

# The Mobile Revolution: Using Technology to Reach the Poor with Microfinance

## The Mobile Revolution One View of its Power in Microfinance

by Martha Deacon

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The Townships Project

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## Four Wheel Drive Mobile

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## The Unicycle



### Microfinance

#### Limitations:

- 1) 20% max voluntary; 80% necessity
- 2) “whack-a-mole” jealousy;
- 3) Too many doing the same thing
- 4) Building assets & infrastructure

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## The Bicycle



**Asset-Based  
Community  
Development**

Let's use what  
we have to  
get what we  
want

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## The Three-Wheeler



### Third Wheel:

Corporate Social Investment/  
Enterprise Development

The ABCD'd community seeks additional resources...

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Four-  
Wheel  
Drive



Courtesy of Iveco/Fiat

**Fourth Wheel:**

**Microfranchising  
and other  
commercial  
solutions**

Potential to  
systematize,  
replicate and brand  
a tiny business

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Mobile



- Market information
- Banking services
  - Money transfer
  - Repayments
  - Savings
- Inventory restocking
- Accounting
- Training
- Mentoring

# The Mobile Revolution: Using Technology to Reach the Poor with Microfinance

## Four Wheel Drive Mobile!

- Foundation is ABCD –  
**a motivated community**
- Supported by Microfinance
- & Corporate Social Investment
- & Microfranchising and other commercial solutions
- & Mobile Technology ...



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## Four Wheel Drive Mobile!



**Help make it happen!**

2010 Toronto Microfinance Conference

# **The Mobile Revolution: Using Technology to Reach the Poor with Microfinance**

**August 31 – September 2, 2011**

**Khayelitsha and Cape Town, South Africa**

**(O.R. Tambo Recreation Centre & UCT Graduate School of Business)**

**First International  
Microfranchising**

**(and other commercial solutions)**

**Trade Show and Conference**

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**Thank you!**

**[www.thetownshipsproject.org](http://www.thetownshipsproject.org)**

**Working in South Africa; headquartered in Toronto**