

CSEP 590B, Homework 9, Due June 8 , 6:30 PM

Fintech for Rural Markets in sub-Saharan Africa

The development engineering textbook has a case study written by Jenny Aker on the use of mobile money for cash transfers, focusing on evaluating whether mobile money is a superior mechanism to cash for distributing funds. The chapter is available [here](#). The chapter has a collection of discussion questions at the end. For this week's assignment, you are to write a short paper that addresses the four questions at the end of the case study.

Discussion questions

- Did you think that the current model of distributing cash was a problem in Niger prior to the program? If so, why? If not, why not?
- Do you think that providing mobile phones was necessary in this context?
- What other factors might have been taken into consideration to increase the sustainability of the adoption and usage of mobile money in the medium and long-term?
- Should the identification and registration of mobile money agents be left solely to the responsibility of the MNO, or in collaboration with the public sector? What is the best way to ensure collaboration?

For this assignment, write a short paper (three pages, 1500 words) that addresses these questions. You may choose to focus on a subset of the questions. Submit a PDF to Naveena before 6:30 PM, Monday, June 8.