ICT4D Community Newsletter

Editorial

ICT can play a vital role in emergency and humanitarian response as such nearly 1 million Rohingya Refugee camped in Bangladesh border are being well managed and sheltered with the support of efficient ICT tailored facilities. This issue of the newsletter covers the experience of using Geographic Information Systems for Protecting Refugee Camps from floods and cyclones with efficient mapping technique that provides the new arrivals with best location for shelter, WASH facilities, women and child protection/friendly spaces and road networks as well as help them with risk and hazard planning. The refugees in Middle East and North Africa (MENA) are forced out of school due to armed conflict where ICT is attempting to provide a partly solution by leveraging a platform to reach marginalized children using smartphones and other mobile devices. This issue also highlighted how Indian rural women entrepreneurs and their collectives was designed to study the adoption of ICT by individual entrepreneurs and the collectives as a whole and the factors that influence such adoption and the constraints that keep ICT from becoming a livelihood enabler for these women. Likewise, BIID, Bangladesh has initiated B-Lab (BIID Rural Innovation Lab), an umbrella organization with a focus on young people in the rural areas who want to become real entrepreneurs, especially in agriculture sector. While talking about rural innovation, M-Pesa is a social innovation that has changed the economic condition and living standard of lower middle income countries like Egypt, Albania, India, etc.

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Special points of interest:

- Mapping Camp Households with GIS and UAVs
- Making the full ICT spectrum available, accessible, affordable, applicable and hence acceptable and advantageous
- ICT can play in the educational response to the refugee crisis in the MENA
- How M-Pesa has changed the economic growth?

Inside the issue:

How to Protect Refugee Camps from Floods and Cyclones Using Geographic Information Systems

By Catholic Relief Services on April 18, 2018

Late last year, following the escalating violence in Myanmar's Rakhine State, nearly 1 million Rohingya refugees have fled Myanmar for camps over the Bangladesh border. Bangladesh is a known disaster-prone

country where they face diverse types of disaster every year. The area around Cox's Bazar where Rohingya refugees from Myanmar reside has become increasingly fragile to rain, winds, and tropical storms.

Early December to February, I visited the camps by providing Geographic Information System (GIS) technical support and witnessed firsthand the scale of operations managing the camps. Two main objectives during my support is first manage the camps for new arrivals providing them the best location for shelter, WASH facilities, women and child protection/friendly spaces and road networks. Second, most of the makeshift shelters are built in steep slope valleys and stripped of vegetation and are largely at risk from flooding and landslides in the upcoming monsoon and cyclone season.

- Some of the challenges the team has been experiencing include: Finding their way in the zones to demarcate shelter and WASH facilities;
- Collecting and monitoring data within assigned zones avoiding duplication and;
- Checking areas for risk of flood and landslide.

Mapping techniques have proven to be highly effective but have essentially remained unchanged – using paper maps instead of traditional GPS devices to navigate and collect data. Given the scale of the challenge, modern GIS tools, and community-based mapping we had a real opportunity to createa customizable, responsive, and integrated solution. The solution we chose was Collector for ArcGIS.

Mapping Camp Households with GIS and UAVs

Collector is a tool produced by ESRI that facilitates easy map-based data collection that operate offline, and seamlessly integrate with desktop mapping solutions. For example, we used collector to easily mark the area of a shelter adding information such as how many people live inside, among other factors to help us with risk and hazard planning. The use of Collector of ArcGIS has helped field staff needs for locating zone boundaries and, plotting planned and existing facilities. While web maps are wonderful, the higher the more detailed the imagery the better. We were lucky enough to find publicly shared imagery at a 10cm resolution with contour, flood and landslide analysis from monthly drone flight by IOM/UNHCR and publicly shared across different organizations. The level of detail, usefulness and accuracy has motivated Caritas

Bangladesh to use mapping in all our working areas. Caritas Bangladesh with Catholic Relief Services' technical support is working together on a UNHCR funded project and has been assigned to work on five (5) zones (now called camps). To make the map meaningful, we trimmed households into 3 categories: low, moderate and high hazard, helping households easily identify what hazard level they fall into. Then we go down to the community for participatory feedback, identifying gaps related to cyclone preparedness and disaster risk reduction (DRR).

