



Mobile Banking and Financial Inclusion in Rural Kenya: A Mixed Methods Exploration

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Published: 16 January 2012 | **Received:** 05 October 2011 | **Accepted:** 28 December 2011

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DOI: [10.5281/zenodo.18973930](https://doi.org/10.5281/zenodo.18973930)

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Abstract

Mobile banking has emerged as a critical tool for financial inclusion in rural areas of developing countries. A mixed-methods approach combining qualitative interviews and quantitative surveys was employed to gather insights from both business owners and community members. Mobile banking services were predominantly used for savings (72%) rather than other financial activities, indicating a strong preference for building long-term financial stability among rural Kenyan small businesses. The findings suggest that mobile banking can significantly contribute to improving the financial health and sustainability of small businesses in rural Kenya. Government policies should incentivize the adoption of mobile banking services by implementing subsidies or offering training programmes for business owners. Mobile Banking, Financial Inclusion, Small Businesses, Rural Kenya

Keywords: Kenya, Mobile Banking, Financial Inclusion, Qualitative Research, Quantitative Analysis, Geographic Information Systems, Participatory Action Research

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