Going Mobile

Most Exciting Technology

- Scale is tremendous
- Reach is excellent
- Only radio and broadcast TV more popular
 - These are shared devices
- The Holy Grail?

BoP (\$2.50/day) User Profiles

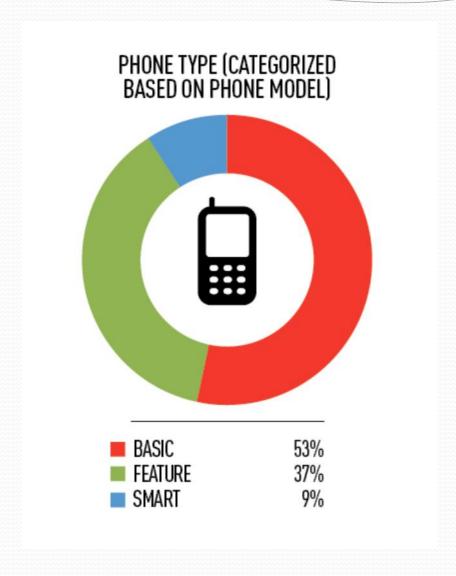
- Even in poorest areas, 60% may own
- Calling and SMS most popular
- Money transfer most popular "app"
- One quarter of BoP users access the Internet
 - Mostly young men
- One quarter reports increased earnings
- Less time wastage
- Health and education most desired

Those Who Don't

- Cannot afford it (84.7%)
- No electricity at home (44.9%)
- Phone got stolen (22.6%)
- Phone is broken (11.2%)
- No mobile coverage (5.4%)

Sacrifice and Hustle

- Young people report extra effort to obtain
- >40% report forgoing food purchases
- One half cannot charge at home
- 25% pay to charge their devices



Books by Phone

 Cellphone novel a 'best-celler' in South Africa

Grameen Village Phone

- Women entrepreneurs acting as a wandering phone booth
- Now obsolete because of the prevalence of phones
 - https://www.fastcompany.com/60302/unplanne d-obsolescence

Transactional Technologies

- Bulk of "m" or "e" schemes involve simple but repetitive transactions
- Conserves time, more productivity
- Break-even or profitable for the individual
 - Extractive for the community/country/region
- Best schemes use little or no bandwidth
- Information vs. education

Farmers

- When in doubt... seek out a farmer.
- What is more important…?











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