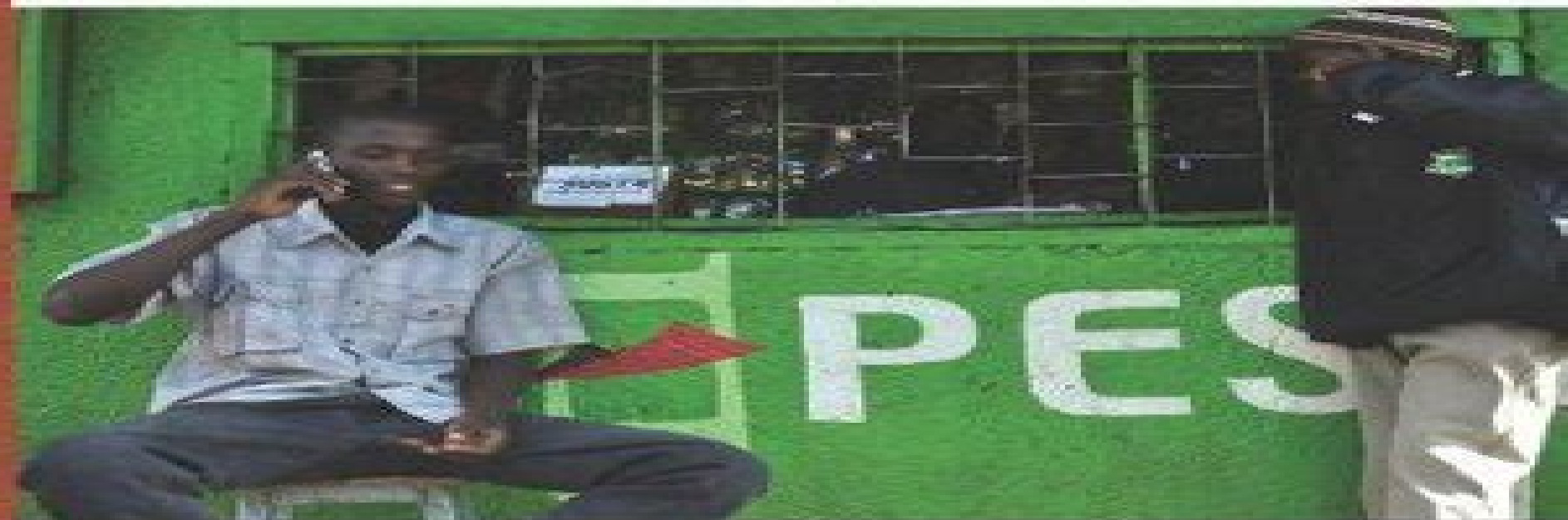


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Kenya's Disruptive
Mobile Money Innovation



Tonny K. Omwansa & Nicholas P. Sullivan

Money Real Quick Kenyas Disruptive Mobile Money Innovation

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Money, Real Quick Tonny K. Omwansa, Nicholas P. Sullivan, 2012 Kenya's disruptive mobile money innovation This book tells a tale of innovation disruption and transformation Mobile money e money e float e wallets mobile banking however you characterise it is not just a cool app It's a killer app the first for mobile phones in the developing world *The Exclusionary Politics of Digital Financial Inclusion* Serena Natile, 2020-01-20 Focusing on Kenya's path breaking mobile money project M Pesa this book examines and critiques the narratives and institutions of digital financial inclusion as a development strategy for gender equality arguing for a politics of redistribution to guide future digital financial inclusion projects One of the most discussed digital financial inclusion projects M Pesa facilitates the transfer of money and access to formal financial services via the mobile phone infrastructure and has grown at a phenomenal rate since its launch in 2007 to reach about 80 per cent of the Kenyan population Through a socio legal enquiry drawing on feminist political economy law and development scholarship and postcolonial feminist debate this book unravels the narratives and institutional arrangements that frame M Pesa's success while interrogating the relationship between digital financial inclusion and gender equality in development discourse Natile argues that M Pesa is premised on and regulated according to a logic of opportunity rather than a politics of redistribution favouring the expansion of the mobile money market in preference to contributing to substantive gender equality via a redistribution of the revenue and funding deriving from its development This book will be of particular interest to scholars and students in Global Political Economy Socio Legal Studies Gender Studies Law Development Finance and International Relations *Cellular* Daniel D. Garcia-Swartz, Martin Campbell-Kelly, 2022-10-18 Tracks the evolution of the international cellular industry from the late 1970s to the present The development of the mobile phone industry into what we know today required remarkable cooperation between companies governments and industrial sectors Companies developing cellular infrastructure cellular devices cellular network services and eventually software and mobile semiconductors had to cooperate not simply compete with each other In this global history of the mobile phone industry Daniel D Garcia Swartz and Martin Campbell Kelly examine its development in the United States Europe Japan and several emerging economies including China and India They present the evolution of mobile phones from the perspective of vendors of telephone equipment and network operators users whose lives have been transformed by mobile phones and governments that have fostered specific mobile phone standards Cellular covers the technical aspects of the cellphone as well as its social and political impact Beginning with the 1980s the authors trace the development of closed proprietary and open available to all cellular standards the impact of network effects as cellular adoption increased major technological changes affecting mobile phone hardware and the role of national governments in shaping the industry The authors also consider the changing roles that cellular phones have played in the everyday lives of people around the world and the implications 5G technology may have for the future Finally they offer statistics on how quickly the cellular industry grew in different regions of the world and