Community Involvement is Critical

During my support, I noticed there is a lack of involvement from the community or Rohingya refugees themselves. Participation is essential in emergency planning to assuring the people follow the recommended actions to reduce their risk.

This helps us to create a much better DRR plan retaining the precision of GIS, possibly adding vulnerability data creating in-depth risk maps, and applying the social awareness of the community.

Lesson Learned

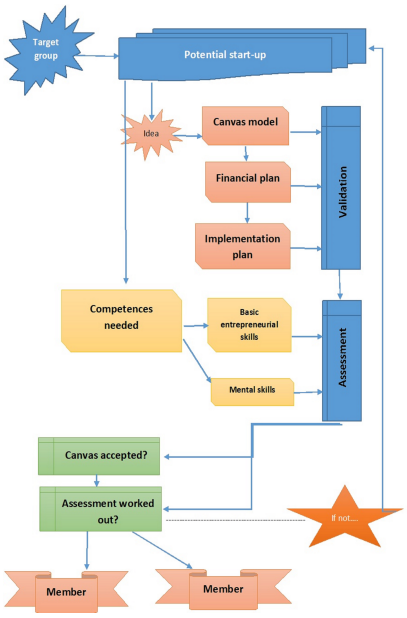
GIS and mapping can be done through a variety of means and using a variety of technologies. It provides both the community, planners, and policy-makers to think spatially about their environment. Shelter and facilities location data collected is tangible data, but mapped data can also be intangible and qualitative, such as creating a sense of ownership and belongingness leading to empowerment and sustainable development.

You can have the best map in the world but if nobody knows about it or uses it, it is NOT the best map in the world. Community participatory mapping can not only improve your programing and your map but also assure that the map is used.

B-Lab: Fostering Youth Entrepreneurship in Rural Bangladesh

By BIID

Youth comprises around 57% of total population which is around 94.8 million within the age range of 15-39 in Bangladesh and agricultural sector contributes 19% in GDP along with 45% employment opportunities. Farming is no more an attractive profession for rural communities, even not to the farmers. The potentials of youth in Bangladesh can be fostered further in economic activities at local level, specially, in rural economy through a systematic and market driven approach. Agricultural sector in Bangladesh needs to be more innovative in terms of entrepreneurial perspectives and has to be 'attractive' as profession for the youth population. Bangladesh is yet to develop any agro entrepreneurship program for youth in rural areas with integrated and ICT enabled platform. Bangladesh Institute of ICT in Development (BIID), an inclusive business initiative has been pursuing market driven development approach with special focus on agricultural sectors and youth segments of the society. The Human Centric Design approach has been considered to design B-Lab concept and entrepreneurs will be educated through design camp activities. BIID envisions to turn B-Lab into an umbrella organization with a focus on young people in the rural areas who want to become real entrepreneurs, especially in agriculture sector. This initiative



Conceptual Framework of B-Lab

targets the youth segment of the population aged ranging 18-39 with special focus on students & women communities. BIID considers B-Lab will be the pioneer initiative to foster rural entrepreneurship in Bangladesh. The perspective of B-Lab is more than an incubator and takes the lead in the whole operation and they offer mentorship, ensure the availability of the necessary tools and applications, tests and apps relevant and value added business sectors identified primarily is agro-processing. Other areas, mainly service sectors also found very attractive among the youth. The B-lab 'Elevator' will be based at Host Partners premise primarily at the public organizations like Bangladesh Academy for Rural Development (BARD) or academic institutes like Bangladesh Agricultural University (BAU) who can support and supply all kind of services and advisory services. Hence this Elevator is meant the place where the start-ups is agro-processing. Other areas, mainly service sectors also found very attractive among the youth. The B-lab 'Elevator' will be based at Host Partners premise primarily at the public organizations like Bangladesh Academy for Rural Development (BARD) or academic institutes like Bangladesh Agricultural University (BAU) who can support and supply all kind of services and advisory services. Hence this Elevator is meant the place where the start-ups can work on the development of their plan, can be coached, and in practice rooms can make prototyping. Moreover it is in fact is a physical room in where start-ups can participate on capacity building programs, training courses, prototyping, coaching programs and so on. BIID seeks collaboration with government, private sector and development organizations to roll out the incubator concept in rural regions.

