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The ‘social life’ of digital money: User experiences of mobile money in Manzini, Eswatini and Masvingo, Zimbabwe

A Thesis Submitted by

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In fulfilment of the

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(Development Studies)

Faculty of Humanities

Supervisors

Prof. Bridget Kenny

Dr. Obvious Katsaura

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

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DECLARATION

In terms of Rule G9.8 of the Wits Humanities Rules and Syllabus (2020), I, Emma Mavodza (1231184) declare that this Research Report is my own, unaided work. I submit it for the Degree of Doctor of Philosophy (Development Studies) at the University of the Witwatersrand, Johannesburg. I did not submit it before for any degree or examination at any other University.

Signed  on this 17th **day** of **August** 2023

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ABSTRACT

Digital financial service innovations have long been hailed as a catalyst for financial inclusion and empowerment for the unbanked (Beck, et al, 2007; Anderlone and Vandone, 2010; Johnson and Arnold, 2012; Lahaye, et al. 2015; Jack and Suri, 2016; Dermiguc-Kunt et al, 2018; World Bank, 2018;). However, most of these studies assume that the current state of exclusion and lack of access to transformative financial services is a natural state in these communities. While socio-anthropological perspectives have helped to acknowledge the place of money in the socioeconomic lives of communities (Granovetter,1985; Callon, 1998; Zelizer, 1997; Comaroff and Comaroff, 2005; 2010; 2012; Maurer, 2008; Dodd, 2014), digital financial service innovations remain a bewilderment to many who attempts to understand them. Therefore, to examine the social life of mobile money, I gathered data for this qualitative study (in 2018 and 2019) in selected informal markets in Manzini where money supply and financial institutions are stable but inaccessible to many and Masvingo where liquidity constraints are the new order of the day. My qualitative analysis of the social life of mobile money from the global South is based on the in-depth interviews, photo voice and observational data sets. Drawing from a range of literature and my empirical data on the social cultural aspects of money, I argue that mobile money usage in the informal market spaces was articulated and imagined through existing social meanings, and it was used within specific socio-cultural constraints. The thesis presents this through an examination of four overarching themes; namely, mobile money sociality at the backdrop of informality and precarity, mechanisms of building trust and solidarity, the gendered layers of mobile money usage as well as the subtle, unscripted ways employed by participants to resist subjectification and full financialisation of their everyday lives. An important finding of this study is how mobile money continues to play a critical role in the ways through which these communities' monetary repertoires are produced, historicised, and reproduced. Drawing on the evidence I gathered, I argue that, despite their assumed vulnerability, informal market participants were not docile adopters of mobile money but rather active constructors of their own digital money usage footprints in ways not envisaged by the service providers at inception. They showcased great ingenuity through their established cultural habits and sacred traditions on money use. Therefore, instead of taking assumed and imagined vulnerability as incapacitation and lack of agency, this study has implication for financial policy that focuses on the individual and mundane financial practices of the unbanked as critical for building transformative financial behaviours among this resourceful population segment. This research contributes to an understanding of how informal markets workers make sense of mobile money as they incorporate it in alignment with existing social meanings and existing financial practices at the backdrop of socio-economic precarity. Therefore, I bring new qualitative evidence and analysis from the global South to expand the definition of social life of digital money and financial inclusion (Ahmad et al., 2020). The study also highlights how the ubiquitous proliferation of mobile money and its intimate ties to the social lives of the participants has precipitated the rise of new forms of voluntary, freely given unwaged, immaterial labour which is unconsciously performed by the users as a collective.

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CHAPTER ONE: INTRODUCTION

1.1 Introduction

The thesis examines how the social life of mobile money was constructed and deconstructed through everyday financial practices and interactions in the informal markets in Masvingo, and Manzini. In the current digital era, interactions around digital money forms and financial services innovations are a critical part of daily lives both on and offline (Kaye, et al., 2014). Perceptions and uses of money vary across cultures and social contexts (Bohanan, 1955; Singh, 2000; Zelizer, 1994; 2010). In this light, anthropologists, sociologists, economists, historians among many others, have long documented money's pluralism with special emphasis on the diversity of its forms and functions (Nelms and Maurer, 2014). However, ethnographic, and qualitative studies on digital finance that focus on the mundane practices of the "formatted poor" of the global South are still rare in economic sociology (Guyer, 2004; Kusimba, 2021) yet local experiences which have been consistently set up to be the 'other' has been spatially highly variable requiring different context specific approaches and a basket of perspectives to bring their obscured realities to view.

Further, there is insurmountable evidence showing that money in its multiple forms present conceptual difficulties to researchers in diverse disciplines. Presently, our understanding of money is continuously modified by financial innovations including mobile money and cryptocurrencies such as Bitcoin (Maurer, 2012; Suri, 2017; Dodd, 2014; Ahmad et al., 2020). While existing studies maintain those digital financial services including mobile phone-based M-PESA in Kenya and micro-finance through microcredit initiatives are increasingly complex for the already impoverished populations at the bottom of the pyramid (Prahalad, 2004, Roy 2012; Beck, et al. 2015; Bateman et al. 2019, Prahalad, 2004), the proliferation of such services makes it a critical and important area of study. In addition, vulnerability, which is a key shaper of social life in informal settings has also become an important currency informing new forms of global capitalism given the high number of unbanked populations globally (Chaia et al., 2009; Tobbin, 2012; Roy, 2012; Gupta, 2013; Cull et al., 2021).While these digital financial services have reduced problems with access to the much-needed development resource, evidence shows that digital financial services have introduced new sets of discontent for people at the margins given their limited capacity to respond effectively. With reference to microfinance as a panacea to financial exclusion, there is evidence to suggest that some

accounts of its recorded success have been a little over the top, bottom to top economic destruction which might have involuntarily imposed neoliberalism as the best practice to include the marginalised poor (Bateman and Chang, 2009; 2012; Singh, 2018; Bateman et al. 2019). As a result, digital financial services such as mobile money have been criticised for their inability to address social problems and produce tangible gains for the community of adopters (Natile, 2020). Further criticisms have been on the scholarly studies' insistence on using survey methods (Jack and Suri, 2011; 2014; Mutsonziwa and Maposa, 2016) that although they manage to capture the everyday financial practices of the marginalised populations, the intimate details of the conditions under which miniscule financial actions take place remain open to qualitative study. Rather documenting systematic, ephemeral, seasonal successes that cover up the struggles of the poor and shifts risk to the poor by adding multilayers of responsibility including unpaid emotional labour.

Apart from isolated financial diaries literature (Rutherford, 2000; Collins, et al., 2009, Rutherford, 2002), studies in mobile money and the day-to-day financial practices of the poor remain open for study. Too often, users of mobile money are invariably associated with binaries of exclusion and inclusion, multifaceted vulnerability including underappreciated financial management skills advanced through the discourses of banking the unbanked and leaving no one behind. Therefore, by overemphasising on the Financial Inclusion (FI) aspect, debates on mobile money tend to assume docility and passiveness on the part of users who are depicted as wanting and in need of microfinance and mobile money financial services that are affordable and homogeneous (Gabor and Brookes, 2017; Bateman et al., 2019). This has taken attention away from understanding mobile money for what it is without locating it within opposing frames and technocratic binaries of financial inclusion and exclusion (Donovan, 2012; Okello et al, 2018).

Although there is awareness on the importance of the social factors on the uptake and diffusion of digital financial services, international institutions such as IMF and World Bank, fail to recognise unequal structural conditions of the economies shaped by colonialism and its attended depoliticised development discourses (Ferguson, 2006). As such they have continued to present financial service innovation such as mobile money as the mantra for inclusion and a quick fix to the complex social and economic problems while effectively taking away attention from the issues that cause and reproduce financial exclusion (Natile, 2020). Therefore, gaining understanding of these internal contradictions within the narratives of financial inclusion helps me to theorise the socio-cultural life of MM (mobile money) payments as open ended and

without a predetermined logic or end, i.e., a life of its own. The narratives of MM in relation to the African experience that are aligned to the financial inclusion (FI) Donovon, 2012, Ahmad, et al., 2020; Myeni et al, 2020) discourse fail to take into consideration the social factors including, but not limited to the power asymmetries already existing, forms of hierarchy, existing knowledge, adaptability among other personal user practices and needs that draws and connects them to community.

Furthermore, as the study demonstrates in chapter 4, mobile money users in Manzini and Masvingo had distinct and diverse financial requirements as well as suitable practices that they had established over time before the advent of mobile money in their communities. In his famous essay *"The Social life of things",* Appadurai (1988) explained that social life implies that things (including services, commodities, and objects) and people's lives are intertwined all the time. This type of relationship is mutual as people are always innovative with their things. This classical essay on the social life of things has enduring contemporary relevance as technologies inherently have a life; they pass through stages like production, distribution, reinterpretation, and consumption, i.e., stages that are all socially moderated in communities as things on the other hand inspire novel action in their people. The focus of financial service providers on people at the top of the market has led to ill information about the needs and existing financial management skills of the poor and unbanked people (Beck et al, 2005). Yet evidence has consistently showed that the unbanked have sophisticated skills in financial management (Collins et al. 2009). Furthermore, the financial diaries literature suggests that poor households are very well accustomed to managing different portfolios of financial products both formally and informally (Murdoch and Rutherford, 2003; Collins, 2005; 2008; Collins et al. 2009; Banerjee and Duflo 2007;2011). A study by Mesfin (2012) in rural Ethiopia revealed that the unbanked had established efficient ways of sending, receiving, stashing retrieving and spending money prior to formal financial inclusion efforts.

