In most sub-Saharan Africa, because of the high infrastructure costs, the landline was always stillborn. Enter the mobile phone. With the influx of cheap handsets, the mobile phone is now ubiquitous across Africa, leap-frogging the landline. Although it may have started out as a status symbol, it is now a basic necessity. Unlike the landline, the mobile phone is not restricted to urban areas. It is mobile after all. This has huge consequences for including the rural population on the development bandwagon. With the advent of the mobile-phone has come a horde of add-on services. The introduction of the small messaging service (SMS) was the game changer. Mobile network operators (MNOs) have used the SMS technology to create the mobile service that is now the topical subject of development in Sub-Saharan Africa. Led by the Kenyan M-Pesa, mobile money services are now offered across most of Sub-Saharan Africa. It is now easier for people to remit money from towns to villages, to pay school fees and support families with farm inputs. All that is needed is the most basic mobile phone. With an ever growing mobile money ecosystem, mobile money is now seen as a key ingredient in economic development across Sub-Saharan Africa. Since this telco-led model adopted in most Sub-Saharan Africa does not require a bank account, mobile money may just be the first step of getting people abroad the financial train. Using Malawi as a case study, this examines how the introduction of the mobile money service is changing the development paradigm. It also makes a comparative analysis with Kenya, where the service has been so successful that they are now already in the post-financial inclusion phase.