



# Mobile Money Transfer Frequency and Financial Inclusion Among Rural Farmers in Kenya,: A Qualitative Exploration

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## Abstract

Mobile money transfer systems have emerged as a significant tool for financial inclusion in rural areas of developing countries, particularly among small-scale farmers who lack access to traditional banking services. Qualitative data collection was conducted through semi-structured interviews with a purposive sample of rural farmers across different regions of Kenya. Data were analysed using thematic analysis to identify recurring themes and patterns in mobile money usage among this demographic. Mobile money transfer frequency varied significantly, with some participants making transfers daily or weekly, while others used it less frequently, typically monthly or quarterly. This variability was influenced by economic conditions, access to technology, and the availability of alternative financial services. The qualitative analysis revealed that mobile money use facilitated greater financial inclusion among rural farmers in Kenya, enabling them to manage cash flows more effectively, invest in their farms, and participate in formal markets. Policy makers should consider implementing targeted interventions aimed at enhancing digital literacy and connectivity in remote rural areas to facilitate wider adoption of mobile money systems. Financial institutions could also explore partnerships with local communities to provide education on the benefits of these services. Mobile Money, Rural Farmers, Financial Inclusion, Kenya, Qualitative Study

**Keywords:** *Mobile Money, Rural Development, Financial Inclusion, Mobile Banking, Case Study, Qualitative Research, Smallholder Farmers, Geographic Analysis*

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