



Mobile Banking and Financial Inclusion in Rural Kenya: A Mixed-Methods Inquiry

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Abstract

Mobile banking has emerged as a critical tool for financial inclusion in rural areas, particularly in Kenya where access to traditional banking services is limited. The research employs both quantitative surveys and qualitative interviews, utilising a combination of structured questionnaires and open-ended discussions with participants from diverse socio-economic backgrounds in Kenya's rural regions. Findings indicate that mobile banking has significantly increased financial inclusion among rural Kenyans, particularly among women and youth who previously had limited access to formal financial services. Mobile banking plays a pivotal role in expanding financial opportunities for those traditionally excluded from the formal economy, fostering economic growth and social empowerment. Policy makers should incentivize mobile service providers to expand coverage into underserved rural areas, while also enhancing digital literacy programmes to ensure broader adoption among all segments of the population. Financial Inclusion, Mobile Banking, Rural Kenya, Mixed Methods Study

Keywords: *Kenyan, Mobile Money, Participatory Observation, Quantitative Research, Qualitative Inquiry, Geographic Information Systems, Social Capital*

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