

TRANSFORMING SOCIAL CONTRADICTION INTO SOCIAL INNOVATION: STUDY CASE OF M-PESA

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ABSTRACT

A unique approach to identified social problem in a complex social situation is to first identify the social contradiction. Social contradiction led to social problems which can be solved by creating a social innovation. Thus, the objective of this research is to identify how M-Pesa can solved the problem in Kenya by transforming social contradiction into social innovation. The study focuses on several question such as: how social innovation and social entrepreneurship becomes important in Kenya; what is the problem that being faced by Kenya; and how M-Pesa solved the problem in Kenya. A case study was conducted from the literature to analyze the importance of social entrepreneurship in order to solve the problem in Kenya. The result of the study showed that M-Pesa is transforming social contradiction into social innovation which help people in Kenya to gain banking access and led Kenya into the leading country in financial sector in Africa.

Keywords: social contradiction, social innovation, social entrepreneurship, Kenya, M-Pesa

INTRODUCTION

In recent years, the landscape of economic and social situation is moving rapidly. This led to the complexity of problem that being faced by many people (Arthur, 2013). It is said that social innovation is important to create a solution in order to answer the problems (Light, 2006). Thus, Robert and Woods (2005) argue that social innovation is highly related to social entrepreneurship. Social entrepreneur are becoming popular, due to their unique approach in identifying the social problem and solved it by using sustainable business model (Ochelle, 2015).

Social entrepreneurs plays a fundamental role in solving the issues in societies, especially in Africa (Milway, 2014). Africa have a lot of problems such as high unemployment rate, low educational level, high poverty, low bank access and etc (Littlewood & Holt, 2015). Hence, this situation create an opportunity for social entrepreneur in order to create a sustainable business that have a social impact. Global Entrepreneur Monitor (GEM) stated that Africa has the highest

status to successful entrepreneurs with 77.6% in 2014. GEM argue that the success of entrepreneurship in Africa is led by the complexity of problem which derives the rise of social entrepreneurship.

Kenya, one of the country in Africa is its rise in social entrepreneurial activity. The economic landscape in Kenya are significantly at its growth in challenging environment and facing many social problems. The impressive turnaround in economic, political, and social landscape over the past few years makes Kenya into leading economy in Africa (Legarde, 2014). Since 2006, Kenya began to rise in terms of economic growth. The entrepreneurial activity in Kenya helps them to provide many solution in answering the social problem that they faced. One of social entrepreneurship that considered to be the most impactful in Kenya is M-Pesa (Gracia et al., 2013).

Some people do not know that Kenya is its rise as an emerging innovation and technology country. One of its innovation named M-Pesa, a mobile phone-based platform for money transfer and financial services. M-Pesa was launched in 2007. Since then, M-Pesa becomes a leader of financial technology in Kenya and reach 43% percent of Kenya's GDP flowed through M-Pesa over 237 million person-to-person transaction (Runde, 2015).

In 2007, Nick Hughes and Susie Lonie created an innovation in financial sectors that change the landscape of business and society in Kenya. The idea is an innovative payment service for unbanked called M-Pesa ("M" for mobile; "Pesa" is from Swahili word for cash). They both argue that getting cash into the hands of people who can use it is limited on the supply-side rather than demand-side. Thus, there is no shortage of funds, but is the ability to move money from the sender to the receiver that is the stumbling block. This precise argument led M-Pesa to its success following the user friendly concept applied by M-Pesa. The concept offers customer to use his or her mobile phone to transfer their money quickly, securely, in a large-scope of distance, and directly to another mobile phone user of M-Pesa user (Hughes & Lonie, 2007).

Furthermore, a contradiction is solved by M-Pesa make it more interesting. M-Pesa argued that people need to go the bank to make a bank account, meanwhile they do not have to. Social innovation is derives from social contradiction (Langer and Bressler, 2014). Thus, Social innovation is considered the most important aspect in terms of solving the social problems (Groot and Dankbaar, 2014). This is how M-Pesa solving the social problems in Kenya, by creating a branchless bank (Rosen, 2013).

In this paper, researcher focus on how M-Pesa can solved the social contradiction in Kenya by creating a social innovation. The objective of this research is to identify how M-Pesa transformed the social contradiction that have been faced by Kenya and turn it into a social innovation. This social innovation is create a social change which led Kenya into the leading country in financial sector in Africa.