ICT and the Rural Woman Entrepreneur

By Nalini Srinivasan on February 2, 2018

Introduction

More than 90% of the India's total workforce is dependent on the informal sectors, like agriculture, small, micro and household enterprises etc for their employment and incomes. While the majority of this population is employed in agriculture, the non-farm sector comprising mostly artisans form the second largest livelihood group in rural India. This sector is primarily a home based cottage industry, operating in product specific clusters and the workforce includes the members of the family and the use of existing indigenous skills which are passed from generation to generation. Largely unorganized and fragmented in character they often originate and exist in areas where unemployment and under-employment are widespread.

Many such occupations are the sole domain of the women in the household helping them to achieve social and financial

independence without having to leave their homes. Several factors constrain the preservation and promotion of these traditional livelihood streams the biggest among them being their inability to understand and link with markets. Being fragmented, unorganized and often isolated, these artisans are unable to connect and leverage mainstream markets.

Women's cooperatives

Rural Indian society can be regarded as truly collectivist with all lives intertwined. Dr Kabita Kumari Sahu (2012) says that "a rural entrepreneur is someone who is prepared to stay in the rural area and contribute to the creation of local wealth. To such degree, the economic goals of an entrepreneur and the social goals of rural development are more strongly interlinked than in urban areas. For this reason entrepreneurship in rural areas is usually community based, has strong extended family linkages and a relatively large impact on rural communities".

This fact has been amply demonstrated by several NGOs and civil society organizations who since the early seventies have been organizing rural women into cooperatives/collectives, helping them build skills and capacities, providing them much needed credit and taking their products beyond the local markets.

Role of technology

Across the world Information Technology (IT) has come to be recognized as a powerful enabler for advancing economic and social development through the creation of new types of economic activity, employment opportunities and the enhancement of networking and participation and a potent force in reducing marginalization. Michael L. Best and Sylvia G. Maier (2007) observed that "ICTs have been identified as one of the most effective tools to bring about gender and economic development almost simultaneously" thus espousing the role ICTs can play in the social and economic inclusion of rural women.

In reality, however, this great promise IT holds for growth and development has remained far out of the reach of most rural women and the advantages it has so far bestowed on the urban Indian woman have not been seen by her rural sister on the other side of the digital divide. Using and benefiting from IT requires education, training, affordable access to the technology, information relevant to the user and the building of an enabling environment most of which the rural women still do not have. Existence in a fast evolving knowledge driven universe has caught most rural women "offline" and the rapid control that IT deployment in an increasingly market driven economy is exercising in their lives is only exacerbating this information darkness and causing further marginalization.

With respect to mobile technology, however, the story has been remarkably different with high levels of acceptance across society at large. With newer, smarter technologies converging IT with communications (C) and voice, video and web becoming available on personal phones, one sees the possibility of ICT (Information and Communication Technologies) overcoming the deficiencies inherent in conventional IT and consequently its acceptance and use by rural women. Mobile applications on such smart phones have gone a step further in fashioning this technology for specific use by this group. Applications can be developed so that they can address a specific purpose, with a pertinent user interface and with local vernacular content thus making them technologically easier to navigate and operate compared to traditional internet sites. While IT requires these women to adapt to the technology, mobile applications can be adapted to effectively address the unique socio-cultural, political and economic needs/sensitivities of this constituency making it a potential game changer vis-à-vis the empowerment of rural women.

Is Adoption happening?