Therefore, given that mobile money users are not uniform but are rather subdivided by multilayers of difference such as gender, marital status, level of education, race among others, it is important to understand how everyday financial practices of informal entrepreneurs can affect the sociality of new forms of digital payment. Regardless of their precarious social and economic position, digital money fitted into the markets' already existing networks. As the findings in Chapter 5, 6 and 7 and 8 indicate, mobile money was used as a way of making sense of everyday lives and democratising the ways through which its users and non-users interacted

with money on daily basis resulting in new sociality that transcended narrow understandings of society and human relations (Strathern, et al. 1990).

It is important to note that, the analysis of new digital currencies and payment systems is a new field crossing into monetary and financial economics that will reshape the monetary and financial systems for many years to come. According to the GSMA (2020a) there are more than a billion registered mobile money accounts globally which points to the increasing importance of studying the social nature and dimensions of digital payments. Although various aspects of mobile money have been widely investigated in literature, with specific focus on the drivers of mobile money adoption and its potential to increase financial inclusion (Donovan, 2012; Ahmad et al, 2020). It is important to note that MM adoption has been quantitatively studied through references to theories such as, the theory of Innovation diffusion (Rogers, 1995); Technology Acceptance model (Zhang, et al., 2018) and the Unified Theory of Technology Acceptance and Use (Ventakesh et al. 2016) among others. These quantitative models, among other things, assume that consumers are open to technology, as such they leave room for studies that go beyond their linear conceptualisation of why and how people accept, adopt and, use certain technologies over others to explore the socio-cultural context of use of these technologies and associated services.

Therefore, given this background, this thesis takes a socio-cultural approach to understand mobile money usage through a qualitative examination of the participants' mundane financial practices. The social theory of money can be traced back to Simmel, 1978; Zelizer, 1994; Hunt, 2003; Staykova and Damsgaard, 2015, among many others. A lot has been written by both structuralists and pragmatics acknowledging money as social in character (Granoveter, 1985; Block and Perry, 1989; Shipton, 1989; Doyle, 1999; Zelizer, [1994; 2012]; Maurer 2005; 2008; 2012; Gibson-Graham, 2006; Dodd, 2014; Gabor and Brooks, 2016; Nelms, et al., 2016; and others)). Further, there has also been growing literature equating mobile money to financial interactions (Ferreira et al., 2015; Ferreira and Perry, 2019) and highly relevant anthropological studies by Gibson Graham, 2006; Maurer, 2005; Maurer, et al., 2013; Nelms, et al., 2016. These authors present the various ways through which money is directly tied to sociability i.e., through earmarking, marking money with ritual ceremonies, purity of money (good or evil), among others. In China, Mc Donald (2019) noted that the proliferation of digital money through WeChat and Alipay confirms the social character of Chinese money, as its usage reflects a cultural recognition of money as possessing inherently social characteristics (Martin, 2014). I build on these accounts of social finance to explain how mobile money extended the

existing social nature of money with great significance for low-income groups in the two informal markets in Manzini and Masvingo, who were faced with severe inequalities, institutional exclusion, and lack of social mobility. These networked, informal markets offered a unique point from which to assess and explain the social life of MTN and EcoCash mobile money. The natural contexts generated life worlds within which money in this case MM got its meaning through daily financial and social practices, enacting gender, culture, religion etc. The characteristics of these study sites are discussed in detail in Chapter 4.2 and 4.3 respectively.

Accordingly, this thesis is dedicated to understanding how sociality derives from negotiated meanings and codified understandings in any given context (Zelizer, 1994; 2012). By paying attention to the sociality of MM in the two contexts, I looked at the social meanings attached to mobile money in the communities, the mechanisms of trust, the payment experience, relational work involved and the unintended political consequences (extent of both negative and positive disruption if any) that resulted from indiscriminate MM use within different sets of relationships. In other words, the questions pivoted on how MM came to embody meaning in the adoptive communities, why and how is mobile money became popular in communities regardless of it not offering many advantages as a store of wealth and value and determine how the existing power structures in the markets are able to reproduce themselves through MM as a new financial service innovation. It also sought to understand the social life conceptualisation and how this may help to understand how MM works, its social meanings, cultural biography, its intimate linkage to traditional financial practices, trust relationships it generates, as well as the unintended consequences that emerge in the adoptive communities. These communities, as discussed in Chapter 8, were characterised by a combination of highly exploitative autonomous work regimes through self-employment, subtle forms of resistance, invisible struggles, and inherent potential for politicisation of individual experiences and recognition. Most likely because when new forms of money are introduced, in this case MM, its diffusion follow through appropriate relational work which matches it to particular social relationships, particular uses, and particular meanings (Polillo, 2021). Overall, the research seeks to understand how the social life of MM is constructed in informal markets where there is plurality, diversity and co-existence as opposed to technocratic views of individual financial independence, security, and convenience. Informal markets also have diverse socio-cultural, economic, and financial positions associated with its players. The following section discusses the contextual background and research questions that guided this study.

1.2 Contextual Background

Financial service innovation through the use of technology like mobile money is not a new practice given that over a decade has passed since the pioneer mobile phone-based payment, M-PESA was first introduced by Safaricom in Kenya (Morawczynki, 2009; Aker and Mbiti, 2010; Mas and Radcliffe, 2010). In Southern Africa, MM has transformed how money is used and how it is imagined by the community of users in both formal and informal sectors (Peruta, 2018; Sekantsi, 2019, Natile, 2020; Myeni, et al., 2020). However, as alluded to in the preceding section, seminal research has focused on technology acceptance, diffusion, and the potential of mobile money to fast-track financial inclusion for the unbanked as well as its assumed importance in reducing structural access gaps such as those caused by gender. Of note is that ethnographic and qualitative research questions which focus on MM specifically the ones that focus on the low-income groups in informal settings including the formatted[1] poor and the so -called invisible population categories of the global South are still open for further study (Kusimba, 2021).

Given that different forms of money efface and decode different types of sociality based on the circumstances and context of use, the idea of actively formatting the poor might not show the true extent of sociality of MM practices (Maurer, 2012b). This may be so because there are persistent forms of exclusion i.e., against the stateless populations who may experience problems in access, low literacy, and unavailability of network infrastructure and suffer from other system errors (Mishra, 2017). To understand the questions being posed in this study, it is important to examine the social life of digital money i.e., mobile money, in its historical and contemporary contexts. While it is evident that encapsulating a strictly social theory of money, let alone digital money, has been elusive, there are numerous classical and insightful works on money by the likes of Simmel (1900); Polanyi (1944), Mauss, (1925), Guyer (2004), and others that provide historical accounts on money and value. In the past decade, there has been growing interest in the changing nature of money such as community currencies, Mzanzi basic accounts, microfinance, Bitcoin, mobile money to mention but a few (Bateman, 2010; Mader, 2015; and

[1] The process of formatting the poor is a deliberate action by development agencies and service providers who based on imagined characterised that do not reflect the situation on the ground come up with phrases like the 'bottom billion', 'the bottom of the pyramid' in order to group different population segments as marginalised and vulnerable and in need of rescuing. As such the poor become targets and consumers for interventions that are assumed to improve their plight such as mobile money and microfinance. For more information on formatting the poor see Prahalad, (2009) and Maurer, (2012).

Dodd, 2014; 2018) in an effort to seamlessly include the people at the bottom of the pyramid in accessing basic financial services.

However, these interventions have been met with invisible forms of opposition due to among other factors their failure to align with existing financial practices of the adoptive communities. Deborah James's work on debt in South African communities is one such example. In her work, she equates this process to a deepening of the financial sector (James, 2010). However, hegemonic discourses on MM and FI tells a different story about the lived realities of the specific individuals referred to by Paul Collier as the bottom billion (Collier, 2007). Important to note is that focus has been on country poverty rather than individuals who are both falling apart and falling behind. This has witnessed international institutions such as World Bank and IMF also forwarding the agenda on digital financial services under the umbrella of financial inclusion for regions with highest levels of unbanked population with limited capacity and agency to change their lives in their own right. (Demirguc-Kunt, et al., 2018). However, development agencies' efforts to include the poor failed to recognise the unequal structural conditions of economies shaped by a long history of colonisation and depoliticised development discourse (Ferguson, 2006).