LITERATURE REVIEW

Social Contradiction

The social contradictions are opposite empirical findings that apply to humans, it cause an imbalance situation in social/interest groups/social classes, and affect the social structures (Lonescu, 2009). Merriam Webster define contradiction as "*the act of saying something that is opposite or very different in meaning to something else and a difference or disagreement between two things which means that both cannot be true*". This opposite situation that considered as a contradiction are common in social environment. In the context of economic and social, social contradiction is lead to social problems, because the opposite situation can create an imbalance in the context of economic and social (Peng and Nisbett, 1999).

Social Entrepreneurship

Social entrepreneur are people with innovative ideas and solutions towards social problems. They are driven and tireless, handling significant social issues and offering new thoughts for sustainable change (Ashoka, 2016). To be simply, social entrepreneur are people who have the common traits of business entrepreneurs with social mission. However, to distinguish business entrepreneur and social entrepreneur are their fundamental objective.

Social entrepreneur are first, individuals that are mission-driven; they are dedicated to serve their mission of creating and delivering social value. Second, individuals that act entrepreneurial through a combination of characteristic such as visionary and committed (Ashoka, 2016); opinion leader (Brinkerhoff, 2001); mission leader and persistent (Bornstein, 2007). Third, individuals that act within entrepreneurial oriented organizations that have a strong culture of innovation and openness. Fourth, individuals that act within financially independent organizations that plan and execute earned income strategies to deliver the intended social value while remaining financially self-sufficient (Dees, 1998). Thus, social entrepreneur are considered as the people behind their social entrepreneurship.

Social entrepreneurship are a transformative concept of the traditional entrepreneurship. Social entrepreneurship is a construct that mediating an important aspect in the gap between business and social conscience (Roberts & Woods, 2005). Any definition of terms "social entrepreneurship" is related to "entrepreneurship" while the word "social" is simply modifies "entrepreneurship". Joseph Schumpeter sees entrepreneurship as an agent of change. Thus, he build up a concept of value creation that emerges by how entrepreneur is really solving social problems. This is the reason of shifting the concept of traditional entrepreneurship into social innovation. Therefore the concept of social entrepreneurship are defined to identify the gap in social, by looking at the social problems. Social entrepreneurship will developing a social value to solve the problems and identifying the opportunities. Hence, social entrepreneurship can forge a new sustainable concept of business that answer the social problems (Martin & Osberg, 2007).

Social Innovation

Social innovation is a novel answer for a social issue that is more viable, effective, and sustainable. The essence gather principally to society rather than to private people (Stanford Business, 2016). Innovation is defined as new ideas that work, thus social innovation is a new ideas that work in meeting social goals. Hence, social innovation refers to an innovative activities that are derives by the objective of meeting and solving the social need and being applied by organizations that focuses on solving social problems (Mulgan et al., 2007)

Social innovation are used by social entrepreneurship to create a social changes by solving social problems. The rise of social entrepreneurship also led to a transformative ideas of innovation (Mulgan, 2006). Social innovation are creating impact directly towards social fields. It creates an impact that can be perceived by people that having social problems. Thus, social innovation is the key concept of doing social entrepreneurship (James et al., 2008).

Kenya

In recent decades, Kenya has the largest and most diverse economy in East Africa, with an average annual growth rate that exceed 5%. It's the reason behind the success of entrepreneurial activity which led Kenya into the top East African country in terms of Human Development Index. High entrepreneurial and human capital makes Kenya have a huge potential for further growth, job creation and reducing the poverty. While Kenya have a great potential because of the high oil and mineral resources, wealth has not been distributed equally. Aside from that, rapid population growth is another major challenge, plus the high unemployment rates makes

Kenya still in the middle range of economic growth. However, this situation create a significant role in terms of entrepreneurial activity.

Table 1. World Bank's Data of GDP growth in Kenya (annual %)

Year	2006	2007	2008	2009	2010	2011	2012	2013	2014
Annual % of GDP	6,5	6,9	0,2	3,3	8,4	6,1	4,6	5,7	5,3

In further explanation, Kenya have recently, slowly but surely improved in terms of economic growth. Based on World Bank data, it shown a significant improvement in economic growth since 2006-2014 apart from the crisis that due in the late 2007-2008 that considered a political, economic, and humanitarian crisis in Kenya. However, after those crisis that end in February 2008, the economic growth return to increase.

