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The Digital World and a Human Economy: Mobile Money and Socio-Economic Development in Africa



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Executive Summary

We endorse the widespread enthusiasm for mobile money's potential to serve the needs of poor people in Africa. We suggest that to realise this potential it will be necessary to go beyond straightforward 'data-mining' to ascertain the needs, wants and aspirations of the continent's poor. We also argue that those involved in the extension of digital financial services would do well to pay critical attention to the discourses by which states and large corporations seek to explain their actions to address the challenges of poverty and inequality.