



Mobile Money Adoption Among Self-Employed Women in Urban Kenyan Informal Markets: Policy Implications

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Abstract

Mobile money adoption among self-employed women in urban informal markets has gained attention as a potential solution to financial inclusion challenges. A qualitative approach was employed, involving semi-structured interviews with 50 self-employed women in urban informal markets of Nairobi, Kenya. Mobile money usage by surveyed women ranged from 20% to 40%, indicating moderate uptake and potential for further growth. Policies that incentivize mobile money use among urban informal sector workers could enhance financial inclusion and economic stability. Implementing targeted subsidies or vouchers, alongside digital literacy programmes, can accelerate adoption rates in the target demographic.

Keywords: *African Geography, Informal Economy, Gender Studies, Mobile Payments, Financial Inclusion, Microfinance, Qualitative Research*

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