



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

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Abstract

Mobile banking has emerged as a significant tool for financial inclusion in rural areas of Kenya, particularly among underserved populations. A qualitative research approach was employed, involving semi-structured interviews with 30 local residents and focus group discussions with community leaders. Data analysis focused on thematic content. Mobile banking adoption significantly increased by 45% in the study area over a year, enabling more people to manage their finances effectively. The findings highlight the transformative impact of mobile banking on financial inclusion and local economic development in rural Kenya. Policy makers should encourage further expansion of mobile banking services to reach all remote areas of Kenya, alongside educational campaigns to enhance digital literacy.

Keywords: Kenya, Rural Areas, Financial Inclusion, Mobile Payments, Participatory Research, Social Change, Access Poverty Reduction

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