



Mobile Banking and Financial Inclusion in Nigerian Rural Communes: An Analysis

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Abstract

Mobile banking platforms have emerged as a significant innovation in financial services delivery, particularly in rural areas where traditional banking infrastructure is underdeveloped. The study employs mixed-methods research including surveys and focus group discussions to gather data from a representative sample of 200 households across five selected rural communities. Mobile banking platforms have facilitated increased financial inclusion, with 75% of respondents reporting improved access to formal financial services compared to pre-pandemic levels. Savings behaviour has also shown positive trends, with an average monthly savings increase of \$10 per household observed. The findings suggest that mobile banking is a promising tool for enhancing financial inclusion and promoting savings in Nigerian rural communes. Policy makers should incentivize the adoption of mobile banking platforms by low-income households, alongside educational campaigns to improve digital literacy and financial management skills.

Keywords: *Nigerien, Geographic Information Systems (GIS), Participatory Rural Appraisal (PRA), Microfinance, Access Poverty Reduction*

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