



Mobile Banking and Financial Inclusion in Rural Kenya: A Qualitative Study in 2007 Context

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Abstract

Mobile banking has emerged as a critical tool for financial inclusion in rural areas worldwide, offering access to formal financial services where traditional banking is often absent or underdeveloped. Qualitative research methods were employed, including semi-structured interviews and focus group discussions with community members, microfinance institution staff, and government officials to gather insights into the impact of mobile banking services in rural settings. Mobile banking adoption was found to have significantly increased financial inclusion among rural Kenyans, particularly among women who previously had limited access to formal financial systems. A notable theme emerged regarding improved savings habits and reduced reliance on informal credit markets. This study underscores the effectiveness of mobile banking in bridging the gap between urban and rural financial services, contributing to broader economic empowerment initiatives in Kenya. Policy makers should consider promoting policies that facilitate greater access to mobile banking services for underserved rural populations. Microfinance institutions can leverage these findings to enhance their outreach strategies.

Keywords: Kenya, Rural, Financial Inclusion, Mobile Banking, Empowerment, Community-Based, Contextual Analysis

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