how firms competed in those various markets Cellular is published in the History of Computing Series This distinguished series has played a major role in defining scholarship in the history of computing Hallmarks of the series are its technical detail and interpretation of primary source materials

Inclusive Innovation for Sustainable Development Nathaniel O. Agola, Alan Hunter, 2016-08-30 Employing a three dimensional approach this book discusses inclusive innovation for socio economic growth and development and the implications for human security within the context of developing and emerging economies Focusing on a new and innovative area of research Inclusive Innovation for Sustainable Development explores new social and technological processes that are created within and for the benefit of marginalised populations Considering policy and issues surrounding technology business strategies and best practices theoretical underpinnings and a broader contextualisation the authors interrogate the concept of the inclusivity of innovations Written from the perspective of the new UN paradigm which states that no one will be left behind the book considers the potential contribution of modern technology to human security and develops frameworks that counter the potential increases in inequality that this may bring With contributions from leading international scholars in a range of disciplines as well as practitioners in international development organizations and private sector actors Inclusive Innovation for Sustainable Development provides a way forward for excluded majority populations to take control of innovative technologies and business processes

Economic Inclusion in Post-Independence Africa David Mhlanga, Emmanuel Ndhlovu, 2023-09-04 The second in a three volume series this edited volume discusses post independence economic inclusion in selected African countries While human development indices rise and poverty rates fall across the African continent facilitated by recent technological and innovation development which reaches previously inaccessible regions indicators continue to lag in several crucial areas Economic and social inclusion therefore remains at the forefront of development discussions across the continent Using a variety of case studies underpinned by multidisciplinary research approaches the chapters in this book explore a wide range of economic and financial inclusion issues from all aspects from benefits and challenges to the steps that need to be taken to improve the level of economic inclusion on the continent Governments development agencies non governmental organizations with a bias toward development students and university lecturers will all find this book interesting

C est l homme qui fait l homme B. Nyamnjoh, 2015-08-12 The idea that human beings are inextricably bound to one another is at the heart of this book about African agency especially drawing on the African philosophy Ubuntu with its roots in human sociality and inclusivity Ubuntu's precepts and workings are severely tested in these times of rapid change and multiple responsibilities Africans negotiate their social existence between urban and rural life their continental and transcontinental distances and all the market forces that now impinge with relationships and loyalties placed in question Between ideal and reality dreams and schemes how is Ubuntu actualized misappropriated and endangered The book unearths the intrigues and contradictions that go with inclusivity in Africa Basing his argument on the ideals of trust conviviality and support embodied in the concept of

Ubuntu Francis Nyamnjoh demonstrates how the pursuit of personal success and even self aggrandizement challenges these ideals thus leading to discord in social relationships Nyamnjoh uses a popular Ivorian drama with the same title to substantiate life world realities and more importantly to demonstrate that new forms of expression from popular drama to fiction thicken and enrich the ethnographic component in current anthropology

Disruptive Technology: Concepts, Methodologies, Tools, and Applications Management Association, Information Resources, 2019-07-05 The proliferation of entrepreneurship technological and business innovations emerging social trends and lifestyles employment patterns and other developments in the global context involve creative destruction that transcends geographic and political boundaries and economic sectors and industries This creates a need for an interdisciplinary exploration of disruptive technologies their impacts and their implications for various stakeholders widely ranging from government agencies to major corporations to consumer groups and individuals Disruptive Technology Concepts Methodologies Tools and Applications is a vital reference source that examines innovation imitation and creative destruction as critical factors and agents of socio economic growth and progress in the context of emerging challenges and opportunities for business development and strategic advantage Highlighting a range of topics such as IT innovation business strategy and sustainability this multi volume book is ideally designed for entrepreneurs business executives business professionals academicians and researchers interested in strategic decision making using innovations and competitiveness