Table 2. World Bank's Data of GDP per capita (current US\$)

Year	2006	2007	2008	2009	2010	2011	2012	2013	2014
GDP per capita (current US\$)	711,7	857,9	938,6	942,7	991,9	1.012,9	1.1184,9	1.257,2	1.358,3

Mobile Phone in Africa

Cartesian stated in their Global Mobile Phone Penetration (1993-2013) report that over the past decades, mobile phone are increase significantly. The average of global phone penetration is 93% which is considered to be enormous. European and Central Asia held the highest penetration rate with 126%, followed by Latin America, and Middle East and North Africa with 115% and 111% subsequently, while Sub-Sahara Africa is the least with 66% (Yoon, 2015).

GSMA stated that the mobile phone coverage has grown significantly. Only 10% of the population in Africa have mobile phone coverage in 1999. Hence, in 2008 it began to increasing into 60% mobile phone coverage with mobile phone service that coverage 11.2 million square kilometers equal to United States and Argentina combined (Aker & Isaac, 2010).

Mobile Phones and Mobile Banking in Kenya

The first mobile phones in Kenya were publicly owned, and began their work in the mid-90s in a small scale. In recent time from 1998 until 2010, mobile phones subscription had increased from virtually zero to nearly 17 million. Consequently, 47% of the population have access to mobile phone technology. Safaricom, the largest mobile phone operator in Kenya which control over 80% of the market launched a new mobile-phone based payment and money transfer service, known as M-Pesa (Jack and Suri, 2011).

RESEARCH METHODS

The study use literature review in order to understand the phenomenon of the business cases (Maes et al., 2013), based on article, and internet sites. The aim was to analyses the concept of social innovation, and social entrepreneurship in Kenya. The study also selected one study case which is M-Pesa. The study was conducted in order to: *Study case of M-Pesa, to see how they transformed social contradiction into social innovation. By getting a systematic understanding of the basic theory of social innovation and social entrepreneurship,*

DISCUSSION

Social Contradiction

Bill and Melinda Gates Foundation's assessed 2.5 billion grown-ups need access to essential formal budgetary administrations. There are two branches per 100.000 individuals in the poorest

country contrasted with 33 in the wealthiest. Bank are considerably scarcer, averaging just 1.3 for every 100.000 individuals in the poorest country contrasted with 67 in the wealthiest. In this manner, with no entrance to formal banking infrastructure, poor households, who have less money to begin with, are not using a formal financial tools which considerable to be risky, inconvenient, and expensive. While the nature of people is to meet financial needs, financial exclusion is fundamentally a distribution problem for poor people. In the other hand, these financial situation is faced by most of African country especially in Kenya.

According to Peer Stein, Bikki Randhawa, and Nina Bilandzic in 2011, Kenya is included in the country that have least percentage of adult of having a bank account in 2004. In the other hand, World Bank argue that there are a strong latent demand for remittance in Kenya. The latent demand for domestic remittance is highly related to urbanization ratios. Furthermore, World Bank stated that most of African country such as Kenya and Tanzania, 22% and 26% respectively of the population is living in urban areas which led to low access to bank. In the other hand, banks do not find any appealing reason to deploy branches in rural and remote area. Thus, there are low access to a formal financial tools in Kenya.

Social contradiction being faced by Kenya on how banks are scarce in many rural area in Kenya. While there are an average of 33 bank branches in other wealth country, in Kenya, bank branches are considered scarce. M-Pesa argued that people need to go the bank to make a bank account, meanwhile they do not have to. Hence, this contradiction is led to social problems that there low access to a formal financial tools in Kenya.

M-Pesa: Branchless Bank

In order to solve the social problem, M-Pesa with their social innovation provides branchless banking in regions where banks are scarce. With M-Pesa, it allows people to have transaction in electronic form by using Safaricom SIM card and cell phone. M-Pesa offers customer to use his or her mobile phone to transfer their money quickly, securely, in a large-scope of distance, and directly to another mobile phone user of M-Pesa user. By creating a branchless bank, M-Pesa are solving the social contradiction which allows people in Kenya to have a bank access while in the situation of having low access to formal financial tools.

