



Mobile Banking and Financial Inclusion in Rural Kenya: A Comparative Study

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Abstract

Mobile banking has emerged as a significant tool for financial inclusion in rural areas, offering access to banking services through mobile devices. The study employed mixed-methods research including surveys and qualitative interviews to analyse data from three regions in Kenya, focusing on mobile banking services and their effectiveness. Mobile banking usage significantly increased financial inclusion by reducing barriers to accessing formal financial services among rural populations. Mobile banking plays a pivotal role in enhancing financial access and stability for rural Kenyan communities, facilitating economic growth and poverty reduction. Government policies should incentivize mobile service providers to expand coverage and improve accessibility of mobile banking services in underserved rural areas.

Keywords: Kenya, Mobile Banking, Financial Inclusion, Theory of Change, Participatory Research

ABSTRACT-ONLY PUBLICATION

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