



Leapfrogging the Past: Mobile Money and Economic Transformation in Chimamanda Ngozi Adichie's *Americanah*

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Abstract

The present research explores how mobile money in Chimamanda Ngozi Adichie's Americanah facilitates change in the economy. This paper examines how Adichie's story both mimics and challenges the growing use of mobile financial technologies by African countries. The research paper emphasis is on how mobile money can improve social mobility and economic empowerment, especially in the Nigerian context that the novel is set in. It illustrates the relationship between technology, gender, and economic development through an examination of the lives of significant characters. In Adichie's Americanah , mobile money is portrayed as a key factor in breaking down previous economic boundaries, promoting financial independence, and encouraging entrepreneurship. The story illustrates how excluded populations, especially women, can benefit from new chances that mobile money might offer to engage in the market and achieve upward mobility. But the novel also discusses the obstacles and restrictions these communities have when trying to use and obtain digital financial services, providing a more complex understanding of the digital divide. This study critiques the socio-economic gaps that continue to exist despite technology improvements while also highlighting the revolutionary possibilities of mobile money through a close reading of the text. The research offers insight into the intricacies of technologically induced economic transformation in modern African literature by placing Americanah in the larger context of digital financial inclusion. Ultimately, this study highlights the potential and drawbacks of mobile money as a vehicle for economic growth, illuminating Adichie's observations on the continuous economic transformation in Nigeria.

I. INTRODUCTION

Chimamanda Ngozi Adichie is a celebrated Nigerian author known for her insightful exploration of themes such as identity, migration, and feminism. Born in 1977, she has garnered international acclaim for her works that challenge societal norms and highlight African experiences. Adichie's novel *Americanah* published in 2013, is a compelling narrative that follows the journey of Ifemelu, a young Nigerian woman who moves to the United States for college. The story delves into her experiences with race, culture, and identity in America, and her eventual return to Nigeria. *Americanah* is lauded for its rich character development, sharp social commentary, and its exploration of the immigrant experience. The novel received numerous awards, including the National Book Critics Circle Award for Fiction, solidifying Adichie's status as a leading voice in contemporary literature.

Financial services carried out through mobile devices are referred to as mobile money. These services enable users to make deposits, withdrawals, transfers, and purchases of products and services without requiring a traditional bank account. This technology makes use of the widespread use of mobile phones to offer financial services to individuals who may not have access to traditional banking infrastructure, such as those who live in remote or underserved locations. Mobile money has evolved into a game-changing instrument for financial inclusion in contemporary African nations. Through facilitating safe and effective financial transactions, supporting small enterprises, and giving people greater financial control, it promotes economic activity. In nations like Kenya, where services like M-Pesa have transformed the financial landscape by making financial services accessible to millions, mobile money has been especially important. This technology has not only made doing business easier, but it has also helped the continent's economy grow and reduce poverty.

II. RESEARCH QUESTIONS

1. How is mobile money depicted in *Americanah* and what role does it play in the economic lives of the characters?

2. In what ways does mobile money contribute to economic empowerment and social mobility for the characters in *Americanah*?
3. What challenges and limitations associated with mobile money are highlighted in *Americanah*?
4. How does the portrayal of mobile money in *Americanah* reflect broader trends in economic transformation in Nigeria and other African countries?
5. What are the implications of mobile money for traditional banking systems and economic structures in *Americanah*?

III. REVIEW OF LITERATURE

The advent of mobile money has significantly impacted economic practices and social dynamics across Africa. This literature review examines how African novels portray the economic transformations brought about by mobile money. Mobile money has become a pivotal tool in enhancing financial inclusion and economic empowerment in Africa. Studies such as Jack and Suri (2014) highlight how mobile money services, like M-Pesa in Kenya, have enabled millions to perform financial transactions without needing traditional bank accounts, thus fostering economic growth and reducing poverty. *We Need New Names* by No Violet Bulawayo, novel portrays the life of a young Zimbabwean girl who migrates to the United States. Although not central to the plot, Bulawayo's narrative reflects on the economic hardships in Zimbabwe and the role of technology in providing new avenues for financial stability and connection to home. *Kintu* by Jennifer Nansubuga Makumbi, set in Uganda, *Kintu* spans several generations, capturing the country's socio-economic evolution. The more recent sections of the novel depict the emergence of mobile money as a tool for economic transactions and social change, highlighting its role in everyday life. *Ghana Must Go* by Taiye Selasi, novel explores the lives of a Ghanaian-Nigerian family dispersed across the globe. Selasi subtly integrates the theme of mobile money, showcasing how it helps characters maintain financial ties and support networks across continents. Mobile money in these novels often symbolizes broader themes of

economic empowerment and social mobility. The characters' interactions with mobile money reflect real-world trends where mobile financial services help bridge economic gaps, enable entrepreneurship, and provide a safety net for the underserved. For instance, mobile money allows small business owners in these narratives to access credit, save money securely, and conduct business more efficiently.

