



Mobile Banking and Financial Inclusion in Rural Kenya: A Qualitative Exploration

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Abstract

Mobile banking services are increasingly being used for financial inclusion in rural areas of Kenya, where traditional banking infrastructure is limited. The study employed qualitative research methods, including semi-structured interviews with 30 participants from various socio-economic backgrounds in rural Kenya. Mobile banking usage was found to be particularly high among women (75%) compared to men (60%), indicating a gender disparity that needs further investigation. The findings highlight the potential of mobile banking as an innovative tool for enhancing financial inclusion, but also reveal challenges such as digital literacy gaps and limited access to technology. Policy makers should invest in capacity building programmes to enhance digital literacy among rural populations. Financial institutions should consider gender-specific strategies to improve equitable service delivery.

Keywords: Kenya, Financial Inclusion, Mobile Banking, Rural Areas, Qualitative Study, Anthropology, Social Development

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