This ongoing research study of rural women entrepreneurs and their collectives was designed to study the adoption of ICT by individual entrepreneurs and the collectives as a whole and the factors that influence such adoption and the constraints that keep ICT from

becoming a livelihood enabler for these women.

The study has so far found that ICT in its many avatars from the now ubiquitous mobile voice telephony to the more sophisticated mobile a apps and social media platforms rendering ICT a General Purpose Technology like electricity with the potential to drastically change society through its impact on existing economic and social structures. In creating addressability for these women, it has proved to be both a social leveller and an economic enabler. With newer smarter handsets making the full ICT spectrum available, accessible, affordable, applicable and hence acceptable and advantageous for these women entrepreneurs, they are in a position leap frog making traditional IT passé and mobile applications the new game changer vis-à-vis women's digital inclusion and empowerment. It is, therefore, no wonder that the Boston Consulting Group (BCG) says that by 2020 50% of India's internet users will be rural & 40% will be women. Internet penetration in urban India was 64.84% in December 2017 as compared to 60.6% last December. In comparison, rural internet penetration has grown from 18% last December to 20.26% in December 2017", says Internet and Mobile Association of India.

Rural women have been quick to realize the power of ICT and the benefits it can bring them. So despite the usual constraints of frequent power cuts, poor signal strengths, costs associated with handsets and connectivity, language and literacy issues and lack of training, women have taken to using ICT especially social media wherever and however they can. They have come to recognize that ICT saves them time, effort, travel and energy. Whether under peer pressure or influenced by their children, they are happy to be part of the new digital economy and being able to access wider markets without leaving the security of their home villages or flouting socio-cultural norms.

Concerns

While ICT has piqued the curiosity of the rural citizen and more particularly rural women, their demand for service is far from being met. Even with private service providers, the coverage is still woefully inadequate in the interiors leaving even vanilla mobile voice telephony a distant dream for many villagers. The Government's efforts to extend Broadband access to 2.5 lakh gram panchayats is behind schedule and its efficacy and effectiveness will further be tested when service roll out begins. Even so Bharat Net covers only the middle mile and the onus for delivering last mile access it is hoped will be taken up by private players. With sparse populations in many of the these remote locations, the concept of market driven demand ever becoming enticing enough for private players to invest seems incongruous thus leaving broad band access no more than a pipe dream for rural India. In an increasingly e/m driven economy, such "digital darkness" in large pockets of rural India will only add to the steady flood of migrants into our cities.

Recommendations

There are several steps that policy makers and local governments can take to address this deficiency:

1. Technology solutions within the larger community wireless space can be considered for the digital inclusion of these remote entrepreneurs and the communities they live in. The use of unlicensed spectrum for such solutions would improve the affordability.

2. The role that civil society organizations can play in building absorptive capacity vis-a-vis broadband has not been fully explored. There are examples of NGOs in remote rural areas who have invested in generating solar power and when sold back to the grid the power becomes available not only the members associated with them and to the larger community in their area of operation. A similar model can be looked at for broadband deployment, maintenance and utilization by vsuch NGOs.

3. A bouquet of basic ICT based services should be made obligatory for every village. Here again if private players are uninterested, the

support of local NGOs can be enlisted by the government in building the necessary convergence between the many stake holders in the geography in order to optimize bandwidth demand and utilization.

4. The appropriateness of the solution and the technology especially that of the hand sets is important for user acceptance. In some states like Jharkhand the government has started giving smart phones to the heads of SHGs and providing them some level of training for its use and this has been a welcome move.

5. While most of the women's collectives are keen to deploy such ICT solutions for use by their members and perhaps by the larger communities as well, the paucity of funds is proving to be a major issue. Making fund available for ICT deployments through banks, foundations and CSR inititives would need to be encour aged.

