04-706 Academic Writing: Analytical Writing

Model Critique

One useful aspect of “Poor People Using Mobile Financial Services: Observations on Customer Usage and Impact from M-PESA” by Morawczynski and Pickens (2009) is that the authors analyzed mobile money use and transactional flow in two separate but linked communities. More specifically, the authors conducted research in Kibera, an area close to Nairobi with high numbers of urban migrants, and Bukura, a farming village in which some Kibera residents had families and homes. This choice allowed the study to identify key variations in patterns of mobile money use in rural and urban communities, respectively. More importantly perhaps, it also allowed the researchers to analyze financial flows *between* the two areas. Using this approach, for example, the authors were able to highlight how the usual financial flows from urban to rural areas was reversed during a time of post-election crisis. Overall, such insights may allow for the improved allocation of mobile money agents and resources in both rural and urban areas.

Since this paper focuses on the use and impact of mobile money in poor communities, it may have been useful for the authors to clarify the range of income levels of the study participants. This would potentially allow for more meaningful comparisons with other studies which have analyzed the impact of mobile money on the poor. For example, in contrast to some of the findings in Morawczynski and Pickens’ (2009) study, Van Hove and Dubus (2019) argue that significant numbers of poorer people remain excluded from accessing mobile financial services in Kenya, predominantly because they do not own a SIM card. Greater clarity regarding how both studies define poverty may provide crucial insight into these different findings as well as allow policy makers to more effectively target interventions to support the uptake and use of mobile financial services by the poor.

**References:**

Morawczynski, O. and Pickens, M (2009) “Poor people using mobile financial services: Observations on customer usage and impact from M-PESA”. CGAP brief. Washington DC: World Bank

Van Hove, L. and Dubus, A. (2019) “M-PESA and financial inclusion in Kenya: Of paying comes saving?” *Sustainability, 11,* pp. 568