



The Influence of Digital Literacy Programmes on Financial Inclusion in Kenyan Primary Schools

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Abstract

Digital literacy programmes in Kenyan primary schools aim to equip students with digital skills necessary for future employment and entrepreneurship. The study employed a mixed-methods approach involving pre- and post-programme surveys, focus groups, and interviews to assess digital literacy levels and financial knowledge among participants. Nairobi schools showed higher proportions (65%) of students with basic digital skills compared to Western Kenya's 40%, indicating regional disparities in access and effectiveness of the programmes. The findings suggest that while digital literacy programmes are effective, there is a need for tailored strategies addressing regional educational gaps to enhance financial inclusion among Kenyan primary school students. Schools should collaborate with local businesses for internship opportunities and entrepreneurship workshops to complement existing digital literacy initiatives.

Keywords: Kenya, Digital Literacy, Financial Inclusion, Mixed Methods, Technology Adoption, Empirical Research, Educational Policy

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