ICT and the Education of Refugees : A Stocktaking of Innovative Approaches in the MENA Region

More than 10 million school-age children have been forced out of school in the Middle East and North Africa (MENA) due to armed conflict in Syria, Iraq, Yemen, Libya and other countries. Most are displaced internally but others have fled across borders to seek refuge. As governments and international agencies struggle to ensure these children a safe learning environment and a good quality education, many look to information and communications technology (ICT) to provide at least part of the solution. The use of smartphones and other mobile devices, ubiquitous even among impoverished refugees, can provide a platform that educators can leverage to reach marginalized children and youth. This paper aims to inform discussion on the role information and communications technology (ICT) can play in the educational response to the refugee crisis in the MENA. It provides a clear and concise snapshot of the role ICT has played, the promise it holds, the projects that are currently under preparation and what more might be done. The purpose of this note is to provide a clear and concise snapshot of the role ICT has played, the promise it holds, the projects that are currently under preparation, and what more might be done. This is in no way a comprehensive assessment but rather an attempt to promote dialogue and inform programs.

Citation

"Lewis, Kent; Thacker, Simon. 2016. ICT and the Education of Refugees : A Stocktaking of Innovative Approaches in the MENA Region. SABER-ICT Technical Paper Series;No. 17. World Bank, Washington, DC. © World Bank.

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Source:

http://hdl.handle.net/10986/26522

WIFI: ICT and Business Skill Development for Women Entrepreneurs

Bangladesh Institute of ICT in Development (BIID) conducted the 12th batch of its much appreciated "Women in ICT Frontier Initiative (WIFI)" training program from June 6-7, 2018. A total of 20 participants received training in this batch. The training was conducted in Bangladesh Korean Institute of Information and technology (BKIICT), housed in BCC Bhaban at Sher-e-Bangla Nagar in the capital. The Women ICT Frontier Initiative (WIFI) is a flagship program of UN ESCAP-APCICT. It aims to promote women's entrepreneurship in the Asia Pacific through enhancing the capabilities of women entre-

preneurs in ICT and entrepreneurship.

The main target of WIFI is to train 30,000 women entrepreneurs in Bangladesh. BIID has been facilitating this comprehensive and integrated ICT entrepreneurship training program since 2017. Since the beginning of the training program has received huge response and 216+ women in 12 batches have successfully received the training till date.

The program is implemented under the supervision and guidance of ICT Division. BIID in collaboration with other signatory organizations like Bangladesh Computer Council (BCC), Bangladesh Women in Technology (BWIT) aspire to expand the training program in the foreseeable future. To know more, please visit our Facebook page: https://www.facebook.com/groups/1224727150974690/

Rural Women Using Facebook for Crop Management in Climate Vulnerable Areas

PROTIC (Participatory Research and Ownership with Technology, Information and Change) is working climate vulnerable Char land, Coast land and Haor land of Bangladesh since 2015. Female farmers of the community are equipped with smart phones who runs ICT based knowledge hub with the facilitation of development actors and academics. The main objective of this project is to share information (and relevant support) by using (or through) technology (ICT) on agriculture and livelihoods among those women. Community was oriented on basic Facebook and google search engine. They are getting agricultural advisory contents in form of SMS, OBD and Call center. With that knowledge, they have figured out an information sharing culture since January. They have started sharing the PROTIC SMSs along with supporting information and picture from Google and there was no information deviation in their posts. The female farmers were not oriented in doing this from the project. But by knowing the divers capacity of the search engine they are doing this very efficiently and proactively.

E-voucher systems: Connecting Smallholders to Knowledge, Networks, and Institutions

1. Equity Bank (Kenya) Ltd (EBL) set up and operationalized the e-voucher platform through which farmers were able to access e-voucher package inputs. 2. The e-voucher beneficiaries accessed inputs through agro dealers who had been issued with POS (Point of Sale)

devices by the bank for transactions 3. Eligible farmers are required to open a bank account with EBL and deposit their 10% contributions of the value of the e-voucher package for the first cropping season after which they are issued with customized and customized ring-fenced debit cards. 4. The cards are segmented into different e-wallets (seeds, fertilizers, hermetic bags & tarpaulins). Based on the validation and valuation of the e-voucher package, the eligible farmers and agro-dealers are informed of the date of the cropping season and sequence of the distribution of the inputs that each farmer needs to collect from their assigned/allocated agro-dealer in their County. 5. Certified crop seeds and basal fertilizers are the first e-wallet to be activated where farmers access the pre-determined quantities with their respective debit cards and later in the season, the farmers access the second e-wallet comprising top-dressing fertilizers and the post-harvest items (hermetic bags and tarpaulins) prior to harvesting of their produce.

