



Organizer and host



Co-host

**AFRICA MOBILE MONEY RESEARCH
(AMMREC)**

**Evidence of financial inclusion through mobile technology:
Academia, private sector, development community and government perspectives**

**Kenya School of Monetary Studies
2nd and 3rd April 2012**

Tentative Program

2nd April, 2012

Time	Paper/Presentation	Presenter/Facilitator	Chair
08.30 am – 09.00 am	Registration		
Opening Session			
09.00 am – 09.15 am	Introduction	Prof. Timothy Waema, University of Nairobi and Chair of the Conference	
09.15 am – 09.30 am	Linking Mobile Money and Kenya Vision 2030	Dr. Bitange Ndemo, PS/Ministry of Information and Communication, Kenya	Prof. Kinandu Muragu, ED/KSMS
09.30 am – 09.45 am	The roles of technological innovations in the development of a knowledge economy: Towards an innovation policy for Kenya	Prof. C.M. Kiamba, PS/Ministry of Higher Education, Science and Technology	
09.45 am – 10.15 am	Open the conference Keynote speech: Impact of MM at the base of the pyramid	Prof. Tavneet Suri, Development Economist and Professor at MIT, USA	
10.15 am – 10.30 am	Q&A, Discussion		
10.30 am – 11.00 am	Tea/coffee break		
Keynote speeches			
11.00 am – 11.20 am	Re-defining financial inclusion	Dr. Guy Stuart, Microfinance Opportunities, Washington, D.C. and Fellow Harvard University, USA	Prof. Timothy Waema, University of Nairobi

11.20 am – 11.40 am	Incubating mobile money	Dr. Olga Morawczynski, Project Manager, Financial Literacy Project, AppLab, Uganda	
11.40 am – 12.00 pm	Making Mobile Money work beyond Kenya	Dr. Wolfgang Fengler, Lead Economist, World Bank Office, Nairobi, Kenya	
12.00 pm – 01.00 pm	Q&A, Discussion		
01.00 pm – 02.00 pm	Lunch break		
02.00 pm – 02.20 pm	The roles of Mobile Money research in influencing financial inclusion policy	Dr. Tim Kelly, InfoDev (TBC)	Mr. Godfrey Kyama, Commonwealth /KSMS
02.20 pm – 02.40 pm	Explaining varying mobile financial services adoption in East Africa: Empirical evidence using the UTAUT model	Prof. Timothy Waema, University of Nairobi, Kenya	
03.40 pm – 03.00 pm	Q&A, Discussion		
03.00 pm – 03.30 pm	Tea/coffee break		
Panel 1: Research – Panel discussion			
03.30 pm – 03.50 pm	Velocity of M-money and financial inclusion in Kenya	Dr. Lydia Ndirangu, Kenya School of Monetary Studies	Ravindra Ramrattan, FSD
03.50 pm – 04.10 pm	Mobile Money in Africa: What Next?	Dr. Christoph Stork, Mr. Ali Ndiwalana, Mr. Tonny Omwansa	
04.10 pm – 04.30 pm	Mobile money technology and the fast disappearing African Digital Divide	Prof. Joseph Kizza, The University of Tennessee-Chattanooga, USA	
04.30 pm – 05.30 pm	Q&A, Discussion		
Panel 2: Policy, regulation and industry experiences			
03.30 pm – 03.50 pm	Current and future regulatory approaches by the CBK on Mobile Money	Stephen Mwaura, Central Bank of Kenya	Dr. Lydia Ndirangu, KSMS
03.50 pm – 04.10 pm	Use of Mobile technology for Financial Transfers in Health and Social Welfare Systems: A Comparative perspective	Dr. Klaus Hornetz and Dr. Michael Stahl, GiZ, Cambodia	
04.10 pm – 04.30 pm	Experiences in m-banking implementation: The case of KCB MM products	Robert Ochola, Divisional Director Strategy & New Business & Tom Kahigu (Head of Alternative Business Channels and Innovation)	
04.30 pm – 05.30 pm	Q&A, Discussion		