The introduction of mobile money and/or microcredit as a quick fix to complex social and economic problems tends to take attention away from the issues that cause and reproduce multiple layers of exclusion (Natile, 2020). Contrary to this technocratic narrative, a number of studies have shown that social factors and networks are important determinants for financial decision making among low-income groups who access financial security through references to social claims (Zhang et al, 2012; Banerjee, et al, 2013; Murendo et al, 2018; Kusimba et al, 2018). This holds true for both my study locations as mobile money practices were not necessarily individual actions but moderated by wider social considerations in the informal sector characterised by precarious, insecure, and erratic living and working conditions (Arnold and Bongiovi, 2013; Standing, 2012). There is a misguided assumption among researchers in the field of digital finance that sees mobile money as a silver bullet that can considerably improve the socio-economic conditions of the vulnerable and unbanked. Therefore, this assumption suggests that there is an inherent need for innovative means of conducting finance in ways that are inclusive and contextually meaningful for the disenfranchised segments in society, i.e., the poor require mobile money and other affordable financial services which makes service provision justifiable, urgent, in demand and necessary without looking at the contexts.

In addition, multiple accounts on the social nature of money have proliferated and expanded ranging from, *The social life of money* (Zelizer, 2010, *Money and the morality of exchange* (Bloch and Parry (1989), *Money in an unequal world* (Hart, 2007), *The nature of money* (Ingham, 2004), *Technology and the future of money* (Maurer, 2015), *The social life of money* (Dodd, 2014) and. *People, Money, and Power in the Economic Crisis: Perspectives from the Global South (*Hart and Sharp, 2015) among others. Surprisingly, there is evidence to suggest that the economic value of Bitcoin which is a digital currency with no commodity backing in form of precious metals was secured through social processes (Dodd,2014; Shaw, 2021;2023). Shaw (2019; 2021) further explained that the economic worth of Bitcoin, a form of digital currency relied heavily on its performative characteristics as individuals 'bootstrapped' it by participating in online platforms such as BitcoinTalk.org, among others.

Notwithstanding critiques on whether financial service technology is the panacea to poverty reduction (Bateman et al., 2019; Natile, 2020), the successful launch of M-PESA in Kenya prompted multiple complementary and opposing discourses on its utility to present day human societies. In line with this, Natile, (2020) argued that it seems the digital only "mirrors" the social while exploiting the poor behind the scenes. Evidence shows that the different studies that have tried to refine this relationship between technology and social relations have produced 'bewilderments' (Guyer, 2004: 3; Maurer, 2005;2006), 'confusions' (Graeber, 2011), and 'misunderstandings' (Shipton, 2009). For example, the initial success of M-PESA spurred interests of governments, economists, non- governmental organisations (NGOs) and others to harness mobile phone technology for the purposes of financial inclusion and empowerment of the disenfranchised and unbanked populations in emerging economies (Donovan, 2012; Maurer 2012). However, little has been done to clear the confusions rife in mobile money practices and forms of sociality among the poor. Studies on economic embeddedness still depend on classical research in Sociology and Anthropology, which have long shown that economic transactions have social dimensions linked to specific contexts in which they create and reproduce meaningful social relations (Granoveter, 1985).

Given this background, it is critical to look at the mundane practices of the people who actually use mobile money services so as to situate its attended social life that may remain blocked in view by focusing on hegemonic discourses of empowerment, inclusion, and growth. By looking at everyday financial practices of the market participants, I was able to understand how it related to their existing financial practices, new ways of negative and positive sociation within the markets as well as the diverse ways through which these participants resisted

financialisation by incorporating MM on their own terms and modifying it to suit their own contexts and life circumstances.

1.4 Research Questions

Understanding the social meanings that mediated mobile money use in the informal markets was a very critical step in this research (Zelizer, 1997; 2010; Ferreira, Perry, 2018). Central to this study is the need to understand how on a daily basis, participants of informal markets (being the informally and self-employed women and men), experience mobile money practices and how this is constituted along social references of kin, friends, family, locality, physical spaces, virtual spaces, and acquaintances in the markets. Therefore, the study is guided by the following research questions:

Main Question

How and in what ways has mobile money usage practices shaped sociality in the adoptive communities associated with informal markets?

Sub-Questions

1. How are interactions and everyday practices around mobile money use moderated or shaped by social meanings in informal markets?

2. In what ways are relationships of social trust and solidarity developed and sustained in new mobile money experiences associated with informal markets?

3. What are the consequences (if any) of these mobile money usage practices on the informal markets?

1.5 Problematising the social life of digital money

In as much as money as a currency for socio-economic exchange has received considerable scholarly attention throughout history (Maurer, 2006; 2012a,2012b, Evan, 2009; Dodd 2018; Ferreira and Perry, 2019), the lived experience of people and their relationship between different forms of money has not received enough scholarly attention. As the world of payment evolves, opaque markets for citizens are emerging and digital payments through MM are contributing to creation of new forms of sociality and re-personalisation by the users. By examining the social life of MM, this research conceives debates out of economic theory into

the domain of “lived experience” as technologies are not simply adopted and appropriated by users. They become part of the daily lives in a particular and specific social context, which needs to understood in its own peculiarity. With discussions of mobile money and FI in Eswatini and Zimbabwe often bundled up in the context of SADC region (Kalba, 2016, Fanta, et al, 2016; Peruta, 2018; Sekantsi, 2019; Natile, 2020), there is an opportunity to focus on key specificities of each case/location, given their respective peculiar realities of MM.

In Zimbabwe, financial services and institutions could not be counted upon as opposed to Eswatini, where regardless of the availability of formal financial services, categories of population in the informal settings and other low-income earners face a different type of exclusion. Whereas current scholarly research on MM practices and experiences in Eswatini revolve on similar topics but presented differently, i.e., Drivers of adoption of MM (Magongo, 2019), MM and financial inclusion (Hlophe, 2018; Myeni et al, 2020, Magagula, 2020). Prior to mobile money introduction, informal sector communities in Eswatini relied on multiple financial repertoires to ensure the smooth functioning of their exchange relationships. The introduction of mobile money as a new payment system resulted in new ways of effacing and encoding sociality within the adoptive communities which needs closer examination (Levinas, et al. 2007; McDonald, 2019).

Globally, extensive studies have been conducted on mo1997; focusing on the social production of money, the origins of money, the nature of money, cultural determinants of money, money as social relation and money as a social process in diverse regions (Akin and Robbins, 1999; Appadurai, 1988; Schumpeter, 1991; Guyer, 1995; Ingham, 1996;2013; Comaroff and Comaroff, 2005; Maurer, 2006, Zelizer, 1997; Singh., 1997;Bloch and Parry, 1989; Mauss, 1922; 1967; Dodd, 2014; Maurer, 2012;2018; Kusimba et al. 2013, Kusimba, 2018; Athique, 2019). While these studies have described the social aspects of money, the social life of new digital forms of payments in emerging low- and middle-income countries remain open for further study.

The findings pointed to the direction that unless the experiences of mobile money users are embedded in its financial service innovation development, it remains unclear how politically appropriate it is to the people who are intended to benefit from it. This study is timely in that in this digital age, money creates a shared experience and has wider social cultural meanings which can transform both individual and collective lives in ways that help individuals to transcend vulnerability and marginality. Further, due to socio-economic precarity in the

markets in both study locations, mobile money is bound to lead to new forms of self-exploitation that require further inquiry (Ferreira and Perry et al. 2015b; Perry and Ferreira, 2018). Important to note is that, the hype in digital financial inclusion which manifest in volumes of literature on mobile money and financial inclusion (Duncombe and Boateng, 2009; Morawczynki and Pickens, 2009; Mas and Radcliffe, 2010, Lawark, 2010; Duncombe, 2014;Jack and Suri, 2011; Mbiti and Weil, 2011; Thulani and Chitakunye, 2014) has made financial service innovation to be less about the consumers and more about the global development agenda which pushed to incorporate people at the bottom of the pyramid as mere tools for mainstream global capitalist expansion- a practice that is bound to further impoverish the poor to margins beyond the current state.

The obsession with economic benefits of mobile money has for a whole decade involuntarily downplayed problems related to politics of access, hidden costs, nature of interaction and social participation through digital platforms (Maurer, 2012b; 2015); Jack and Suri, 2011; 2014; Mas and Morawcynski, 2009, Maurer, Nelms and Rea, 2013). This depoliticised focus on mobile money and its potential for financial inclusion has repeatedly taken users as under-socialised, autonomous, and atomised agents leading to alienation (Burke, 1996). To reinforce this, chapter 8 of this thesis provides an account of a resocialised and active consumer who is able to resist exploitation in subtle ways. In a study conducted in Chivi, Zimbabwe, participants found themselves in a web of complex social economic dynamics as they negotiated, managed, and converted currency in their everyday life as they are forced to operate in a multi-currency system (Gukurume and Mahiya, 2015). Hence, in as much as participants in the markets adopted MM, the evidence showed that it was not a smooth transition but a complex and plural journey for all the participants involved.

