



Mobile Banking and Financial Inclusion in Rural Kenya: An Ethnographic Investigation

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Abstract

Rural Kenya faces significant financial inclusion challenges due to geographic isolation and limited access to formal banking services. An ethnographic study conducted through participant observation, interviews, and focus group discussions with approximately 30 individuals from diverse socio-economic backgrounds across two selected districts. Mobile banking services were widely adopted by rural Kenyans, particularly those living in remote areas, demonstrating a usage rate of over 75% for basic financial transactions such as savings and remittances. The study identified significant barriers to full financial inclusion including limited internet connectivity and literacy issues among older populations. Mobile banking has played a pivotal role in enhancing financial access and stability in rural Kenya, though further efforts are needed to address digital divide challenges. Investment in improving internet infrastructure and community education programmes targeting older demographics is recommended to accelerate financial inclusion.

Keywords: *Kenya, Geographic Isolation, Financial Inclusion, Mobile Money, Anthropology, Participant Observation, Community Banking*

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