

DIGITAL FINANCE IN AFRICA'S FUTURE



Innovations and implications

Colloquium hosted by the Johannesburg Institute for Advanced Study (JIAS) and the Human Economy Programme at the University of Pretoria, in association with Disrupting Africa, and held in Johannesburg, South Africa, on 22-26 October 2018.

PRESENTERS

The Colloquium brings together some of Africa's foremost innovators in digital finance and academics with an interest in the political, economic and social implications of these rapidly developing new financial systems. Each session will involve presentations by innovators as well as academics, followed by discussions. Biographical notes on the presenters follow.

The opening and all the sessions will be live-streamed. For links and guides to virtual participation, visit the Colloquium website at <https://digitalfinance.africa>.



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ACADEMICS



OLUFUNMILAYO AREWA

Olufunmilayo (Funmi) Arewa is Murray H Shusterman Professor of Transactional and Business Law at Temple University in Philadelphia. She holds an MA and PhD (Anthropology) from the University of California, Berkeley, an A.M. in Applied Economics from the University of Michigan, a J.D. from Harvard Law School, and an A.B. from Harvard College. Prior to becoming a law professor, she practiced law for nearly a decade, working in legal and business positions primarily in the entrepreneurial and technology start-up arena. She has also worked as a consultant on various projects, including engagements relating to education and scientific and technological capacity in Africa.



LENA SOPHIA GRONBACH

Lena Sophia Gronbach is a PhD student in Development Studies with the Human Economy Programme at the University of Pretoria. Her research focuses on the role of financial inclusion and financial technology in the payment of social cash transfers and the impact of financialization on development policies. She holds a M.Soc.Sci from the University of Pretoria, a B.Hons from the University of South Africa (both Development Studies) and a B.A. in International Business from ESB Business School in Reutlingen, Germany. Her research interests include financial inclusion, social cash transfers, financialization, social policy, mobile money, financial sector development and development policy.



SIBEL B. KUSIMBA

Anthropologist Sibel Kusimba has conducted field work in Kenya for two decades on topics ranging from inter-ethnic cooperation, to leadership, to environmental change, to the origins of trade. Her recent work examines the impact of digital money and digital finance in Kenya. She holds a PhD and MA in Anthropology from the University of Illinois, and a BA in Anthropology from Bryn Mawr College. She has taught at Lawrence University, Northern Illinois University, and the American University in Washington, DC. Her book 'African Foragers: Environment, Technology, Interactions' was named as a CHOICE outstanding academic book for 2003 by the American Library Association.

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SEAN MALIEHE

Sean Maliehe is a Postdoctoral Research Fellow in the Human Economy Programme at the University of Pretoria. He is an economic historian, and an ethnographer of 'mobile money' in southern Africa. His research focuses on the history of entrepreneurship, small business and development of mobile-based financial innovations in Lesotho and South Africa (Diepsloot Township). He teaches and supervises in the following areas: African Economic History, Entrepreneurship and Business History, and Political Economy of Development in Africa. His consultancy activities revolve around Economic Development, Financial Inclusion and Entrepreneurship in poor, low-income and rural communities.



SOLENE MORVANT-ROUX

Solène Morvant-Roux is Assistant Professor in the Graduate School in Social Sciences (G3S) of the University of Geneva. She holds a PhD in economics from the University of Lyon, and an MA in development and international economics from the Sorbonne. She previously worked as Maître-Assistant in the Department of Political Economy of the University of Fribourg; associate researcher for the European Research Center on Microfinance (CERMI) in Belgium; and scientific collaborator and lecturer in the Department of Political Economy at the University of Fribourg. She has participated in numerous research projects on micro finance and financial inclusion, and consulted to research projects on digital finance in Africa.



JOHN SHARP

John Sharp is South Africa Director of the Human Economy Research Programme, Senior Research Fellow in the Centre for the Advancement of Scholarship, and Emeritus Professor of Social Anthropology at the University of Pretoria. He holds a BA (Hons) from the University of Cape Town, and a PhD in Anthropology from Cambridge University. He taught at the Universities of Cape Town and Stellenbosch before moving to Pretoria in 2001. He is currently working on a volume based on a Human Economy international workshop on 'The struggle for economic democracy in Africa' held at the University of Pretoria in March 2018.



MESFIN FIKRE WOLDMARIAM

Mesfin Fikre Woldmariam has taught IT management courses at Addis Ababa University for more than 13 years. He holds a BA in management, an MSc in Information Science, and a PhD in Information Systems. He has won major research grants, among others from the University of Addis Ababa, the Ethiopian government, and the Institute for Money, Technology & Financial Inclusion at the University of California. His main areas of interest are socio-technical systems, digital financial services, and open innovation. He has been widely published in reputable journals and conference proceedings.

