



Mobile Money Platforms and Financial Inclusion Among Women Entrepreneurs in Kenya: An Impact Evaluation Study

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Abstract

Mobile money platforms have emerged as a significant tool for financial inclusion in Kenya, with women entrepreneurs being at the forefront of their adoption. A mixed-methods approach was employed, including a quantitative survey of 500 randomly selected female business owners and qualitative interviews with 30 purposively sampled participants. Mobile money usage increased by 42% among surveyed women entrepreneurs compared to those not using mobile platforms, highlighting its role in enhancing financial access. The integration of mobile money into the banking ecosystem significantly boosts savings rates and financial inclusion for Kenyan women entrepreneurs. Policy makers should encourage wider adoption of mobile money platforms while also providing supportive infrastructure and education programmes.

Keywords: *African economies, Financial inclusion, Mobile banking, Savings behaviour, Women's entrepreneurship*

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