Source: ifad.org/

Freedom of Press: Media Pursues Revision of Digital Security Act

By Rashidul Hasan

Law Minister Anisul Huq has agreed to sit again with representatives of the Editors' Council, the Association of Television Channel Owners and a faction of Bangladesh Federal Union of Journalists once the parliamentary committee concerned revises the proposed Digital Security Act in the light of discussions at a meeting of the committee.

Emerging from the two-hour meeting at the Jatiya Sangsad Bhaban, the law minister told reporters that he would recommend that the standing committee bring necessary amendments to the proposed law. The minister also assured of clearing vagueness in different sections of the proposed law, especially in defining the spirit of the 1971 Liberation War, and the actions to be considered as offences of hurting religious sentiment, and causing deterioration in law and order.

At the meeting, the Editors' Council, an organization of editors of the country's national dailies; the ATCO and the BFUJ faction voiced concern over section 8, 21, 25, 28, 29, 31, 32, and 43 of the proposed law, saying these would greatly hamper the freedom of speech and independent journalism.

Imran Ahmed, chairman of the JS body and Awami League lawmaker, chaired the meeting. The Editors' Council submitted a written proposal to the House body, expressing concern over eight sections -- 8, 21, 25, 28, 29, 31, 32, and 43 of the proposed law. It said these sections would greatly harm the freedom of speech and independent journalism.

Members of the parliamentary committee, including State Minister for ICT Zunaid Ahmed Palak, and lawmakers Moazzem Hossain Ratan, Showkat Hasanur Rahman, Kazi Firoz Rashid and Hosne Ara Lutfa Dalia, were present at the meeting.

Mustafa Jabbar and Anisul Huq attended it at the JS body's invitation.

Source:
https://www.thedailystar.net/frontpage/digital-security-act-be-revised-1580227

In 10 years, M-Pesa changed our economy and our lives. What next?

By XN Iraki

Many innocent words gets anglicised and become part of our everyday language. They shift from being company names to verbs. They include Xerox, Google and now M-Pesa. You have heard it, “you can also M-Pesa me.” Just google it, why not xerox (copy) the papers? We do not need to go back to the origin of Mpesa. But rarely has such a simple innovation