1.6 Purpose of study

Studies on mobile money usage practices in informal settings tend to shove the political truth of mobile money adoption under the guise of economic convenience, income equality, security, poverty reduction and financial inclusion (Beck, 2007; Aker and Mbiti, 2010; Hannig and Jensen, 2010). Therefore, the purpose of this study was to examine the diverse user experiences and practices of MTN mobile money in Manzini and EcoCash mobile money in Masvingo so as to understand the manifestations of the social life of digital money in these communities. Important to note is that other studies done in Eswatini and Zimbabwe focused on economic

benefits of mobile money and pay little or no attention to the everyday practices and new forms of sociality as a result of mobile money use (cite). To comprehend the distinct forms of sociality which were characteristic of mobile money, I examined the diverse experiences which were encompassed in individual behaviours of mobile money use, mechanisms of transactional trust, active reception of mobile money, social and economic networks of use and contextualised meanings attached to mobile money and its attended social behaviours.

The data collected for the study provided evidence to show that mobile money use required continuous adjustments in behaviours, and it led to new ways of inter-human exchange around the payment form i.e., social life of money (Levinas, et al. 2007)-which were intended, unintended, known, and unknown, characterised by impromptu, impulsive, just in time innovative behaviours as the situation continuously changed. The study also enabled me to look at how such forms of sociality impacted the lives of the users and their communities in both positive and negative ways. In line with Dodd (2014) and Ferreira and Perry (2019), the study's empirical findings advance evidence on the view that digital payments have a distinct social life that can be explored through examining the experiences of mobile money users as they navigate the complex payment system. Therefore, the study results supplement the dominant perspectives of mobile money use which have systematically overlooked the everyday sociality of mobile money use in crisis situations. This study also responds to Bandelji et al. (2018)'s call for further work on the cultural and relational features of money and monies if it is to remain relevant in our current turbulent times.

The study makes a critical contribution within the context of literature that calls for new understanding and analysis of money, debt and financial practices and provision of appropriate means of payment for different meaning giving contexts (Dodd, 2014). At a practical level, understanding that mobile money services may not work everywhere, anywhere, anytime as consumers are made to believe is very important and can only be mirrored in the diverse experiences of users. Further, insights gained in this study will be useful for financial service developers, formal and informal users in understanding the future of growing mobile payment forms and payment systems as embodying a life of their own in social, economic, and political dimensions.

Subsequently, the study findings contribute sufficiently to informing academic, industry and policy discussions by providing groundwork in form of new evidence including the role of socio-cultural meanings in mobile money growth as well as the emerging sociality as a result

of this growth. These findings feed into the worldwide discussions on digital finance and sustainable development of more socio-culturally appropriate products and services in Southern Africa and beyond.

1.7 Outline of the thesis

The thesis is organised into 9 chapters as follows.

Chapter 1 provided the general background and outlined the analytical questions that the study poses as well as setting out the main concepts on mobile money and sociality.

Chapter 2 presents the discussion of the qualitative methods employed in the study to understand the social life of digital money through the lenses of the participants' lived realities. In this chapter, I also discuss the methodological insights and contributions to the study of mobile money and its social life as I link my methods to my conceptual framework informing the study.

Chapter 3 synthesises the literature review by reflecting on scholarly work that looks at how money has evolved over time from copper rods to present day digital currencies. Specifically, the discussion pivots on how money in its diverse forms has been used to build sociality in the communities. Key topics in the literature include an examination of money and its various forms through history, who are the unbanked and why they are important given that most discussions on digital financial service innovation are premised on the unbanked population segment as an important target population. Additionally, the literature examines perspectives on financial inclusion and banking the unbanked through microfinance, mobile money, and other innovative financial services to lay the groundwork of the stakes involved when financial inclusion is taken as a need that the unbanked require indiscriminately without consideration of diverse contextualised local realities and the wide range of social meanings of money in these communities. Important to note is that unbanked populations are not docile receivers and adopters of technology. As such although they become participants who involuntarily provide immaterial labour, the literature also follows a discussion on digital financial service innovations in relation to the subtle and covert forms of resistance to full-fledged subjectification and financialisation of their everyday lives. Important to note is that a discussion of these topics provides the conceptual grounding of my thesis, hence I do not have a separate topic "Conceptual Framework" in this chapter.

Chapter 4 details the contextual background which includes a description of the setting and organisation of the markets, an introduction of the two markets namely Masvingo Chitima market in Zimbabwe and Manzini handcraft market in Eswatini as well as an introduction of key participants from each market, including the mobile money agents and their role. In addition, in this chapter I also describe in detail how each system works i.e., MTN Mobile money in Manzini and EcoCash MM in Masvingo. This way, I am able to show the intended practicalities of how each system is supposed to work vs how the participants actually used the mobile money services, specifically how MM was deliberately transformed and repurposed to suit existing needs, to adapt to their local realities as well as to fit their diverse, precarious, irregular, and undependable incomes streams. Further, I also go on to showcase and describe what was sold in the markets and the significance of other channels of transacting besides mobile money.

Chapter 5 discusses how the social life of mobile money was mediated by the participants' lived experiences of informality and precarity. Of importance is that mobile money use was enrolled into open ended and flexible nature of their jobs and income, the fluidity in terms of work space and home which all combined to produce a complicated and new labour arrangement in the form of immaterial labour in the markets whereby the lines between production and consumption became blurred resulting in a form of flexible accumulation that depended on tapping on the affect of the participants.

Chapter 6 follows the discussions in Chapter 5 by looking at the social mechanisms of trust and solidarity that the participants used in the context of uncertainty when conducting their day-to-day transactions. Given that trust and solidarity are concepts tied to established meanings and patterns of behaviour, in this chapter, I go on to examine how sacred meanings in relation to MM use in the markets including how religious beliefs, traditional beliefs and ritualised ceremonies moderated how MM was used and appreciated. I also discuss how sacred meanings of money became one of the key determinants of trust and solidarity. In addition, mobile money was characterised by adaptations and frustrations based on gender.

Chapter 7 discusses evidence and details on how mobile money enabled women and men to deviate from their normative roles as well as instances where the market became a seamless continuity or a "home carry over" through which both women and men enacted their traditional home roles subconsciously which manifested in the way MM was also used. Hence mobile money was moderated by various performances and contestations of gender in terms of

ownership, access, earmarking processes, and management of mobile money wallets between men and women in the two locations. Further, contrary to established discourses which highlight a smooth transition from existing financial practices, mobile money was also characterised by various forms of subtle unscripted resistance.

Chapter 8 explores financialisation and resistance to subjectification whereby participants demonstrated through their day-to-day activities that full-fledged subjectification was not possible. A critical knowledge boundary that I push in this thesis is how mobile money was not only about financialisation of everyday financial practices, but also about the subtle undocumented forms of resistance as the evidence from both markets showed.

Chapter 9 summarises my arguments on the social life of mobile money by drawing connections on the various themes discussed in chapters 5, 6, 7 and 8 to show how the markets became sites of construction of new realities of MM which demonstrated both resistance and agency of the service users in both locations, highlighting how the vulnerability can also be used to channel agency not to thwart it. Thus, by looking at MM through social lenses has transformative capacities as well as implications for meaningful financial policy. Lastly, I provide recommendations, limitations and areas of future research based on the literature, empirical findings and the chapter bound thematic discussions.

1.8 Chapter Summary

This chapter has shown that there has been growing interest in the changing nature of money for the past decades. We are witnessing new monetary forms which include, but are not limited to, mobile money, community currencies and cryptocurrencies such as Bitcoin (Dodd, 2014). Therefore, this study is critical in informing future studies and research on digital money which aim at understanding the current and complex ways in which it operates, paying particular attention to how the ordinary people on the ground navigate the new exchange spheres. In this context, this thesis examines how mobile money practices fit into the daily frames of everyday lives of participants in their natural environments as well as their myriad of artefacts which include established habits, norms, roles, power relationships among other things that constitutes the holistic social life of communities as well as capturing the divergences from participants' standard and mundane routines over time. The main research question is "How and in what ways has mobile money usage practices shaped sociality in the adoptive communities associated with informal markets?" In order to answer the question, a research

design and methods anchored on qualitative approach is applied. Two case studies shall be used, namely Masvingo Chitima market in Zimbabwe and Manzini handcraft market in Eswatini. The expected outcome of the research is to explain how sociality of MM as it emerged and was experienced in the two diverse locations in ways not envisaged by MM service providers at inception.

CHAPTER TWO: METHODOLOGY

2.1 Introduction

Studying the social life of money was an active endeavour which required me to listen to many voices and my own voice at the same time. One by one, participants discussed their stories and experiences. The many voices told different stories within different historical, relational, and cultural context (Cunliffe, Luhman and Boje, 2004:276). The idea of what counts as a social life of mobile money is or what it is not and ways of discovering it are very subjective (Appadurai, 1986). Important to note is that changes in the form of money and its attended practices remains difficult to separate from its economic, technological, socio-political, cultural, historical, religious, and ethical contexts (Valence, 2006). I considered the participants as people with agency whose behaviours I could not predict or control which meant data gathering was spontaneous (Giddens 1984; Patton, 2002). I chose the interpretive paradigm to understand the subjective experiences of mobile money users in selected sites; namely, Manzini and Masvingo. According to Saldana (2011) truth in the interpretive paradigm is subjective, multiple, and contextual. Therefore, understanding the philosophical assumptions that underpin the interpretive paradigm was therefore critical in the choice of the methodology for this study. As the thesis progresses, these assumptions will continue to mirror the strategy of inquiry chosen and to guide the path taken in presenting and analysing the findings.