M-Pesa is a social enterprises that present to give an easy banking access. M-Pesa is found by Safaricom, one of the company of Vodavone. They began their social business in 2007 with the aim to help people in Kenya in order to get a financial tools. Figure 1 shown a customer of M-Pesa transferring money and doing cash withdrawal. The services of M-Pesa includes (Hughes and Lonie, 2007):

1. ATM money withdrawal.
2. Saving records, for example, the M-Kesho account propelled with Kenya's Equity Bank, paying premium and offering protection and credit offices to clients.
3. On reason, retail installments through the Nunuana M-PESA (Buy Goods) administration, empowering supporters of pay chose retailers, for example, Uchumi and Naivas markets utilizing M-PESA.
4. Mobile-ticketing booking and installment administration for shows and occasions.
5. M-PESA incorporated into Safaricom's prevalent Bonga dependability program, so M-PESA clients can gain focuses on chargeable exchanges that can be reclaimed for Safaricom telecom items furthermore air miles.
6. Safaricom additionally offers corporate M-PESA accounts that have higher exchange limits than for individual customers. Corporate record holders can utilize M-PESA to make mass B2C installment and they can likewise get subsidizes and charge installments from M-PESA clients



Figure 1: M-Pesa

Sources: Image courtesy of FDCF; photographer: Tom Lee (Hughes & Lonie, 2007)

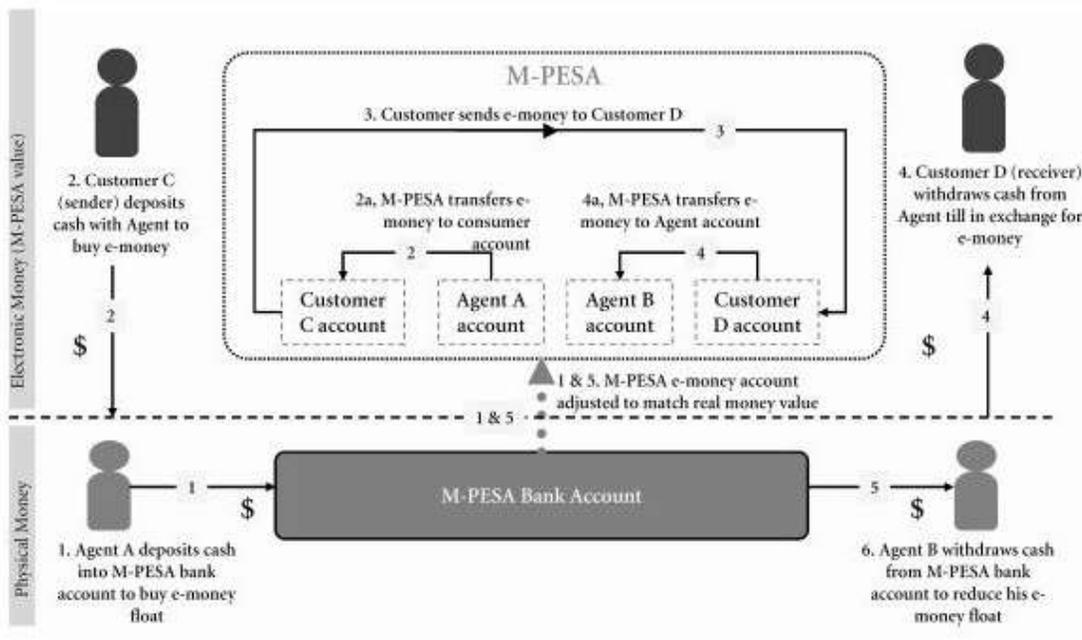


Figure 2: M-Pesa Services

Sources: Image courtesy of Nick Hughes and Susie Lonie, 2007.

The services of M-Pesa is designed in a simple way which allows individuals to create a bank account from their mobile phones. First, customer need to register to join M-Pesa in an M-Pesa

agent that spread throughout the country. After enabling the M-Pesa, customer can load money to their account. Now customer can send money with their phones by entering the phone number of the recipient and amount of money. Customer also can pay bills and buy flight with their mobile money with the same process. From figure 2, there is a back end process which an M-Pesa agent buy and withdraws cash from M-Pesa bank account. This process is to provide e-money float for the customer.

In recent years M-Pesa have begun to increase significantly into more than eight million of subscriptions. It has spread quickly and become the most successful financial service. In August 2007 the number of new registration already exceed 5,000 and reached nearly 10,000 in December (Demombynes et al., 2012). However, the success of M-Pesa on transforming mobile phone into a banking account does not meet the regulation. Since the launch of M-Pesa in March 2007, Central Bank of Kenya publish a wary of regulation that targeting M-Pesa, saying that M-Pesa is not a bank. Hence, the unbanked population in Kenya and lack of penetration of regular banking led M-Pesa to be adopted by both banked and unbanked.