revolutionised the economy, the way we interact, think and live and within such a short period of time. What is paradoxical is that other phone companies in other countries were established much earlier than Safaricom but never came up with M-Pesa. Why? M-Pesa, we have argued is not a technological innovation, it's a social innovation. The high dependency in Kenya helped M-Pesa grow. The age dependency is the number of people younger than 15 and older than 64 divided by number of working people of ages 15-64. Here are the ratios for selected countries. The high ratio for Uganda means it is too young a country. High dependency ratio means the few who earn money have to support others – the children, the elderly and the unemployed. Long before M-Pesa came, money transfer was common. It was joked that most of the money transfer took place around bus stations. You hanged around till you got someone who knows your people and going to your village. M-Pesa made it easier to do what we had always done, supporting each other with money. In developed countries, the dependency ratio is lower, and the social security system stronger. The unemployment rate is low too. The need to send money to help one another is minimal. Interestingly, if you look at remittances from other countries, the same pattern is repeated. Money transfer firms have made lots of money through these transfers and M-Pesa may one day gnaw on that lucrative market. But why did M-Pesa not start in Uganda which has a higher dependency ratio? The competitive nature of the Kenyan economy demands you come up with innovations to make money. Our banks were probably too conservative, and needed a disruptor, an Uber. How has M-Pesa affected us in the last 10 years? What next? In a press statement, Safaricom notes that the number of active monthly M-Pesa customers in Kenya stands at more than 18 million customers as at the end of 2016 while globally, Vodafone (which co-owns Safaricom) offers M-Pesa in nine other countries: Albania, the Democratic Republic of Congo, Egypt, Ghana, India, Lesotho, Mozambique, Romania and Tanzania. We note there is no developed country and the counties are too few. The golden age of M-Pesa appears not yet, if competition does stop it. Safaricom press statement further notes that customers get social value by the ability to receive, send and control their money, much easier than through banks. Nearly 70 per cent of the adult Kenyan population uses M-Pesa compared to 31 per cent using banks, says Lotus Consulting report. Bankers tell me mobile banking uptake has lagged behind M-Pesa. The economic impact Value also comes from time and costs saved in using M-Pesa compared to the alternatives, easy access to credit and ability to purchase goods that customers would not have ordinarily been able to afford which raises the standards of living. Economists from MIT and Georgetown University, found that M-Pesa has lifted 194,000 Kenyan households – or 2 per cent of Kenyan households – out of extreme poverty, the press statement continued. Is it through money transfers or investment? The assertion that M-Pesa creates value not just for Safaricom but for the customers should be the pedestal on which every business should be built. There are negative social impacts. M-Pesa has made us less social, we fail to attend social functions or even visit our parents because we can send money. No money can replace your physical presence. M-Pesa's economic impacts are easy to see. It is also possible that M-Pesa has raised dependency. In the past, it took time to send money to other people giving them time to seek alternative solutions. Today, just click and send the money. Conmen have not been left behind. Often forgotten but critical to economics is that M-Pesa has given choices in making payments and transferring money from electricity bills, school fees payment service, 'Lipana M-Pesa, M-Shwari and 'LINDA JAMII" which is an insurance service.

Choice is what makes life easier and more enjoyable. In fact all the money you keep working for is to give you choices on what to buy- relevant or irrelevant. The economic impact of M-Pesa is mostly seen through its contribution to GDP which is about 1.8 percent, says Lotus Consulting. Other economic contributions include jobs through agents and oiling the economy to increase money velocity. Safaricom had 287,400 agents in the ten countries by 2016. The impact on GDP is easier to explain. Given that GDP is equal to Money supply x velocity, M-Pesa has increased the velocity and therefore the GDP, though some could contest that. We often don't keep money in M-Pesa; we use it to keep the economy humming. By bringing more Kenyans into the formal financial system, M-Pesa has made the financial sector more vibrant and efficient and increased financial deepening. Money is better off in M-Pesa than under the mattress. Integrating M-Pesa with other financial services like banking completed its journey to formalisation. Needless to say, it has put Kenya on global innovation map and now threatens plastic money. Why do I need a credit or debit card with M-Pesa? Could the threat to plastic money be the reason developed countries are reluctant to embrace M-Pesa? The recent visit to Nairobi by Mark Zuckerberg indicates the rest of the world is noticing M-Pesa which left the West bruised on the innovation front. The scaling up of M-Pesa to the middle and upper class was a major breakthrough. It's convenient and security was a great attraction. M-Pesa now cuts across races, tribes, gender, social economic classes and slowly countries. The next M-Pesa frontier is internationalisation. In the next five years, more countries including developed countries are likely to embrace M-Pesa or its variant. And out of curiosity, why is CBK printing so many bank notes when the future lies in virtue money, like M-Pesa? Why did we even put the design of new currency in the constitution, forbidding portraits of human beings when the future is virtue from M-Pesa to bit coins? After 10 years, a simple idea has revolutionised the way we transfer money, help each other, pay for transactions and even the way we relate to each other. Not forgetting driving the betting industry in Kenya. Even the concept of money has changed. What will come after M-Pesa? If you get an answer please share it with me.

Read more at:
https://www.standardmedia.co.ke/article/2001232339/in-10-years-m-pesa-changed-our-economy-and-our-lives-what-next

Photo credit:

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- The Asianage
- International Fund for Agricultural Development (IFAD)
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