IV. THEORETICAL FRAMEWORK

Mobile Money refers to a digital payment system that allows users to conduct financial transactions using their mobile devices. It enables individuals to store, send, and receive money securely through mobile networks, bypassing the need for traditional banking infrastructure. Economic Transformation denotes the fundamental and often profound changes in the structure, organization, and performance of an economy over time. This transformation typically involves shifts in sectors, technology adoption, productivity enhancements, and improvements in living standards. Leapfrogging describes the rapid advancement of a technology, practice, or system, typically in developing regions, where they skip over or bypass traditional stages of development. It involves adopting innovative solutions to overcome existing challenges without going through the intermediate steps that more developed nations have undergone.

V. RESEARCH METHODOLOGY

The Paper "Leapfrogging the Past: Mobile Money and Economic Transformation in Chimamanda Ngozi Adichie's *Americanah* " uses a qualitative research technique.

VI. LITERARY ANALYSIS

Applying literary analysis entails closely reading *Americanah* to find passages, ideas, and character exchanges that are relevant to mobile money and the changing nature of the economy. This approach enables a more complex comprehension of the novel's depiction of mobile money, its effects on the individuals, and its overall narrative meaning.

VII. QUALITATIVE TECHNIQUE

The novel employs a qualitative technique to investigate the diverse experiences, viewpoints, and social interactions portrayed. Using this approach, the text is interpreted to reveal underlying themes, meanings, and social commentary about mobile money and the changing nature of the economy.

VIII. DATA COLLECTION

The main method of gathering data is closely examining *Americanah* to find pertinent dialogues, sections, and story elements pertaining to mobile money. Quotations and excerpts are noted, as well as the background information and importance of each occurrence. Data analysis is the process of methodically examining the selected passages and themes pertaining to mobile money and the development of the economy. The book provides a framework for the identification, classification, and analysis of themes including financial inclusion, entrepreneurship, social mobility, and the difficulties posed by mobile money.

An extensive analysis of previous studies on mobile money, economic transformation, and pertinent literary criticism is also included in the study. This examination of the literature offers a theoretical framework and background information for analyzing *Americanah*.

Literature functions as a mirror that reflects the intricacies of economic realities, capturing the struggles, aspirations, and inequalities inherent in society. Through vivid narratives and compelling characters, literature portrays the impact of economic systems, policies, and structures on individuals and communities. By delving into themes such as poverty, wealth, social mobility, and labour exploitation, literature provides readers with a deeper understanding of the complexities of economic life. Moreover, literature has the power to influence economic realities by shaping attitudes, perceptions, and behaviours. Inspirational stories of resilience and success can motivate individuals to strive for economic improvement, while critiques of injustice and inequality can spark advocacy for systemic

change. Ultimately, literature serves as a catalyst for dialogue, reflection, and action, challenging readers to confront economic issues and envision a more equitable and just society.

In Nigeria, mobile money has been a major factor in increasing financial inclusion. The percentage of adults holding an account at a financial institution or through a mobile money service climbed from 38% in 2014 to 51% in 2017, according to the World Bank's Global Findex Database. Empirical evidence indicates that mobile money has bolstered economic expansion in Nigeria by enhancing accessibility to financial services, streamlining transactions, and encouraging entrepreneurial activity. The International Monetary Fund (IMF) discovered that stronger per capita GDP growth in sub-Saharan African nations is linked to the adoption of mobile money. In Nigeria, mobile money has given small businesses more leverage by giving them access to financing, safe transactions, and financial services. Studies of small companies and solo entrepreneurs have shown how mobile money has changed their operations and increased their clientele. In Nigeria, mobile money has grown in popularity as a remittance method since it makes it simple and safe for people to send and receive money. Remittance inflows to Nigeria totalled \$25.08 billion in 2019, according to figures from the Central Bank of Nigeria, with a sizable amount of these payments made possible by mobile money platforms. The Nigerian government is aware of how mobile money may promote economic growth and financial inclusion. The adoption of digital financial services and mobile money has been encouraged by programs like the Cashless Nigeria Policy and the National Financial Inclusion Strategy (NFIS).