The success of M-Pesa to identify the social contradiction led M-Pesa to understand briefly the main social problems in Kenya. Thus, M-Pesa is creating a social innovation by create branchless bank which allow people in Kenya to create a bank account with their mobile phones. With the help of M-Pesa, people in Kenya can solve their latent demand of doing remittances. Not only send money, with M-Pesa, it allows people to withdraw cash and pay bills. M-Pesa are becoming popular and became the largest mobile money platform in Kenya.

Impact

Impact is one of many indicator to see if the social innovation is really solving the social problem. Thus, M-Pesa is the reason behind the drastic GDP's growth in Kenya from 2006. In 2006, only 18, 9% of the adult population in Kenya have bank account. The rest of the population are struggling to meet the financial tools. M-Pesa with their social innovation are bringing an impactful solutions. Adult population that have bank account are beginning to increase. In 2014, more than 66, 7% of adult population are having a bank account. There are more than 116 thousand mobile money agent with 26, 2 million of mobile money account registered and 12, 5 million active mobile money customers. This led to a high amount of mobile money transactions, there are 73, 9 million transaction with more than 19, 6 billion Kenyan Shilling mobile money transaction in value since the launch of M-Pesa. Mobile money in Kenya also have been increase to more than 23 million that include 74% This led to the change of economic landscape in Kenya by creating a sustainable innovation which driven Kenya into the leading country in Africa in financial sectors.

Strategy to Reach the Market

M-Pesa in order to reach the market, create a solution in order to answer the problems among high demand on remittance in Kenya. While bank access are scarce, M-Pesa drives people to create a bank account without having to go to the bank, instead by using their mobile phones. M-Pesa aware that 47% of the population in Kenya have access to mobile phones and using it as the media to solved the problems.

Mobile money is a screwy system. People in remote area that never connected with formal financial institution have a hard time to get settled with three new components: heading off to a nearby retailer to make trade in/out exchange; starting exchanges through their mobile phones; and assuming that their installments are process precisely by the branchless banking at the back-end. Thus, to overcome this boundary, M-Pesa need to have a prior strategy to make customer willing to try this screwy new system of mobile money.

Ignacio Mas and Dan Radcliffe in their study, argue that in all environments, “wow factor” is an important aspect in order to get people try a new mobile money services. In consequences, customer need to be introduced more deeply about the services. M-Pesa argue that marketing pull is needed to create buzz and building trust in a new system. The success of M-Pesa is derives by Safaricom’s early investment as much as US\$ 10 million during the initial two years of its arrangement. This prompted 6.2 million clients at the two-year point which come up by the huge commercial and building trust through TV commercials, radio, and a couple of huge bulletins to create awareness.

M-Pesa also doing a merchant push in order to make the retail merchants willing to spend time performing first-line care, such as training and basic learning of M-Pesa to new customer at the beginning of time. Safaricom on behalf of M-Pesa pays its merchants US\$ 1.07 per customer registered to gain powerful customer acquisition incentive amid the early days of deployment.

In the other hand, customer need a good, and decent experience every time they stroll into a retail point. To gain trust and gives clients a reliably positive view of the services, M-Pesa create a multi-layered appropriation channel such as: identifying, screening, and training new shops. Thus, they create a good customer experience to maintain their propositions.

CONCLUSION

Social innovation play an important role in order to solve the social problems. While social problems are derives from social contradiction, the aim of social innovation is to create a social changes. Thus, social entrepreneurship is needed, because there are a high tendency that social entrepreneurship is doing a social innovation. The complexity of problem in social are considered an opportunity to create a social innovation. Therefore, social contradiction are triggering people in doing social innovation that can solve social problem. Transforming social contradiction into social innovation is the key to create a social changes.

Kenya as an emerging innovation and technology country, is facing a major social problems. High migration rate causes a lot of problems such as high latent demand of remittance in some rural and remote areas. The situation is worsen by the fact that there are low bank access in rural and remote areas. Aside from that, Kenya is facing a social contradiction which argued by M-Pesa that people need to go the bank to make a bank account, meanwhile they do not have to.

By looking at the social contradiction, M-Pesa can identified the social problem and create a social innovation. Thus, M-Pesa is solving the social problem with their social innovation by creating a branchless bank. M-Pesa allows people in Kenya to create a bank account with their mobile phones. M-Pesa as a social enterprise is doing a social entrepreneurship behavior that come up with how they create a social innovation by identified the social contradiction in Kenya. Not only answering the high latent demand of doing remittances, M-Pesa is create a sustainable business and makes Kenya into the leading sector of financial in Africa.

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