This chapter discusses how the data was obtained including consent and access protocols, the claims I make about the data, the methods I used to gather the data and why I chose those specific methods and how I analysed the data as recommended by Holstein and Gabrium (1995) and Silverman (2017; 2020). I also discuss the overall research design beginning with the study locations, the qualitative research approach used, purposive sampling technique and the data collection instruments and processes. The methods of data analysis and specific methodological issues and limitations, challenges faced in the field and ethical dilemmas encountered during the data collection process are also discussed. Important to note is that the overall objective of the study was to understand the specific experiences related to mobile money use and how they contributed to a new sociality or ways of sociability in the two study sites.

2.2 Research Approach

Due to the current hype on financial inclusion and the need to generate understanding of who is and who is not included, most studies in mobile money follow a quantitative approach (World Bank, 2018; Jack and Suri, 2016; Ahmad., et al. 2020). However, there are few studies which follow a qualitative approach, but their focus has been aligned to the quantitative goal of understanding financial inclusion, exclusion as well as assessing the contributions of mobile money to empowerment, growth, and development (Tobbin, 2012; Johnson, 2013; Mustafa et al. 2019; Kanobe and Bwalya, 2022). Although a number of researchers have tried to capture the essence of qualitative research (Hammersly and Atkinson, 2007; Denzin and Lincoln, 2011; Silverman 2011; 2017; 2010), qualitative research has no distinct theory/paradigm nor set of methods and practices that are entirely its own (Denzin and Lincoln 2011:16). Therefore, there is no single accepted way of doing qualitative research. As a result, the choice of the qualitative research approach was guided by existing epistemological and ontological guidelines related to the nature and form of reality, what is there that can be known about it, what can be learnt about this reality and how it can be done, the processes of knowing what we know, how we know what we know and how the research proceeds as an embodied activity i.e. the role of researcher versus the participant (Guba and Lincoln, 1998; 2011; Hesse- Biber and Levy, 2011). As such, throughout my research, I acknowledged that knowledge production on the social life of money was a political process. And there was a limit on what I could actively seek to find and what I would find. I understood that deliberately refusing to accept this political connection on how knowledge is produced poses a challenge, that could affect the quality of this research. This realisation made me to rethink a systematic approach to studying MM in small communities (Mbiti and Weil, 2013).

In the earlier phases of my research proposal, I knew I had to make an informed choice of research approach give that there are three main approaches used in the study of social phenomena in the social sciences, namely qualitative, quantitative, and mixed methods approach. Therefore, the choice of a qualitative research approach was dictated by the objectives, goals and aims of my research. From the onset, it was critical for me to understand the relationship of participants with mobile money in both locations which was characterised by a polyphony of competing voices. The participants' identities and meanings were constructed based on a multiplicity of voices which I had to listen to with an open mind. I chose qualitative research because it allowed me the opportunity to learn about the participants' lives

and the socio-historical context in which they lived and how that played a role in shaping their perspectives and outlook on life and livelihoods in general (Merriam and Grenier, 2019). I understood mobile money use and the social life that it encouraged or discouraged as an ecosystem (Maurer, 2012) which was greatly influenced by social network effects.

Another reason why I chose a qualitative approach was because it offered the opportunity to communicate subjective stores into coherent thematic fields which helped me to understand the emerging sociality as a result of digital financial service innovation in selected communities in Eswatini and Zimbabwe. Thus, I looked at how mobile money experiences were given a life and meanings and the processes through which those meanings resulted in potentially new ways of sociability among individual mobile money consumers. Specific focus was given to sensitivity to the context, participants, frames of reference and the taken for granted assumptions of how people live and work on day-to-day basis. I could have used quantitative surveys to gain knowledge on how the participants used mobile money at a bigger scale. However, it's important to note that quantitative and qualitative approaches are not opposites of each other, rather they use different epistemologies on how knowledge is constructed. With this understanding, I chose qualitative approach within the interpretivist epistemology because of its emphasis on the intersubjective nature of human activity and social creation of knowledge. Therefore, I observed that just like quantitative data, qualitative data could also be systemically gathered, organised, interpreted, analysed, and communicated to address pressing concerns that affect people and communities on a day-to-day basis (Tracy, 2019). As earlier writers like Patton (1990) and Geertz (1973) proposed, using qualitative approach enhances understanding of phenomenon through in-depth examination of variables within the contextualised social conditions of their production or what Geertz coined "the field's rich specificity" (Maxwell, 2005; Salkind, 2014:75, de Vos et al, 2017:308).

It was necessary for me to be immersed in the context of digital payments in the selected communities to understand how the social life manifested. This was because the empirical and theoretical resources needed to comprehend ideas about the social life of mobile money and the wider context of mobile payments were themselves interwoven with and throughout the context. Before I started data collection in Manzini I spent time in the markets getting to know my way around, who to talk to, who not to talk to and what to talk about to be trusted. Further, as I was examining the political nature of the social life of MM, I could not use quantitative methods because the variables of the experiences within the different contexts could not be established in advance. Rather, they were multiple, complex, and differentiated and as such

requiring one on one investigation. I understood that social research problems do not normally occur in the same form in the same context. This realisation was one of the reasons why I started off with an idea of emergent design as the processes could not be completely specified in advance of field work. Although, it's theoretically possible to specify future steps to be taken, in reality people's perceptions are always evolving due to the embryonic nature of social reality as noted by Creswell (2013:48). At this point, I decided to ensure that each data collection and analysis informed subsequent data collection and analysis. I was therefore able to explore emerging sociality because of mobile money, the changing perceptions and conflicts that would not have been accessible if a quantitative design had been used.

In this case, the emergent sociality due to mobile money /digital money use was studied holistically, as a complex system that could not be meaningfully reduced to several variables and linear causal relationships. The qualitative design gave me the opportunity to pay greater attention to the nuance, setting, interdependencies, complexities, idiosyncrasies, and context (Patton, 1990:51). I was also able to connect with my study participants and access tacit and unscripted moments. In a similar vein, Tracy (2019) argued that the advantage of qualitative research is that it provides insight into cultural activities that might be missed in structural surveys and experiments. During the one-on-one interviews, I was able to get a peek into closely guarded worlds of participants and to draw densely textured field notes as I listened to stories known by only a few in the inner circles.

Through in-depth interviews, observation, my reflexive notebook/research journal discussed in detail in **2.5.2** below, I was able to delve deeper into individual settings, subcultures as such I was able to generate a subjective understanding of how and why people perceive, reflect, role take, interpret, and interact in their social spheres (Adler and Adler, 2002; Nueman, 2014; Cresswell, 2014). Hammersley and Atkinson, (1995:24) also submitted that in qualitative research, "research design should be a reflexive process operating through every stage of the project". Similarly, Charmaz, (2006) and Cresswell, (2014), also argue in support of the idea of an open design at this stage by submitting that there is a need for ongoing reflexivity. As a primary instrument in this research, with the sole responsibility of accurately registering my own observation, interests, in my mind and body, I engaged immensely in continuous self-reflexivity about my goals for this research, my interests, proclivities and personal biases throughout data collection, organisation, interpretation and analysis.

Although qualitative approach has been criticised on countless occasions for having very limited statistical generalisability, from its inception, this study did not have the goal of generalisability but one of understanding the social life of digital financial service innovations in general and the emergent sociality as a result of mobile money in Manzini and Masvingo. These two case studies were chosen due to their diverse financial service environments (poor and non-existent functioning financial services in Zimbabwe as opposed to a fully functioning financial sector characterised by structural exclusion in Eswatini). The peculiarities of these two case studies are discussed at length in Chapter 4. Below, I discuss my understanding of mixed methods approach and explain why though it seemed idea for a study that looked at financial services, it was not used in this study.

2.3 Description of study locations

In September 2018, I started the groundwork for my data collection in my two study sites. This study was based in semi-formal and informal markets in Manzini, Eswatini in Manzini region and Masvingo, CBD in Masvingo region in Zimbabwe. As highlighted above, these two cases provided fertile ground for the study of the social life of mobile money. While Zimbabwe struggles from liquidity constraints due to chronic socioeconomic issues, Eswatini has a fully functional financial sector but with restricted access to people at the bottom of the pyramid due to various factors including lack of proof of income due to informal activity, lack of proof of residence and cultural restrictions for women.