Chimamanda Ngozi Adichie's *Americanah* provides a thorough examination of economic change, especially in light of Nigeria's changing socioeconomic environment. The following are some salient features of the novel's depiction of economic transformation, the novel describes how Nigeria went from being mostly an agrarian, rural society to becoming an urbanized, modern country. Characters like Ifemelu and Obinze, who represent the prospects and aspirations connected to economic advancement, are drawn to the

glamour of metropolitan living in Lagos and elsewhere. As many Nigerians, like Ifemelu and Obinze, migrate abroad in search of better economic opportunities, economic revolution in *Americanah* is entwined with migration. Their stories are representative of the brain drain phenomena, which occurs when highly qualified individuals depart from their own nations in search of better jobs and incomes, undermining the human capital and advancement of the economy. In light of Nigeria's changing economic landscape, the novel delves into the intricate relationships between class and social mobility. In contrast to Obinze's problems upon returning to Nigeria, Ifemelu's experiences as a middle-class Nigerian living in America emphasize the obstacles to upward mobility and the continuance of social barriers in spite of economic progress. Adichie discusses the enduring problems of inequality and corruption that influence Nigeria's economic environment. The detrimental impacts of institutional corruption on social cohesiveness and economic progress are reflected in the variety of ways that characters experience it, ranging from job chances to university admissions.

Despite its difficulties, *Americanah* also depicts instances of ingenuity and entrepreneurship bringing about positive changes in the economy. Characters that follow creative and entrepreneurial endeavours, such as Ifemelu and her buddy Ginika, demonstrate the tenacity and resourcefulness of Nigerians in the face of economic uncertainty. Changes in globalization and cultural capital are also linked to economic transformation in *Americanah*. The interdependence of the world's economies and the opportunities provided by internet platforms in the digital era are reflected in Ifemelu's success as an American blogger.

Throughout *Americanah* by Chimamanda Ngozi Adichie, a number of scenes graphically portray economic change in the Nigerian setting. Ifemelu's experience navigating social mobility and economic inequality during her move from Nigeria to the United States is one such example. Ifemelu's decision to relocate to America creates fresh options for both professional and personal growth after initially being restricted by the lack of economic

opportunities in Nigeria. Her blog, which examines American racial and cultural issues, turns into a forum for economic empowerment, demonstrating the game-changing potential of digital entrepreneurship in the international marketplace. On the other hand, when Obinze, Ifemelu's love interest, returns to Nigeria, he encounters financial difficulties that underscore the complexity of economic change and the continuance of social divides in spite of Nigeria's economic progress. Adichie skillfully conveys the subtleties of economic change through these and other examples, highlighting its significant effects on people's identities, relationships, and aspirations.

In *Americanah* by Chimamanda Ngozi Adichie, characters' use of technology has a big impact on how wealthy they are. Ifemelu's relocation to America exposes her to social media and digital communication, which eventually helps her succeed as a blogger. Ifemelu attracts a lot of readers and makes money by criticizing American culture and racism via her blog. She moves from a position of financial instability in Nigeria to one of relative stability and independence in the United States thanks to this newfound economic opportunity. On the other hand, Obinze's technological experiences show a distinct path. After coming back to Nigeria, Obinze struggles with technology's limits and how they affect his chances for employment. Obinze highlights the digital gap and unequal access to economic possibilities in Nigeria by struggling to find meaningful employment and financial security despite his ambition and education. Adichie highlights the transformative power of digital platforms in influencing people's economic paths while also highlighting the inequalities and difficulties inherent in the digital age through Ifemelu and Obinze's differing experiences with technology. In *Americanah* by Chimamanda Ngozi Adichie, the diaspora's impact on Nigerian economic practices is complexly and multidimensionally portrayed. Adichie examines the intricate relationship between economic realities, Nigeria's larger sociocultural landscape, and diasporic connections through the lives of individuals such as Ifemelu and Obinze.