INNOVATORS



MARIO FERNANDEZ

Mario Fernandez is a computer engineer and in 2001 founded Signature South Consulting, a leading company providing electronic invoicing solutions in several countries in Chile, Brazil, Mexico, Argentina, Costa Rica, Colombia, Uruguay, Ecuador and Peru. In 2011, Mario also founded Gosocket, a business network based on the exchange of electronic invoices among thousands of businesses throughout Latin America. As CEO of Gosocket, he has led the development process of this network and has been in charge of designing his monetization strategy, through factoring and electronic payments. He has also published two books on the topic of electronic invoicing.



JEREMY LEACH

Jeremy Leach is managing director of Inclusivity Solutions, a digital insurance start-up focused on emerging markets, with launches in Kenya, Rwanda, Uganda and Cote d'Ivoire. He has extensive management experience in the public and private sectors focused on financial services in emerging markets, with a particular strength in insurance. He holds an MSc in international development from the University of Bath in the UK, and is a Fellow Member of the Association of Chartered Certified Accountants (FCCA). Previous positions include director of BFA Global, head of micro insurance and divisional director of the Hollard Insurance Group, and executive director of the FinMark Trust.



ROSS MCEWAN

Ross McEwan is Chief Technology Officer at Wala, a zero-fee financial services app for emerging markets. He previously served as a software engineer and developer at various companies, including RedBlade Software, PortfolioMetrix, Business Connexion, Dezion Software, Cyst Corporation, EnterpriseWorx, and UCS Software. He has been involved in fintech for nearly 20 years and has experience in retail, payments, logistics, asset management, lending, cryptocurrencies and the blockchain. He is a firm believer in a decentralized financial future and sees this as our best chance at solving the global financial inclusion problem.

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STEPHEN MWAURA NDUATI

Stephen is the immediate former Head of the National Payments Systems at the Central Bank of Kenya with broad experience covering payments, product development, policy formulation, regulation, supervision and governance. The highlight of his career was in overseeing the introduction of mobile money platforms into the national payments system in March 2007. Currently, Stephen is the Executive Director of the Fintech Institute, a private policy, research and training consulting firm based in Nairobi. He holds a BSC Mechanical Engineering Degree and a LLB Degree (University of Nairobi), and an MBA (International Business & Finance) from Syracuse University, New York.



DARE OKOUDJOU

Dare Okoudjou is the founder and CEO of MFS Africa, a leading Pan-African Fintech company, operating the largest digital payments hub on the continent with over 170 million mobile wallets in Sub-Saharan Africa. Prior to founding MFS Africa, Dare worked at MTN Group, where he developed its mobile payment strategy and led its implementation across 21 countries throughout Africa and the Middle East. He began his career as a management consultant with PricewaterhouseCoopers in Paris. He has an MSc in Telecom Engineering from ENST-Paris and an MBA from INSEAD.



VALENTINE OBI

Valentine Obi is the founder and Group Chief Executive Officer of eTranzact Global, a leading provider of financial switching platforms and mobile banking and payment services, with operations in Ghana, Nigeria, South Africa and the United Kingdom. He has extensive experience in the Information Technology sector and has served as a project director of various IT projects, including World Bank-assisted projects in Nigeria and Ghana. Valentine holds an MBA from Instituto de Empresa in Madrid, Spain. He is an alumnus of the Harvard Business School, Boston, USA, and a doctoral student with the International School of Management, Paris, France.



NNAMDI ORANYE

Nnamdi Oranye is the founder of the Disrupting Africa network, and a noted FinTech author. He is passionate about the power of technology and innovation to change the lives of Africans. He is the author of two books on African innovation: 'Disrupting Africa: The Rise and Rise of African Innovation', and 'Taking On Silicon Valley: How Africa's Innovators will Change its Future'. Both books show how African technology and digital payments can propel Africa as a technology powerhouse on the global stage. He has been named as one of the '100 most influential names in Africa's telecoms, media and ICT industry' by the AfricaCom100 Research Board.



GERHARD VAN DEVENTER

Gerhard van Deventer is a former programmer and Information Technology (IT) Auditor. He joined the South African Reserve Bank (SARB) in 2013 as an IT Risk Analyst in the then joined the Bank Supervision Department. He has completed degrees in financial and IT management, strategic foresight and, most recently, an MBA. Gerhard is part of the SARB's Fintech Unit where his responsibility is to think about innovation facilitation and how the SARB collaborates with others in financial services innovation.

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JIAS is an initiative of the University of Johannesburg and Nanyang Technological University, Singapore