2. 3.1 Masvingo

The field is very important for any study to be successful. According to Tracy (2019), the field refers to collection of spaces, texts, people, and places in which the phenomenon maybe found and explored. Partial fieldwork for this study was done in Masvingo, a relatively small town in the southern region of Zimbabwe. Zimbabwe is geographically vast, ethnically, culturally, and linguistically diverse and is characterised by increasing precarious existence of people due to the collapse of productive economic industries. The success of the proliferated entrepreneurial activity relies heavily on social cultural relations among communities in the country. Masvingo region lies in the Lowveld areas and receive moderate rainfall to no rains in dry years. The population of the city was approximately 72 527 in 2013 census. The town is surrounded by medium to small farms and growth points such as Nemamwa, Ngundu and rural areas which

depend on the town for specialised services like banks, hospitals, tertiary institutions, retail, and other specialised services. Zimbabwean markets are cash based hence the current and ongoing shortage of physical cash makes it difficult for vendors to work sustainably in their small informal business in Masvingo's multipurpose informal markets.

In Zimbabwe at present, formal financial institutions cannot be counted on to provide adequate and reasonable financial services from day to today or hour to hour due to the volatile financial situation characterised by liquidity and cash shortages. However, in Eswatini, where financial service providers are stable and dependable, they still remain inaccessible to particularly in the informal sector. Therefore, Zimbabwe presents a compelling case to understand the emergent sociality of digital financial service innovations such as mobile money. Zimbabwe has a largest informal economy and its significance to daily survival of the people is uncontested (IMF, 2018). Although mobile money i.e., EcoCash, is also affected due to the current cash shortage and uncertainty regarding what is considered legal tender in the shifting financial space in Zimbabwe. The use of EcoCash complemented by other semi-formal and informal financial services is common in the so-called shadow or grey economy (Chazireni and Chagonda, 2018) which is not under severe government surveillance. Although Zimbabwe had more than three Mobile Network Operators (MNOs,) at the time of fieldwork, the mobile payment space is dominated by Econet wireless' EcoCash[2] mobile money service (Madzokere et al., 2018; Gukurume and Mahiya, 2020). From the outside looking in, mobile money use appeared to be an uncomplicated, seamless, and easy process. However, some of my participants were of the view that the art of mobile money transactions required a lot learning, hence it was an ongoing learning experience due to the volatile nature of official and unofficial currencies in use in Zimbabwe at the time of writing. EcoCash mobile money is accessed through a valid sim card and a basic mobile handset which makes it favourable for the majority of the informal market participants. Therefore, this study location, awarded me the opportunity to gather rich data on how different users wrote their own adoption and usage stories. Moreover, this experience broadened my understanding of the 'sociality' i.e., the way of community organisation that was emerging as a result of the plural, culturally specific and coordinated use of digital payments in the selected informal spaces (Kusimba, et al., 2013; 2016; Murendo, et al., 2018; Okello, et al., 2018; Ahmad et al., 2020).

[2] Ecocash is the main mobile money services used in Zimbabwe due to the ongoing cash crunch and a compromised financial service provision sector.

Further, due to the intimate involvement of mobile money in people's lives, the processes of adoption and use have become inseparable from the social dynamics of the organisation of the informal market communities of Masvingo within which it was embedded. I picked this market as an appropriate descriptor of MM use due to the interconnectedness between markets, communities, and households in their daily attempts to forge dependable livelihoods in an increasingly hard and unfavourable economic space. I did not focus on individual households in isolation but as components parts of the whole community. Also, important to note was that the relationships between mobile money service (technology) and users were mediated by the existing social arrangements which included ways of relating, belonging and inter- personal interactions on day-to-day basis as the participants went about their business. Lastly, another driver of mobile money use was the nature of the Zimbabwean dual economy which dated back to the colonial era, i.e., rural areas without access to financial services on one side and urban areas with a moderately developed financial system on the other side. Often, urban dwellers needed a cheap and secure facility to send money to their relatives in the rural areas as a way to maintain and navigate social and economic relationships, obligations, and ties to their communities (Thulani, et al., 2014; Mutsonziwa and Maposa, 2016; Gukurume and Mahiya, 2020). The next section describes and discusses why Manzini's informal market was also an appropriate space to understand the social life of MTN MM in Eswatini.

2.3.2 Manzini

Manzini is a small industrial town in central Eswatini with a mix of rural and city lifestyles which presents a compelling case for studying user' experiences of digital money. Although Eswatini is geographically small, financial services remain inaccessible to the majority of the population due to cultural, economic, and social factors including gender, precarious employment, and religious reasons, but to a smaller extent. Eswatini is also ethnically, linguistically, and culturally homogeneous with the majority of the population sharing few similar last names. MTN MM has pushed the frontiers of financial service access to thousands of Swazi men and women who were earlier excluded within a relatively short space of time. The growing use of mobile phones in transferring money and making payments has significantly altered the country's financial service landscape as the majority of people in the informal sector who had been hitherto excluded can now perform financial transactions in a relatively cheap, reliable, and secure way without necessarily disrupting their existing ways of exchange. The use of MM in Eswatini is influenced by increased precarity, lack of economic

development due to deindustrialisation and high levels of poverty. This has led to financial exclusion of many at the base of the pyramid who cannot access formal financial service institutions. Important to note is that Swazis value their extended family of kin and use these networks for accessing resources. Therefore, family relationships are sustained by ceremonies and rituals which cement mutual support and dependence upon each other. The unified cultural values are important given that transactional security is gained through reference to social and cultural safeguards in an economy where formal banks are beyond reach for the increasing Swazi precariat. Statistics show that two thirds of Swazis are out of formal financial services and depend on multiple informal channels to access credit and savings (Fanta, et al., 2016; Myeni et al.,2020). Given this background, lack of access to financial services can exclude people with need for capital (Johnson and Murdoch, 2008). However, although most household do not have access to institutions such as banks, almost every household owns a mobile phone Until July 2017, Swaziland was dominated by one Mobile Network Operator, Eswatini MTN. The only competitor, Eswatini Mobile, which was introduced in July 2017 did not offer mobile money services at the time this study was conducted.

Swazi MTN, a subsidiary of MTN South Africa, has established a significant position of market power in mobile money services. Although mobile money services are usually not mediated by the state, centralisation can be reasserted through technical companies who determine the prices at which users access their services. This raises concern that the MNO can engage in strategies to reinforce its dominance at the expense of the users as lack of competition may reduce incentives for further innovation and product development as such may lead to higher prices and setting of hidden rules that can trap unsuspecting customers. The other striking feature about the Swazi financial economy is the overreliance on cash- a commodity that is becoming scarce as participants have limited access to gainful income generating activities in the landlocked kingdom characterised by extreme levels of socio-economic inequality. In Eswatini, mobile money is mostly useful for vendors, taxi drivers, day wage earners, students, small businesses, street hawkers, vegetable and fruit sellers, full time housewives, Mozambican and Zimbabwean migrant workers, etc. In the next section, I briefly describe the two field settings where the data collection took place. Important to note is that these settings financial acidities are also discussed in detail in Chapter 4.

2.3.3 Description of Field Settings

I examined the experiences of mobile money users in two small and medium urban communities in Eswatini and Zimbabwe. I used these two case studies because their contextual backgrounds complemented each other and provided a fertile ground to study the social life of mobile money holistically. These two research landscapes were characterised by diverse political, social, economic cultures and tensions. Important to note is that the spatial and power configurations of rural areas have been shaped in part by colonial and post-colonial regimes.

Therefore, the urban nature of the market settings did not lead to the outright disconnection with the villages of origin. The Swazi people continued to move from the countryside to the city to look for better opportunities in the city. In Manzini markets the participants maintained their places of residence in the villages and only travelled to the city on Wednesdays and Thursdays i.e., the main market days. Although the countryside has changed drastically, the proximity Manzini city to the countryside enabled some existing relationships to be carried over to urban settings.

However, in as much as the idea of kinship morality existed, it no longer had a strong claim as people managed to forge new ties, bonds, and friendships by meeting and interacting with new people in the markets, a practice that promoted MM use. As personal debts and credits still exist, new trust bonds had to emerge to reduce transactional costs. Personal ties framed exchange based on unwritten market agreements which in turn made people a community. For example, in Manzini, markets were very small so that the market sellers knew each other and some of their frequent customers by name and had personalised some customers. Both platforms were initially designed to include unbanked, low-income populations. Registration of mobile money in both sites involved similar procedures with the main document required being the national ID card. Both platforms connect users to their mobile wallets through their mobile phone numbers and a secret pin. Cashing in and cashing out was initially done at the MTN and EcoCash dealerships and was later democratised to include airtime vendors who are registered mobile money agents, registered mobile money agents located in the yellow spaza shops or blue spaza shops in Zimbabwe, colours that symbolise the respective mobile networks operators. The work of agents is discussed in detail in Chapter 4.4 to show how their deep-seated connections to the community helped forge trust in MM payments.

As discussed in section 2.3.1 and 2.3.2 above, the two study sites had distinct characteristics in terms of language, population dynamics, and nature of crisis, availability, and access to cash as a resource and level of government interference in the private mobile money platforms. Although I can speak and understand Siswati, I faced limited linguistic barriers in Eswatini and there were cases where I needed an interpreter. My interest in doing a comparative study of the two study sites was based on the above-mentioned crucial distinctions between the study sites. However, it is important to highlight that the comparative aspect of the study was not to examine the two sites side by side but to creatively pick the various manifestations of how a different social life of mobile money emerged in these contexts. Hence, in the study, I holistically engaged with both sites and referred to diverse examples from both sites.

