**PAPER CRITIQUE:**

**TITLE**: Poor People Using Mobile Financial Services: Observations on Customer Usage and Impact from M-PESA.

The paper has various positive impacts, and usage of MPESA, This critique discusses on important aspect and one weakness of the paper.

One useful aspect of the paper is that it used both observation and interviewing methods to provide the usage and the impact of MPESA services in Kibera and Bukura which are dramatically different regions. The paper highlights that more than 350 people were interviewed, and 21 focus groups were organized during the fieldwork and fourteen financial diaries were distributed, mostly to frequent M-PESA users who recorded their daily financial transactions over one month in November

and December 2008. More specifically on how the income of rural recipients increased, the methodology used in the research visited a large number of 70 interview respondents were considered, which is a significant number to base while drawing insights on whether the services delivered by MPESA really impacted people financially. Again, since the research observed the results for a quiet enough period of time greater than one year long, the results which are obtained by this method can be taken as accurate because this duration of 14 months is enough time for bias reduction in drawing the MPESA usage and impact findings. In addition, the area of research was broad enough to cover adequate aspects(it involved both city suburbs(Kibera) and very remote areas(Bukura) whose people have different backgrounds and living standards.

The paper explains why Kibera and Bukura regions were only selected regions;but for Bukura we can’t know what he based on while classifying the region among low income users since farming is one of highly lucrative profession in Kenya for you may find a person in Bukura who is richer than that in Kibera because most of them are casual workers. Therefore there is a gap in the study that it does not clearly define what they based on to know the income levels of participants.The study should provide some key parameters which they based on in defining a poor people in these two places forexample in Bukura a village where farming is a dominating profession. Forexample,the income levels in a village like Bukura should provide data on who owns a land parcel and a house,more than ten cows and goats in this place while in in Kibera, an area close to Nairobi with high numbers of urban migrants we should first know why some of them migrated from Nairobi city whether its a problem of low financial income and what was their specific amount of monthly income they had before shifting to the city suburbs.

On the conclusion part, the author highlights the impact and consequences but it would have been better if he provides his insights on both if one outweighs another on people’s lives and he would clarify the quantity of the amount required within the two communities studied.