MONEY, Real Quick

Kenya's Disruptive Mobile Money Innovation



Tonny K. Omwansa & Nicholas P. Sullivan

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B. Nyamnjoh

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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 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** 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 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

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 Silicon Elsewhere Andrea Pollio, 2026-01-13 A free ebook version of this title is available through Luminos University of California Press s Open Access publishing program Visit www luminosoa org to learn more Heralded as Africa s Silicon Savannah a cradle of innovation Nairobi has become a technology and innovation capital for Kenya and for the continent at large With a national strategy that has prioritized digital technology for the last two decades many Chinese digital champions smaller startups and investors have since chosen Nairobi as their African landing pad Mapping the interface between Nairobi s innovation scene and China's digital presence there Silicon Elsewhere tells a unique story of ingenuity and adaptation failure and speculation and hopefulness and pragmatism Andrea Pollio's ethnography draws on interviews with cautious venture

capitalists renegade entrepreneurs dedicated bureaucrats and ambitious data scientists to explore the competing meanings of contemporary techno capital Moving between leafy coworking spaces and the temperature controlled rooms of brand new data centers Pollio locates Nairobi among the experimental capitals not peripheries of technological change in the early C est I homme qui fait I 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 Ubuntus 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 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 Disruptive Technology: Concepts, Methodologies, Tools, and Applications Management these countries 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

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

The book delves into Money Real Quick Kenyas Disruptive Mobile Money Innovation. Money Real Quick Kenyas Disruptive Mobile Money Innovation is a crucial topic that needs to be grasped by everyone, from students and scholars to the general public. This book will furnish comprehensive and in-depth insights into Money Real Quick Kenyas Disruptive Mobile Money Innovation, encompassing both the fundamentals and more intricate discussions.

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 - o Chapter 3: Money Real Quick Kenyas Disruptive Mobile Money Innovation in Everyday Life
 - Chapter 4: Money Real Quick Kenyas Disruptive Mobile Money Innovation in Specific Contexts
 - ∘ Chapter 5: Conclusion
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- 6. In chapter 5, the author will draw a conclusion about Money Real Quick Kenyas Disruptive Mobile Money Innovation. The final chapter will summarize the key points that have been discussed throughout the book.
 This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Money Real Quick Kenyas Disruptive Mobile Money Innovation.

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