The study was carried out at the Manzini handcraft market, an open space with stalls and shades and a tent for the women to sleep. The market is owned by the Manzini city council which is also responsible for providing day and night security personnel to ensure safety. The women engaged in different activities including weaving utility baskets, selling cooked food, scavenging. The Manzini Market is an open market as such participation is not restricted. The market is comprised mostly of women from different countries including, Botswana, Mozambique, Lesotho, South Africa, Kenya. The market is open only two days a week; Wednesday and Thursday and sometimes during public holidays which are culturally significant in eSwatini such as Reed dance, National flag day, king Mswati III's birthday, the late king Sobhuza's birthday and the two annual festivals i.e., incwala and reed dance. During these holidays a lot of tourists flock the country, and they often require symbolic, original souvenirs to take home.

The site was an individualised yet a collective space of interaction where commodities were produced in a way that fosters cooperation and unity. Participants worked together and taught each other new skills including basket weaving, beading and pottery. Important to note also is that the crafts were all handmade for functional, decorative, or symbolic uses-signifying a revival of the traditional notion of crafts. There was no use of sophisticated technologies that are ecologically unsafe. Most of the women stocked from rural producers from South Africa (eThekwini), rural Eswatini, southern and central Mozambique and Kenya. This also meant instrumental and interdependent relationships between the women in the market and the rural producers.

In addition, in Manzini, I was not aware of an existing language jargon in informal spaces, but I had excellent knowledge of the context as I have lived in Swaziland for 12 years. In Masvingo, I did not have to learn the general social jargon and everyday language since it is my place of origin, however it was necessary to learn the ever-changing language used to portray the cash crisis. Specifically, I conducted in-depth interviews with both agents and ordinary mobile money customers in both locations. Data collection in Manzini, started in September – December 2018 with some repeat interviews up until June 2019. In Masvingo, data collection started in the first quarter of 2019. The participants were purposefully sampled from diverse backgrounds to have rich and comprehensive accounts. In Eswatini, most of the participants worked informally in the handcraft and second-hand clothes markets in Manzini. Most of the interviews were done during the two market days which are Wednesday and Thursday, respectively. In Masvingo, participants were largely drawn from the Chitima market.

I conducted a total of 26 interviews in both locations with a few follow up interviews where and when needed. Because of the noise in the markets in both locations on busy days, I recorded some, but these were not very audible, so I had to resort to taking a lot of field notes and photos where consent was granted for me to do so for back up. Some participants agreed to have informal conversations with me even days after the interviews when I visited the sites again.

2.4 Sampling procedure

To examine the social life of mobile money in the two study sites purposive sampling was used to select the participants for inclusion with age, gender, and nature of work as important variables. Purposive sampling is defined by Patton (1990:169) as the deliberate selection of particular settings or persons for the important information they can provide that cannot be gotten as well from other choices. In his words, “The logic and power of purposive sampling lie in selecting information rich cases for study in-depth.” Although convenience sampling could have been used to select participants in the two locations, it would not have been possible to get information rich cases from which I learnt a great deal about issues of central importance to the purpose of inquiry, i.e., sociality of mobile money. Studying information rich cases “yields insights and in-depth understanding rather than empirical investigations” (Patton, 2002:230).

According to Henning et al., (2013), when using purposive sampling, the data collected may indicate which other participants to interview. Purposive sampling allowed my own judgement

and negotiation which enabled me to take advantage of unexpected twists and situations due to the ever-changing context and volatile nature of the study phenomenon. In this case, purposive sampling technique allowed the most suitable participants to be selected at the time that they were needed. Participants were selected based on the researcher's judgement and the purpose of the research (Babbie, 2010). In Masvingo, key insiders Tino and Chipo were critical in the selection of the study participants as they knew everyone, they commanded authority in the markets. Following Suri (2011)'s advice, of selecting participants who are conceptually aligned with the study purpose, on top of the two key insiders, 24 participants were selected who had experiences with the mobile money services. Important to note is that my choice of purposive sampling depended on the nature of the study population itself. Important to note is that in both locations the population of MM users was not well defined making it difficult to use probability sampling methods like simple random sampling and stratified sampling which allows for randomisation and generalisation (Blaike, 2017).

However, this does not mean that purposive sampling has no inherent weaknesses that need to be dealt with critically. From my experience, one such weakness was that purposive sampling resulted in missed cases which led to a systematic disregard of important data in the process such as data on MM use among the youth who shared MM wallets with their parents, the less vocal in the markets and also those who did not show interest in the study at all. Moreover, purposive sampling if not carefully done may also result in the selection of a sample that is not representative of the population where it is drawn from. Apart from these weaknesses, in my experience, purposive sampling was time consuming, and it required a lot of resources. Considering all this, purposive sampling remained crucial for this study because of its flexibility and its potential to arrive at new conceptual models that can be useful in social science research (Suri, 2011). Purposive sampling also offered the opportunity to address the study purpose efficiently, credibly, sufficiently, and ethically. Important to note also is that some findings from the data gathered from the purposive sample may however be transferable to others and as such may be extended to other similar settings (Henning, et al., 2013). In the next section, I discuss the sample size for this study.

2.4.1 Sample size

An adequate sample is as critical as selecting the research questions for the study (Mashall, et al. 2013; Boddy, 2016). The sample size for this study was influenced by the requirements of the analysis of data. The study involved time intensive in-depth methods of collecting data, hence the sample size was not very large as I focused on depth not breath. Also, important to note is that I used the interpretive approach to interviews (Smith et al. 2012), which required a small number of participants so as to be able to reveal in-depth detail (experiential and qualitative) about the experience of the participants with MM in the two study sites. To avoid being distracted by sampling concerns, in total, twenty-six participants were selected following Cresswell, (2010)'s recommendation on sample size and selection The sample comprised of twelve men and fourteen women who were selected for intensive one on one interviews. The principle of data saturation which value completeness of the study was therefore employed but not uncritically (O'reilly and Parker, 2013). Data saturation was developed originally for grounded theory but also vey applicable to all qualitative studies that employs interviews as the primary data source. This involves gathering data to the point of diminishing returns. The study's 'completeness' was realised when new data and the analysis of subsequent data from new linguistic devices (interviews, observations) indicated redundancies and replication and revealed no new findings.

In addition, due to lack of practical step by step guidelines for the principle of data saturation, sometimes the concept is unnecessarily invoked to justify studying only a small sample which in turn diminish the credibility of such research (Marshall, et al. 2013). However, in this study, I considered the vagueness in the guidelines as a reflection of qualitative research orientation and tolerance for ambiguity. According to Patton (1990:242-43), qualitative research is rife with ambiguities and purposeful strategies instead of methodological rules, it also involves inquiry approaches instead of statistical formulas. It works more for people with high tolerance for ambiguity which becomes more clearer in the sample size which depends on what one wants to know, the purpose of the inquiry, what is at stake, what will be useful, what will have credibility and what can be done with available resources.

Following the above discussion, I initially envisaged that by 20 interviews, I would have reached data saturation, however, I did more than 26 primary interviews including second and third cycles to qualify and recheck the data. Most importantly, I realised that I could not predetermine the exact number of interviews to be done in advance The second round of

interviews was not very in-depth and a little shorter compared to the first interviews, with some lasting less than 25 minutes. I kept doing more interviews to check whether the data was becoming truly redundant. In my study, to avoid making superficial reference to data saturation using an insufficient data set, I focused more on the quality of the data rather than on the redundancy and replication of data. Most participants were self-employed in the informal sector due to the current socio-economic and political crisis in Zimbabwe. It was very important that I do not lose sight of what was doable. For example, although 40-50 interviews as recommended by Denzin and Lincoln (2011) could have been feasible, I was not going to be able to devote required, sufficient analysis and to report in-depth on each case with such voluminous data set on one phenomenon, i.e., the sociality of mobile money.

Moreover, conducting too many interviews could have been counterproductive especially if done for the sake of doing it. Therefore, to cater for this lack of clarity and rigour on sample size, I provided sufficient contextualisation as shown in **Appendix C** to capture each participant's unique viewpoint embedded in its cultural milieu. The subsequent interviews I conducted provided some insights, but it was not substantial or of any relevance the study. Most new information generated was because of new situations on the ground at the time of interviewing such as government rules and regulations on mobile money use for the case of Masvingo.

Contrary to the above submission, I agree with Bryman (2012; 2015) who argued that researching until data saturation is challenging. In his view relying on data saturation meant that sampling, data gathering, and data analysis have to be done at the same time rather than doing them individually in a linear process. A similar line of argument is presented by Suri (2011) who argued that with the use of open-ended questions, data saturation remains elusive as every new interview can potentially bring about new insights and themes. For these reasons, my results guided how I decided to stop collecting data.