Strategic Marketing Cases in Emerging Markets Atanu Adhikari, Sanjit Kumar Roy, 2017-05-03 This book helps students to develop a critical understanding of the service business scenarios and strategies used in marketing for emerging markets The case studies presented focus on creating communicating and delivering customer value to emerging market consumers through various marketing strategies processes and programs in the context of emerging market dynamics consumer diversity and competitors By illustrating a range of actual business situations this case book will help students acquire the skills they need to make informed marketing decisions in emerging markets Further it provides instructors students and practitioners alike a framework for understanding the strategic marketing dynamics at work in these countries

Disruptive Frugal Digital Innovation in Africa Brighton Nyagadza, Abu Bashar, 2025-02-28 Taking a multi faceted approach Disruptive Frugal Digital Innovation in Africa proposes implementations towards positive development in under researched African contexts

Disruptive Technologies, Innovation and Development in Africa Peter Arthur, Kobena T. Hanson, Korbla P. Puplampu, 2020-05-29 This book examines how disruptive technologies and innovation underpin the attainment of a broader development agenda in Africa Contributors show how distinctive forms of technological innovation can impact critical development processes For example disruptive technologies can deepen the ongoing democratic and governance waves in Africa specifically in the area of contested elections Similarly innovations in agriculture the environment and energy promote changes in value chain agriculture and the use of sensors to manage e waste and sustainable energy conservation are also transforming established practices

Furthermore the role of disruptive technologies and innovation in education health financial services and the nature of paid work cannot be ignored Individually and collectively the authors discuss and highlight the mechanisms and initiatives that can contribute to the realization of the development goals of African countries especially in a period where disruptive technologies are rapidly changing how things are done As a result this book which represents one of the most recent systematic efforts to bring together dialogue on disruptive technologies in Africa will be of particular use and benefit to a wide and an eclectic audience

Social Innovation Design Cases Vijay K. Vaishnavi, 2024-08-14 Social innovation is an innovation whose main aim is to benefit society There is a worldwide need for and interest in conducting innovations and social innovations Social Innovation Design Cases A Chronicle of Global Journeys provides an in depth description of the design journeys of twenty social innovation cases from twelve countries around the globe on five continents The design cases span areas ranging from promoting rural economic development to addressing climate change The book describes in depth citing relevant references the design journeys of the twenty social innovations and corresponding social enterprises following an innovation design process model Additionally it describes the knowledge models and metamodels contributed by these cases Each design case presents the overall business model of the social innovation and the corresponding social enterprise The book is for social entrepreneurs innovators and aspiring innovators especially those actively planning and designing social innovations in for profit government and not for profit organizations In addition to managers executives and mid level staff the book is for students and trainees who would like to understand different kinds of social innovations as well as their design and implementation Providing details on the design and implementation of a variety of successful social innovations the cases presented can serve as templates for future social innovations The book can empower social entrepreneurs and innovators to develop and implement ideas for the betterment of society at large

Intelligent Economies Stacey-Ann Wilson, 2021-06-02 The small island developing states of the Caribbean have been slowing adopting initiatives and technologies that will bring them closer to their aspirations of being robust digital societies The authors of this volume are academics and technologists who are actively engaged in the Caribbean technology for development ecosystem This volume explores three broad themes the political economy of developing intelligent economies in the Caribbean culture and the intelligent economy specifically how Caribbean creative industries and technology can be leveraged in this new environment and business and the intelligent economy with special focus on the gig economy business intelligence agriculture makerspaces and corporation innovation

Technological Integration as a Catalyst for Industrial Development and Economic Growth Christiansen, Bryan, Yüksel, Ülkü, 2017-04-18 The ubiquity of new technologies has led to significant developments across the globe By utilizing the latest available innovations countries can optimize their industrial and economic infrastructures Technological Integration as a Catalyst for Industrial Development and Economic Growth is a pivotal reference source for emerging academic research on the diffusion of new information and communication

technologies for social progress Highlighting a comprehensive range of topics such as financial inclusion manufacturing and workforce development this book is ideally designed for academics professionals policy makers graduate students and practitioners interested in economic and social developments *Curb Your Enthusiasm: The Fintech Hype Meets Reality in the Remittances Market* Tito Nícias Teixeira da Silva Filho, 2022-12-02 Fintech has become one of the most popular topics among policymakers and experts It usually comes with the qualifier disruptive Thus the hype is easy to understand fintech would upend the financial system due to its disruptive nature as it would allow financial services to be completed faster cheaper and more efficiently Indeed many have predicted that the remittances market was on the verge of being disrupted as remittances are considered too costly while remittance service providers inefficient opaque and outdated Therefore there seems to be no better setting for assessing the allegedly disruptive effects of fintech Against that background this paper investigates how those predictions have fared so far Contrary to expectations it found that instead of disrupting incumbents fintechs have increasingly been entangled with them Therefore not only there is no evidence of disruption but it is unlikely to occur in the foreseeable future Even so the paper argues that fintechs play an important role in the remittances market

