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Sidi, M.K., Kassim, S.

Investigation of constituent determinants of financial inclusion: evidence from Mauritania
(2023) *International Journal of Economic Policy in Emerging Economies*, 17 (4), pp. 524-538.

DOI: 10.1504/IJEPEE.2023.132538

Institute of Islamic Banking and Finance (IIBF), International Islamic University of Malaysia (IIUM), Jln Gombak, Kuala Lumpur, 53100, Malaysia

Abstract

It has been globally acknowledged that financial inclusion is one of the most important methods to achieve sustainable development and reduce the incidence of poverty in society. Unfortunately, more than 50% of the adults in the low-income countries are still financially excluded. This paper empirically examines the potential determinants of accessibility to financial services among the Mauritians. In methodology, a total of 583 self-administered questionnaires were collected based on random sampling method from the three largest cities in Mauritania, namely, Nouakchott, Nouadibou, and Kiffa. Logistic regression analysis was performed to determine the critical factors influencing financial inclusion in Mauritania. The results highlight specific determinants affecting financial inclusion among the households in Mauritania (such as location, religious activities, financial cost, and financial literacy). The study recommends that these factors must be given due consideration in the efforts of increasing financial inclusion among the Mauritians. © 2023 Inderscience Enterprises Ltd.

Author Keywords

account ownership; financial inclusion; logistic regression; Mauritania; religious factor; Sub-Saharan Africa

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Correspondence Address

Sidi M.K.; Institute of Islamic Banking and Finance (IIBF), Jln Gombak, Malaysia; email: m.khaliffaa@gmail.com

Publisher: Inderscience Publishers

ISSN: 17520452

Language of Original Document: English

Abbreviated Source Title: Int. J. Econ. Policy Emerg. Econ.
2-s2.0-85168687623

Document Type: Article

Publication Stage: Final

Source: Scopus

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