3rd April, 2012

Time	Paper/Session	Presenter/Facilitator	Chair
08.30 am – 09.00 am	Registration		
09.00 am – 10.30 am	Joint panel presentation 1: Moving mobile money to the next level: Industry experiences	<ul style="list-style-type: none"> • John Staley, Equity Bank • Duncan Otieno, CEO/ MobiKash • Gichane Muraguri, Tangaza 	Fidelis Muia, Kenya Bankers Association
	Q&A, Discussion		
10.30 am – 11.00 am	Tea/coffee break		
11.00 am – 12.30 pm	Joint panel discussion 2: Implementing products that depend on mobile money: Industry experiences	<ul style="list-style-type: none"> • Jonah Tomno, CIC • Floris Henning, Musoni • Charlene Chen, KickStart 	Tonny Omwansa, University of Nairobi
	Discussion		
01.00 pm – 02.00 pm	Lunch break		
Panel 1a: Research			
02.00 pm – 02.20 pm	E-money for enhancing MDGs at BOP: A Case Study of MPESA Agents in Kenya	Prof. Francis Wambalaba, Mrs. Akosa Wambalaba, Mr. Philip Machoka and Patrick Afundi, USIU, Kenya	Prof. Mammo Muchie, Tshwane University of Technology, South Africa
02.20 pm – 02.40 pm	Application of technology acceptance model (TAM) in m-banking adoption in Kenya	Isaiah Lule, Tonny Omwansa and Timothy Waema, University of Nairobi, Kenya	
02.40 pm – 03.00 pm	Domestic remittances in 11 African Countries	Dr. Jake Kendall, Gates Foundation, USA	
03.00 pm – 03.30 pm	Q&A, Discussion		
03.00 pm – 03.30 pm	Tea/coffee break		
Panel 1b: Policy, regulation and industry experiences			
03.30 pm – 03.50 pm	Mobile and Financial Services Convergence: Implications for regulation of mobile telephony	Jeremmy Okonjo, Mwangambo & Okonjo Advocates, Kenya	USIU
03.50 pm – 04.10 pm	Enabling mobile money transfer: The Case of Reserve Bank of Zimbabwe (RBZ)'s treatment of "Homelink-Kumusha-Ekhaya" as a money transfer intermediary	Medicine Magocha, University of South Africa, South Africa	
04.10 pm – 04.30 pm	Mobile money for financial inclusion: Policy and regulatory perspective in Zimbabwe	Alex Bara, Zimbabwe Economic Policy Analysis and Research Unit (ZEPARU), Zimbabwe	
04.30 pm – 05.00 pm	Q&A, Discussion		
Panel 2: Innovative use of mobile money			
02.00 pm – 02.20 pm	Mobile Money Services and Poverty Reduction: A Study of Women's Groups in Rural	Ndungo Kiiti & Jane Mutinda, Houghton College, USA and Kenyatta University, Kenya	KSMS

	Eastern Kenya		
02.20 pm – 02.40 pm	Mobile Money Usage Patterns of Kenyan SMEs	Ben Lyon & Dylan Higgins, Kopo Kopo, Kenya	
02.40 pm – 03.00 pm	IFC Four Country Mobile Money Study	Steve Esselaar, Intelecon Research, Canada	
03.00 pm – 03.30 pm	Q&A, Discussion		
03.00 pm – 03.30 pm	Tea/coffee break		
03.30 pm – 03.50 pm	Mobile phones as mobile banks and credit outlets: the experience of farming households in rural Southwest Nigeria	Isaac B. Oluwatayo, University of Ibadan, Nigeria	Dr. Peter Waiganjo Wagacha, University of Nairobi
03.50 pm – 04.10 pm	Integrated Marketing Communication (IMC) and Technology Adoption: A Case of Safaricom's M-PESA Mobile Money Transfer Services in Kenya	Martina Mulwa, Ndeti Ndati, School of Journalism, University of Nairobi, Kenya	
04.10 pm – 04.30 pm	Near field communication (NFC) technology: The future mobile payment service for Kenya	Lawrence Mwenda Muriira Nimrod Kibua, Kenya Methodist University and PepoNet Technology	
04.30 pm – 05.00 pm	Q&A, Discussion		
05.00 pm – 05.30 pm	Closing Session	Prof. Timothy Waema & Dr. Lydia Ndirangu, University of Nairobi and KSMS.	