Revolutionary Strategies: Driving Growth Through Service Innovation In Dynamic Markets Crimson Meadow, In today's fast paced and ever changing markets finding innovative ways to drive growth is essential for any business aiming to stay ahead of the competition This book highlights the critical importance of service innovation in the current market landscape Innovative companies have the potential to disrupt entire industries and revolutionize customer experiences By identifying and harnessing these revolutionary strategies businesses can differentiate themselves from competitors and take advantage of dynamic markets Through deep research and expert insights the authors provide actionable strategies to propel businesses towards sustainable growth They emphasize the need to prioritize customer satisfaction and focus on service excellence These concepts create a strong foundation for driving innovation and achieving business success Revolutionary Strategies unravels key methodologies for identifying emerging trends understanding customer needs and seizing new opportunities in dynamic markets It highlights the importance of agility and adaptability helping businesses make swift transitions in response to market shifts Every chapter is filled with practical case studies and real life examples making the concepts accessible and relatable to a wide range of businesses The authors address the potential challenges in implementing revolutionary strategies and offer clear guidance on how to overcome them Embrace innovation and take the lead in dynamic markets with the help of this insightful guidebook The Report: Kenya 2016 Oxford Business Group, 2015-12-15 The Kenyan economy performed comparatively well in 2015 even in the face of global economic headwinds According to the World Bank GDP growth is expected to reach 5.4% for the year aided in large part by sustained public sector capital spending The country has a strong private sector and received encouraging signs of new oil gas and water reserves which if harnessed appropriately bode well for future growth The country's medium to long term economic outlook

is robust With over 40% of the population under the age of 15 Kenya stands to benefit from a significant demographic dividend provided that sufficient jobs can be found when this population enters the workforce The country has a reasonably sized industrial base competitive infrastructure and a large agricultural sector all of which offer opportunities for capital intensive investment **Digital Kenya** Bitange Ndemo,Tim Weiss,2016-11-18 This book is open access under a CC BY 4.0 license Presenting rigorous and original research this volume offers key insights into the historical cultural social economic and political forces at play in the creation of world class ICT innovations in Kenya Following the arrival of fiber optic cables in 2009 Digital Kenya examines why the initial entrepreneurial spirit and digital revolution has begun to falter despite support from motivated entrepreneurs international investors policy experts and others Written by engaged scholars and professionals in the field the book offers 15 eye opening chapters and 14 one on one conversations with entrepreneurs and investors to ask why establishing ICT start ups on a continental and global scale remains a challenge on the Silicon Savannah The authors present evidence based recommendations to help Kenya to continue producing globally impactful ICT innovations that improve the lives of those still waiting on the side lines and to inspire other nations to do the same

Financial Technology and Disruptive Innovation in ASEAN Anshari, Muhammad,Almunawar, Mohammad Nabil,Masri, Masairol,2019-07-05 The emergence of financial technology FinTech related products is causing major disruptions in financial services that enable financial solutions and innovative business models resulting in the fusion of finance and smart mobile technology As ASEAN is undergoing a paradigm shift from government to government G2G to community to community C2C relationships with the emphasis on integration and collaboration the adoption of FinTech and its possible future directions needs to be studied further Financial Technology and Disruptive Innovation in ASEAN provides an assortment of innovative research that explores the recent FinTech initiative in ASEAN with respect to its process strategies challenges and outcomes and highlights new business models products and services that affect financial markets and institutions and the provision of financial services While highlighting topics including blockchain technology cloud computing and mobile banking this book is ideally designed for business executives managers entrepreneurs financial and banking practitioners policymakers academicians students professionals and researchers *Information and Communications for Development 2012* World Bank,2012-08-01 Assessing what has worked what hasn't and why this triennial report is an invaluable guide for understanding how to capture the benefits of information and communication technology around the world This year's report focuses on mobile applications [Gender-Responsive Budgeting in Africa](#) Tinuade Adekunbi Ojo,2024-04-23 Africa is the leading region in the world in the expansion of mobile money transactions according to Global Findex The book presents several significant themes and African states efforts to address the political and economic factors influencing budget allocation to women oriented programmes and projects in African communities The book further investigates the impact of gender responsive budgeting on women's empowerment and gender equality in these communities

The findings intend to analyse the effectiveness of the countries approaches and share lessons that different African economies whether currently booming or struggling can enhance or implement toward gender budgeting response at all structural levels Gender budgeting is an important tool in response to the growth and development of the economy The themes identified will guide gender budgeting response and how gender is incorporated into these approaches if at all The main objective of this volume is to understand different processes of gender budgeting in response to gender issues at a national level And to help encourage reflection on what lessons could be learnt between states and what factors cause divergence in multilateral settings so that they can be understood and hopefully addressed

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