

A Critical Evaluation of Blockchain Technology for Financial Inclusion

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Abstract: *This study explores the transformative potential of blockchain technology in enhancing financial inclusion, particularly for unbanked and underbanked populations. By examining the characteristics and applications of blockchain, the study highlights how this decentralized, transparent, and secure technology can bridge the gap between marginalized communities and essential financial services. The analysis also identifies the challenges and opportunities associated with implementing blockchain solutions in the financial sector, ultimately underscoring the importance of understanding these dynamics for policymakers, financial institutions, and technology developers*

Keywords: Financial Inclusion, Technology, Blockchain, Mobile Banking, Digital Payment