

Financial Inclusion in Developing Countries

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Abstract: Financial inclusion has emerged as a priority, for developing nations with the goal of improving the well-being of communities through ensuring availability of formal financial services and institutions that are customized to meet the requirements and capabilities of local residents. This research delves into the analysis of financial inclusion patterns in 41 developing countries spanning from 2010 to 2023. Pinpoints factors contributing to enhanced financial access. Through an exploration of trends and hurdles faced in this area this study underscores the significance of systems, in driving economic advancement alleviating poverty and nurturing socio-economic equilibrium. The study highlights the importance of implementing policies that promote knowledge and literacy while fostering advancements and establishing regulatory frameworks to enhance financial inclusion.

Keywords: Financial inclusion; Developing countries

Introduction

Financial inclusion has become a concern, in the century and continues to present challenges in less developed nations by leaving notable disparities unresolved among different groups of people within society (Milana & Ashta, 2020). It involves the endeavor to offer banking services to all members of society including those in the impoverished segments of the population (Lenka and Bairwa 2016). Simply put financial inclusion aims to ensure that everyone has access to a variety of institutions, formal financial services and products that cater to their needs and capacities, with the goal of enhancing their overall well-being (Nandru et al., 2023). A financial system that includes everyone ensures that both individuals and businesses can easily access products, like

transactions and savings at rates to meet their requirements effectively and efficiently (Anwar et al., 2023). This system brings about outcomes by boosting literacy levels and providing investment options while also improving how the community consumes financial products and services (Subendra et al., 2022).

Financial inclusion has become an issue, in developing nations; however, it is mostly discussed in developed countries at the moment due to the access to formal financial services for a large number of residents, in those nations (Kara et al., 2021). This can hinder their ability to manage risks, develop small businesses, or save and accumulate wealth. (Bourainy, Salah, and Sherif 2021). Additionally, this country has a high rate of unbanked and underbanked individuals, leading to a significant number of residents lacking bank accounts or having limited access to financial



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