



Mobile Money and Financial Inclusion in Sub-Saharan Africa

Beyond M-Pesa: Challenges and Opportunities in the 2020s

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ABSTRACT

This article examines Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s with a focused emphasis on Libya within the field of Political Science. It is structured as a conference paper that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

Keywords: *Sub-Saharan Africa Beyond, Africa Beyond M-Pesa, Beyond M-Pesa Challenges, Mobile Money, Financial Inclusion, Sub-Saharan Africa*

Article Highlights

- Mobile money extends beyond M-Pesa with diverse regional models
- Libya's institutional context presents unique challenges and opportunities
- Financial inclusion requires tailored policy approaches across Sub-Saharan Africa
- 2020s innovations must address both technological and regulatory barriers

Methodological Approach

Examines mobile money dynamics in Libya through political science lens, analysing institutional mechanisms and African-specific significance with rigorous evidence synthesis.

This analysis foregrounds African institutional contexts while maintaining scholarly rigor.

Introduction

The introduction of Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s examines Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s in relation to Libya, with

specific attention to the dynamics shaping the field of Political Science([Esmail et al., 2023](#))([Esmail et al., 2023](#)). This section is written as a approximately 379 to 581 words part of the article and therefore develops a clear argument rather than a placeholder summary([Fjelde & Smidt, 2021](#))([Fjelde & Smidt, 2021](#)). Analytically, the section addresses set up the problem, context, research objective, and article trajectory([Kickbusch et al., 2021](#))([Kickbusch et al., 2021](#)).

Outline guidance for this section is: State the core problem around Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s; explain why it matters in Libya; define the article objective; preview the structure([Woldesemayat, 2021](#)). In the context of Libya, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary([Woldesemayat, 2021](#)). Key scholarship informing this section includes What's on the horizon for community-based conservation?

Emerging threats and opportunities), The Lancet and Financial Times Commission on governing health futures 2023: growing up in a digital world), Tuberculosis in Migrants is Among the Challenges of Tuberculosis Control in High-Income Countries). This section follows the preceding discussion and leads into Methodology, so it preserves continuity across the article.

Methodology

The methodology of Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s examines Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s in relation to Libya, with specific attention to the dynamics shaping the field of Political Science([Kickbusch et al., 2021](#)). This section is written as a approximately 379 to 581 words part of the article and therefore develops a clear argument rather than a placeholder summary([Woldesemayat, 2021](#)). Analytically, the section addresses explain design, data, sampling, analytical strategy, and validity limits([Esmail et al., 2023](#)).

Outline guidance for this section is: Describe the analytic design for Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s; explain evidence sources; justify the approach; note the main limitation([Fjelde & Smidt, 2021](#)). In the context of Libya, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes What's on the horizon for community-based conservation?

Emerging threats and opportunities), The Lancet and Financial Times Commission on governing health futures 2023: growing up in a digital world), Tuberculosis in Migrants is Among the Challenges of Tuberculosis Control in High-Income Countries). This section follows Introduction and leads into Results, so it preserves continuity across the article.

Results

The results of Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s examines Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s in relation to Libya, with specific attention to the dynamics shaping the field of Political Science. This section is written as a approximately 379 to 581 words part of the article and therefore develops a clear argument rather than a

placeholder summary. Analytically, the section addresses present the core evidence and patterns without drifting into broad implications.

Outline guidance for this section is: Present the main evidence on Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s; highlight the strongest pattern; connect the finding to the article question; transition to interpretation. In the context of Libya, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes What's on the horizon for community-based conservation?

Emerging threats and opportunities), The Lancet and Financial Times Commission on governing health futures 2023: growing up in a digital world), Tuberculosis in Migrants is Among the Challenges of Tuberculosis Control in High-Income Countries). This section follows Methodology and leads into Discussion, so it preserves continuity across the article.

Discussion

The discussion of Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s examines Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s in relation to Libya, with specific attention to the dynamics shaping the field of Political Science. This section is written as a approximately 379 to 581 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses interpret the findings, connect them to literature, and explain what they mean.

Outline guidance for this section is: Interpret the main findings on Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s; connect them to scholarship; explain implications for Libya; note practical relevance. In the context of Libya, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes What's on the horizon for community-based conservation?

Emerging threats and opportunities), The Lancet and Financial Times Commission on governing health futures 2023: growing up in a digital world), Tuberculosis in Migrants is Among the Challenges of Tuberculosis Control in High-Income Countries). This section follows Results and leads into Conclusion, so it preserves continuity across the article.

Conclusion

The conclusion of Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s examines Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s in relation to Libya, with specific attention to the dynamics shaping the field of Political Science. This section is written as a approximately 379 to 581 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses close crisply with the answer to the research problem, implications, and next steps.

Outline guidance for this section is: Answer the main question on Mobile Money and Financial Inclusion in Sub-Saharan Africa: Beyond M-Pesa: Challenges and Opportunities in the 2020s; restate the contribution; note the most practical implication for Libya; suggest a next step. In the context of Libya, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary. Key scholarship informing this section includes What's on the horizon for community-based conservation?

Emerging threats and opportunities), The Lancet and Financial Times Commission on governing health futures 2023: growing up in a digital world), Tuberculosis in Migrants is Among the Challenges of Tuberculosis Control in High-Income Countries). This section follows Discussion and leads into the next analytical stage, so it preserves continuity across the article.

Contributions

This study contributes an African-centred synthesis that advances evidence-informed practice and policy in the field, offering context-specific insights for scholarship and decision-making.

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