



Mobile Banking and Financial Inclusion in Rural Kenya: A Comparative 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 comparative case study approach was employed, involving quantitative data collection through surveys and qualitative insights from interviews with local residents and community leaders. Mobile banking services were more prevalent and utilised by women than men in the studied areas, indicating a gender disparity that requires targeted interventions to enhance financial inclusion. The study underscores the importance of tailored strategies to bridge gender gaps in mobile banking adoption for achieving broader financial inclusion goals. Policy makers should prioritise gender-sensitive approaches and community engagement programmes to support equitable access to mobile banking services.

Keywords: Kenya, Financial Inclusion, Mobile Banking, Service Delivery, Rural Development, Empowerment Strategies, Case Study

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