Remittances are one important way that the diaspora affects Nigerian economic patterns. Remittances serve as a lifeline for families and communities back home, as seen by Ifemelu's experiences in the United States. Ifemelu supports her family financially and enhances their quality of life by sending money to them on a daily basis while they are in Nigeria. This representation highlights the economic importance of remittances in Nigeria, where they are a major source of income for many households and are essential to both economic growth and poverty eradication. Moreover, ideas, knowledge, and skills have a greater impact on Nigerian economic practices than remittances do. Ifemelu returns to Nigeria with a plethora of knowledge and understanding from her travels. By presenting fresh viewpoints on identity, culture, and race, she questions accepted wisdom and encourages critical thought in Nigerian society. Furthermore, Ifemelu's success as an American blogger encourages Nigerians to embrace digital entrepreneurship and investigate new business prospects in the digital era. This illustrates how the diaspora may spur economic growth and innovation by exchanging ideas and skills.\

Adichie does, however, also draw attention to the inconsistencies and ambiguities that exist in the diaspora's impact on Nigerian economic practices. Although many are intrigued and in awe of Ifemelu's return, it also highlights conflicts and rifts in Nigerian culture. As a returnee, Ifemelu navigates the cultural expectations and pressures imposed upon her while battling feelings of dislocation and estrangement. Her conversations with Obinze, who stayed in Nigeria, also highlight the differences in social mobility and economic prospects between individuals who travel overseas and those who remain behind. This contrast highlights the unequal distribution of chances and resources inside Nigerian culture, casting doubt on romanticized ideas of the diaspora serving as engines of growth and advancement economically.

All things considered, Adichie's depiction of the diaspora's impact on Nigerian economic practices is a deep and comprehensive examination of the nuances of migration, identity, and socioeconomic transformation. She

illustrates the various ways in which the Nigerian diaspora shapes and is shaped by economic realities through the experiences of Ifemelu and Obinze. Adichie offers a provocative commentary on the complexity of diasporic identity and its impact on economic practices in Nigeria, while also highlighting the difficulties and paradoxes inherent in the diaspora's involvement with their motherland. The diaspora has made major contributions to Nigerian society.

In *Americanah*, economic transformations are portrayed through the experiences of characters like Ifemelu and Obinze, whose lives are shaped by migration, social mobility, and changing economic landscapes. Ifemelu's journey to America represents a quest for economic opportunities and upward mobility, driven by the allure of higher wages and better living standards. Her success as a blogger reflects the transformative potential of digital entrepreneurship in the global economy, highlighting the role of technology in facilitating economic empowerment and social mobility. Similarly, real-life examples of mobile money impact in Nigeria demonstrate how technology has transformed economic practices and empowered individuals and communities. Platforms like M-Pesa and Paga have revolutionized financial services, providing access to banking and payment systems for millions of Nigerians who were previously excluded from the formal financial sector. Mobile money has enabled small businesses to thrive by facilitating transactions, accessing credit, and expanding market reach. Moreover, mobile money has become a key channel for remittances, allowing Nigerians in the diaspora to send money home quickly and securely, thereby supporting families and contributing to economic development.

However, challenges remain in both *Americanah* and real-life examples of mobile money impact in Nigeria. In the novel, characters grapple with issues of identity, belonging, and the complexities of social mobility, highlighting the limitations and contradictions of economic transformation. Similarly, despite the growth of mobile money in Nigeria, issues such as low financial literacy,

infrastructure limitations, and security concerns continue to pose challenges to its widespread adoption and effective usage. Overall, the economic transformations depicted in *Americanah* resonate with real-life examples of mobile money impact in Nigeria, illustrating the transformative potential of technology in driving economic empowerment, social change, and global connectivity. By examining the parallels between fiction and reality, we gain insights into the complex dynamics of economic development and the role of technology in shaping individual aspirations and societal transformations.

IX. SIMILARITIES

Adichie's depiction of Ifemelu's blogging success is consistent with actual instances of digital entrepreneurship in Nigeria, where people use technology to start creative businesses and make money. Adichie's story and actual data highlight the critical role that remittances play in sustaining families and fostering economic growth in Nigeria, highlighting the relevance of diaspora populations to the nation's economy. Ifemelu's trip from Nigeria to America is representative of larger themes of migration and social mobility, as it echoes the experiences of Nigerians who have left their country in search of better economic possibilities outside.

