# Introduction

### Mobile money seems to be transforming the world, esp for women entrepeneurs

Africa has the highest growing rate of women entrepreneurs globally, contributing to around 13% of the continent's gross domestic product (Harvard University, Women and the Changing Face of Entrepreneurship in Africa Conference, 2020). In 2007, Safaricom, one of Kenya’s leading telecommunications companies, launched M-Pesa, a mobile money service that quickly became a monumental success and a major influence in the mobile money arena. With M, signifying mobile and Pesa translating to money in Swahili, M-Pesa became widely used throughout Kenya, becoming the first mobile money operator to reach widespread adoption (Lepoutre & Oguntoye, 2018; Hughes & Lonie, 2007).

It is commonly reported in [the news] that M-PESA and mobile money services are transforming the livelihoods of women entrepreneurs. (<https://www.vodafone.com/news/empowering-people/mobile-financial-services-female-entrepreneurs-kenya>, Pessa, J. C. (2018)., can find more citations) On the other hand, the practitioner and policy communities—NGOs, donors, think-tanks, and international development organizations—[talk about how they talk about this subject] (https://www.weforum.org/stories/2016/12/the-evidence-is-in-mobile-money-can-help-close-the-gender-gap/, cite, cite). Anecdotally reported in…

More and more funding is going into this… for example.. un projects. Some policy maker saying this is important. Also, examples where it went wrong? Its unclear about formal/informal..

### Acadmically, its hard to know because the topic is so interdisciplinary and silo’d

Academics could help exlore the nuance in this. But its difficult due to the interdisciplinary nature of the impact of mobile money.

To fully understand the impact of MM, especially on specific demographics such as women entrepeneurs, it is necessary to synthesise insights across many disciplines. For instance, scholars in international development contribute nuanced understandings of socio-economic impacts (CITE CITE), while political economists may focus on the macroeconomic implications (CITE CITE). Contributions from technology journals typically elucidate the technical advancements and challenges (CITE CITE), whereas feminist perspectives provide critical analyses on gender dynamics and empowerment (CITE CITE). Although these diverse viewpoints are invaluable, the compartmentalization into distinct disciplinary silos often poses significant challenges for practitioners attempting to integrate these insights into cohesive case studies.

Lots of institudional work, less on individuals. Fuzzy boundaries between formal/informal.

## This papermethods

Trying to understand the magnitude of the research that’s been done. To ensure a limited scope, we focused on Individuals not institutions

Our approach hopes to close this gap via a bibliometric MAPPING of all the literature across this field, focusing on identifying relevant disciplinary silos and emerging research themes

**2.1 – Core frameworks**

Our study is grounded in various academic frameworks suitable for dissecting the interplay between mobile money, women entrepreneurs, and East Africa. A key framework is the Development Finance Institution (DFI) model, which aligns with our study's practical development goals by emphasizing strategies that directly impact economic growth and women's entrepreneurship in the region. This framework's relevance is supported by its focus on creating sustainable livelihoods and boosting economic growth through enhanced access to finance for women, coupled with support networks that foster female entrepreneurial activity and productivity (UN Women, 2022; Academia.edu, 2022).

Furthermore, our research draws on insights from Science and Technology Studies (STS) (cite), which provide critical perspectives on the technological dimensions of mobile money. Additionally, we integrate the Gender and Development (GAD) framework (cite), which offers a nuanced understanding of the socio-economic barriers women face and the systemic changes required to achieve gender equity in entrepreneurship. This framework's focus on transforming gender roles and dynamics makes it invaluable for assessing how mobile money technologies can be leveraged to empower women economically.

However, it is important to note that a bibliographic mapping is different to a systematic reiew in that it is not grounded in a single approach. Instead our methodological approach is designed to map what approaches have been used, enabling the identification of new interdisciplinary themes that may not yet be covered by existing frameworks. This flexibility ensures that our study can evolve in response to emerging trends and insights in the field.

## methods

**3.1 – Overview of Approach**

This study was…..

* Stage 1 – Gather Data (section 3.2)
* Stage 2 – Initial Screen (section 3.3)
* Stage 3 – Detailed Screen (section 3.4)

**3.2 – Data Collection**

The foundation of this systematic mapping involved a comprehensive search to capture literature addressing the role of mobile technology in female entrepreneurship within East Africa.

Based on the frameworks above, Utilizing the Web of Science database, the search strategy was structured around four primary themes: Mobile Money, Geographic Location/Population, Entrepreneurship, and Gender.

Formally, we first applied a PRISMA based systematic review framework to search three major databases as follows:

* **Mobile Money (MM)**: Terms included "Mobile Money," "Mobile-Money," "MPESA," "M PESA," "Digital," "Technology," and variations of "phone\*" to ensure comprehensive retrieval of relevant technology-oriented resources.
* **Place/Population**: Geographic terms targeted not only specific countries such as "Kenya," "Somalia," "Uganda," "Rwanda," "Ethiopia," "Sudan," but also broader regions like "Africa\*," "Horn of Africa," "Tanzania," and conceptual terms like "Global poor," "Global South," "Global-poor," "Global-South," "unbanked" to capture studies conducted in or applicable to these contexts.
* **Entrepreneurship**: This facet of the query included "Entrepreneur\*," "Business," "growth," "Economic," "Finance," "Banking," "microfinance" to fetch documents that discuss business activities and economic factors influencing entrepreneurship.
* **Gender**: Focused on capturing gender-specific aspects, terms such as "Women," "gender," "Female" were used.

The final query was formulated as follows:

TS=(("Mobile Money" OR "Mobile-Money" OR "MPESA" OR "M PESA" OR "Digital" OR "Technology" OR "phone\*") AND ("Africa\*" OR "Kenya" OR "Somalia" OR "Uganda" OR "Rwanda" OR "Ethiopia" OR "Sudan" OR "Horn of Africa" OR "Tanzania" OR "Global poor" OR "Global South" OR "Global-poor" OR "Global-South" OR "unbanked") AND ("Entrepreneur\*" OR "Business" OR "growth" OR "Economic" OR "Finance" OR "Banking" OR "microfinance") AND ("Women" OR "gender" OR "Female"))

This search strategy successfully retrieved 1042 papers, which were then subjected to the initial screening process outlined in Section 3.3.

**3.3 – Initial Screening Process**

The initial screening process was designed to identify the most relevant studies for inclusion in the systematic map. This phase utilized a modified R-Shiny application, tailored specifically for this research to systematically evaluate titles and abstracts of retrieved papers.

Based on the theoretical framework [insert specific theories and citations], a comprehensive list of keywords was developed as demonstrated in [Figure XX]. These keywords, essential for the identification of relevant literature, were applied to the titles and abstracts. The keyword list was dynamic, evolving through the screening process to incorporate new terms identified.

We categorized into two families

* “not key’/discard: important, in your own words
* ‘key’/to keep:

We also tagged emerging themes.

The output of this is….

**3.4 – Setting up the second screen**

**Based on this…. We decided to look at these families:**

* **DFI Theme (***Mobile Money*, *Gender, Financial Inclusion*, *Entrepreneurship* and *Technology), based on our framework*
* **D**
* **Framework used**
  + **STS**
  + **GAD**
  + **DFI**

The second screening identifies the five following key words as primary themes: *Mobile Money*, *Gender, Financial Inclusion*, *Entrepreneurship* and *Technology.*