina Faso, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 430 to 659 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses interpret the findings, connect them to literature, and explain what they mean.

Outline guidance for this section is: Interpret the main findings on Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform; connect them to scholarship; explain implications for Burkina Faso; note practical relevance. In the context of Burkina

Faso, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Destroying Democracy ), Strategic management, management control practices and public value creation: the strategic triangle in the Swedish public sector ), The Lancet and Financial Times Commission on governing health futures 2026: growing up in a digital world ).

This section follows Comparative Analysis and leads into Conclusion, so it preserves continuity across the article.

---

## Conclusion

The conclusion of Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform examines Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform in relation to Burkina Faso, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 430 to 659 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses close crisply with the answer to the research problem, implications, and next steps.

Outline guidance for this section is: Answer the main question on Agent Banking Networks and Last-Mile Financial Access in Rural Africa: Accountability, Transparency, and Reform; restate the contribution; note the most practical implication for Burkina Faso; suggest a next step. In the context of Burkina Faso, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes Destroying Democracy ), Strategic management, management control practices and public value creation: the strategic triangle in the Swedish public sector ), The Lancet and Financial Times Commission on governing health futures 2026: growing up in a digital world ).

This section follows Discussion and leads into the next analytical stage, so it preserves continuity across the article.

## Contributions

This study contributes an African-centred synthesis that advances evidence-informed practice and policy in the field, offering context-specific insights for scholarship and decision-making.

---

## References

- Duncan, J., Gordon, L., Kaaf, G., McKinley, D., Nilsen, A.G., Pillay, D., Radebe, M.J., Saad-Filho, A., Satgar, V., Solty, I., & Williams, M.M. (2021). Destroying Democracy. Directory of Open access Books (OAPEN Foundation)
- Höglund, L., Mårtensson, M., & Thomson, K. (2021). Strategic management, management control practices and public value creation: the strategic triangle in the Swedish public sector. Accounting Auditing & Accountability Journal
- Kickbusch, I., Piselli, D., Agrawal, A., Balicer, R.D., Banner, O., Adelhardt, M., Capobianco, E., Fabian, C., Gill, A.S., Lupton, D., Medhora, R., Ndili, N., Ryś, A., Sambuli, N., Settle, D., Swaminathan, S., Morales, J.V., Wolpert,

- 
- M., Wyckoff, A., & Xue, L. (2021). The Lancet and Financial Times Commission on governing health futures 2030: growing up in a digital world. *The Lancet*
- Ranaweera, P., Jurcut, A.D., & Liyanage, M. (2021). Survey on Multi-Access Edge Computing Security and Privacy. *IEEE Communications Surveys & Tutorials*