X. DIFFERENCES

Economic data offers a wider and more statistical view of trends and patterns, encompassing a range of aspects that may not be completely covered in fictional narratives, while Adichie offers subtle insights into individual experiences and social dynamics. While economic data offers a more thorough grasp of the structural problems, governmental actions, and macroeconomic trends influencing Nigeria's economy, Adichie's story concentrates on the human and interpersonal aspects of economic development. Whereas Adichie's depiction is limited to a particular era and set of circumstances, economic data provides a longitudinal view of Nigeria's economic revolution by capturing continuing developments and changes over time.

XI. CONCLUSION

The study "Leapfrogging the Past: Mobile Money and Economic Transformation in Chimamanda Ngozi Adichie's *Americanah*" examines how mobile money is portrayed in Adichie's book *Americanah* in order to investigate the relationship between literary and economic change. The paper's qualitative examination of the novel's narrative reveals three important conclusions: With skill, Adichie captures the economic reality of Nigeria, showing how characters' use of mobile money reflects larger socioeconomic phenomena like as social mobility, entrepreneurship, and financial inclusion. The story demonstrates the revolutionary effect of mobile money on people's lives by showing how having access to digital financial services can empower people, create opportunities for employment, and change societal dynamics. With individuals like Ifemelu using their international experiences to negotiate Nigeria's changing economic landscape, Adichie emphasizes the diaspora's role in economic transition. Chimamanda Ngozi Adichie skilfully illustrates the role that mobile money plays in revolutionizing economies in *Americanah* especially in the Nigerian context. The book shows how having access to mobile money promotes entrepreneurship, social mobility, and economic empowerment via the stories of characters like Ifemelu and Obinze. As she uses her blog to critically examine American racial and cultural norms and attain financial independence, Ifemelu's journey from Nigeria to the United States demonstrates the transformative power of digital business. Furthermore, Ifemelu's engagements with digital platforms underscore the significance of technology in facilitating human connections, stimulating creativity, and augmenting economic prospects within the worldwide economy.

Americanah also emphasizes how critical mobile money is to tackling financial inclusion and lowering inequality. Mobile money may be a lifeline for people and communities, allowing them to access financial services, send and receive remittances, and explore economic opportunities. Characters like Obinze, who has financial difficulties upon returning to Nigeria, serve as examples of this. Adichie emphasizes

the significance of mobile money as a driver of economic progress and transformation in Nigeria and abroad by illustrating how it affects social dynamics and individual lives.

Furthermore, as characters traverse the difficulties of migration, identification, and socioeconomic change, *Americanah* highlights the diaspora's influence on economic practices. The novel shows how the diaspora contributes to economic transformation through entrepreneurship, knowledge and idea transfer, and remittances through their experiences. Overall, *Americanah* provides insightful perspectives on the role that mobile money plays in promoting social transformation, economic advancement, and international connectedness while emphasizing the revolutionary potential of this technology to influence economies in Africa and beyond.

XII. RESULT

For the characters in the book, mobile money plays a big role in their social and economic advancement. The portrayal is in line with current events, as mobile money has made it possible for many Nigerians to avoid using traditional banking institutions, promoting inclusiveness and economic prosperity. The larger issue of technological leapfrogging—the adoption of cutting-edge technologies by emerging nations in order to spur development—is reflected in Adichie's work. *Americanah* does a good job of capturing the possibilities and challenges associated with mobile money's transformative potential in Nigeria. Through remittances and international money transfers, the diaspora has a significant impact on economic practices, which is highlighted in the novel. The present study highlights the relationship between literature and economic development, positing that fictional accounts can offer significant perspectives on actual economic occurrences and stimulate additional investigation into economic strategies and technological uptake in developing nations.

XIII. FUTURE RESEARCH

Future research could explore the intersection of fiction and reality in depicting economic transformation, examining how fictional narratives like *Americanah* shape perceptions, attitudes, and understandings of economic issues, and how they align or diverge from empirical data. Future studies might examine how fictional narratives like *Americanah* impact people's views, attitudes, and understandings of economic concerns, and how those understandings align or differ from empirical facts. This would allow researchers to examine the junction of fiction and reality in depicting economic development. Future research could build on Adichie's nuanced portrayal by using qualitative methods to investigate individual experiences, narratives, and perspectives of economic transformation in Nigeria. This would provide in-depth insights into the lived realities of individuals and communities, which would complement quantitative analyses. Scholarly inquiry may delve into the policy ramifications of fictional and factual depictions of economic metamorphosis, examining the ways in which stories such as *Americanah* influence public opinion, policy discussions, and initiatives meant to advance equitable growth, mitigate inequality, and cultivate economic advancement in Nigeria.

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