Further, to cater for this potential drawback due to ambiguities of data saturation in my study, I closely followed Mason (2010)'s advise and I tried to build a convincing analytical narrative based on "richness, complexity and detail" in the data and context itself rather than focusing on the statistical logic -how many interviews, how much data, how many participants etc. I employed the concept of 'data sufficiency' meaning that the data should not only be saturated but should be sufficient enough to answer the research question (s) ((Patterson, et al., 2001:37). Therefore, the claims I am making about the social life of MM the available discourses, patterns

of mobile money use and the emerging sociality as a result of its consumption in Manzini and Masvingo informal markets were, to my knowledge, indisputably sufficiently grounded in the evidence collected in the field, which is presented and analysed in chapters 4, 5, 6, 7 and 8. Table 1 and 2 provides a summary of the participant profiles for both Manzini and Masvingo.

Table 1 Participant profiles Manzini

Name*	Age	Gender	Dates	Sector	Occupation
Sipho	30	M	5/09/18 9/12/18	Formal/informal	Teacher/owner of small shop
Qhawe	41	M	19/09/18 23/12/18	Informal	Handcraft seller
Thulani	36	M	20/09/18 25/10/18	Informal	Spaza owner
Thato	43	M	27/09& 25/11/18	Informal	Handcraft seller
Celiwe	22	F	3/10/18 31/10/18	Informal	Sales lady
Yanda	30	F	17/10/18 1/11/18	Semi- formal	MM agent
Zamo	32	F	17/10/18 19/06/19	Informal	Second hand clothes business
Lunga	25	M	24/10/18 16/12/18	Informal	Runner[3]
Thami	46	M	1/11/2018 2/12/18	Informal/ formal	Teacher/second hand vendor
Vee	27	F	7/11/18 20/06/19	Formal/informal	Student
Gogo Flo	29	F	15/11/18 26/06/19	Semi-formal	MM agent
MaGugu	56	F	21/11/18	Informal	Market vendor/carpenter
Koni	36	F	28/11/18 27/06/19	Informal	Handcraft seller, spaza owner

[3] Runners is a slang name used to describe people who travelled and organised stock for their customers who for some reason were not able to travel to complete the orders of the goods they needed on their own. Hence runners and the name imply were responsible for running around gathering stock in return for a commission or payment.

Table 2 Participant profiles Masvingo

Name	Age	Gender	Date	Sector	Occupation
Tonde	32	M	7/1/19 21/03/19	Informal	entrepreneur
Chipo	37	F	10/1/19 4/04/19	Formal/formal	Student and market vendor
Jona	45	M	14/12/19 26/04/19	Formal/informal	Teacher/Money changer
Tawanda	27	M	28/1/19 22/04/19	Semi-formal	Security guard
Gogo Cherry	60	F	31/1/19 17/08/19	Informal	MM agent
Ruva	25	F	11/2/19 30/3/19	Informal	Entrepreneur/Undefined
Tito	61	M	4/2/19 27/04/19	Informal	Shoemaker
Jasmine	31	F	16/2/19	Informal	Housekeeper
Danai	44	M	18/03/19 24/08/19	Formal	Police officer
Rutendo	39	F	4/03/19 6/3/19 17/08/19	Informal	Entrepreneur
Tino	21	M	20/03/19 11/02/19	Informal	Student/ entrepreneur
Ruth	45	F	30/03/19 26/04/19	Informal	Money Changer/Vendor
Kombo	43	M	16/02/19 24/04/19	Informal	MM agent/Vendor

2.5 Data collection tools

Understanding the financial practices and mobile money usage practices of the participants in the two locations was not easy as participants do not document what they do with their money. As such their procedures were not easy to guess or anticipate. For this reason, collection of rich contextual data was essential for the success of this study. To this end, I utilised multiple and complementary qualitative data collection tools to understand the everyday social practices that informed the resultant mobile money practices. The main data collection tool was interviews. Supplementary data collection tools included observations, photo voice and my pre and post reflection journal which was key as a space for reflection on both my personal research involvement and the process in general. This was also key tool for recording my possible path to move from analysis to claim making to writing this thesis. I also drew thematic maps for major and minor themes as a build up for analysis throughout my thesis in my reflection journal. Mobile money has been explored in detail in southern Africa. However, the methods of data collection included surveys, cluster analysis which focused mostly on the link between mobile money and financial inclusion for the previously 'untapped market segment' (Anderlone and Vandone, 2010).

Therefore, the key concepts these studies focused on were remittances, savings, financial inclusion, mobile money as a financial inclusion method for rural communities, banking the unbanked, breaking the digital divide (Lawark, 2012; Peruta, 2018; Chitakunye and Thulani, 2014; Fanta et al. 2016; Kalba, 2016). In as much as these studies were informative and reputable, in my view they followed the macroeconomic definitions of financial inclusion and mobile money use which failed to adequately account for the human social experience and how mobile money is skilfully integrated in day-to-day activities. This in turn makes adequate understanding of consumer knowledge of mobile money as a service shaky and incomplete. Hence, this study needed data collection methods as discussed in 3.5.1, 2 and 3 below that are robust enough to unearth and understand the micro level experiences of mobile money use and the sociality generated without simplifying complex variables and to draw conclusions on the sample studied only and generalising from the population was drawn from.

2.5.1 Interviews

I started from an ontological position that sees the social life of mobile money as a subjective and contextual reality unique to each individual and that can be studied and explained through one-on-one in-depth interviews and observation. The choice of data collection methods on digital money requires the understanding of individuals' interactions with money in different contexts (Kaye, Vertesi, Ferreira, Brown, & Perry, 2014). I took the relativist ontological position which sees reality as different from person to person as it is created through interactions. In this way, I considered interviews the most appropriate source of data because of their inherent capability to tap into the spontaneous and lived everyday worlds of the participants. Through my active engagement in the field, I noted that the reality of mobile money experiences was actively created by participants and did not exist independently of their knowledge of such reality. Both the cash barons who sold money in Masvingo, to the informal money lenders in Manzini and all the participants' actions were embedded in the way they experienced their own world in both present and historical space. It was important to understand how mobile money users in the two contexts experienced mobile money use, participated in it, moulded it, and encountered it and gave it a name and position in their day-to-day activities in ways that were culturally derived and historically situated (Cresswell, 2008:8). In Masvingo informal market, most female market traders seemed to be telling the same story, but it was important for me to maintain the uniqueness of each participant by actively paying attention to recurrent, cross cutting themes on the different questions that informed this study.

Important to note is that there are different types of interviews in qualitative research which range from tightly structured and formatted questions to unstructured and loosely structured questions. Although both structured and unstructured interviews are accepted in my field of study, I did not opt for structured interviews because of their blandness and passivity as alluded to by Roulson and Choi (2018). I chose interviews for their utility in the study and practical reason in terms of resources and time (Silverman, 2020). More so, interviews gave me the opportunity to understand mobile money experiences and the social life it generated at individual level. This was very critical given that in earlier studies on mobile money, in Eswatini is only mentioned are Finmark Trust report and a few policy papers which depended on quantitative and generalised survey data (Fanta et al. 2016) which may not have captured the in-depth detail on how the participants used mobile money and actually experienced it and

the social life that came about as a result of its continued and accelerated use. It is also important to highlight that most questions in previous studies were quantitative soliciting information on issues like drivers of financial inclusion (Magongo, 2019), financial service innovation and money demand (Dlamini and Mabuza, 2020) and Mobile money and financial inclusion (Myeni, Makate and Mahonye, 2020, Magagula, 2020; Hlophe, 2018). Another important observation was that Eswatini and Zimbabwe are unique countries. Hence bundling up these countries under the SADC umbrella makes it difficult to understand mobile money use at country specific level taking into consideration country specific variables in culture, language, innovation, and preparedness.

The thick descriptions were partly derived from unstructured interviews and reflexive interviews (de Marrais, 2004) that were used to delve deeper into the participants lived experiences (van Manen1990) to gain understanding on their experiences of mobile money adoption and use in the informal markets in Masvingo and Manzini. What was important to me was the experience of the participants and the meaning they make of that experience (Seidman, 2012). My interview guide was organised thematically to capture the basic topics to answer the main research question. However, the pre-identified topics did not make the interviewing experience bland; during the interview, topics were participant driven and dynamic as talk resembled everyday conversation. This went a long way in putting the participants at ease since most of them especially in Manzini did not have previous experiences of doing interviews with researchers. Hence the dynamic talk and positive interactions made the participants comfortable enough to describe their experiences without any prejudice or coercion from my side. As discussed earlier, the context was very important thus the data collection process was dictated by the context of the informal spaces of the participants such as the streets and markets. Textual data for this study was generated by means of multiple in-depth interviews with 26 purposively sampled participants. Through the in-depth one on one interviews with the participants in their own language i.e., Shona and siSwati, I gained adequate knowledge on their dynamic experiences of mobile money and how it impacted on their regular social life on daily basis.

During the interviewing process, I took Kruger (2003)'s advice on interviewing participants multiple times. Although some participants were not keen on being interviewed many times, I was able to get at least three quarters of the participants to do short follow up interviews with me after I had transcribed the data and found some diversions and discontinuations within the stories, they had earlier told me. