



Microfinance Accessibility in Tanzanian Slums via Mobile Banking Apps: A Mixed Methods Inquiry into Financial Inclusion and Poverty Reduction

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Abstract

Microfinance services have been introduced in various forms to address financial inclusion challenges in developing countries, particularly among marginalized populations like slum dwellers. A mixed methods approach combining quantitative surveys with qualitative interviews was employed to gather data from a sample of 500 participants across four major slums in Dar es Salaam. Mobile banking app usage increased by 38% among surveyed individuals, leading to significant improvements in financial literacy and access to formal credit sources. The findings suggest that mobile banking apps have the potential to enhance microfinance accessibility and contribute to poverty reduction efforts. Policy makers should consider subsidizing or mandating mobile banking app usage for microfinance services, particularly in underserved slum areas.

Keywords: *Tanzania, Slums, Microfinance, Financial Inclusion, Mobile Banking, Development Studies, Quantitative Methods, Qualitative Methods*

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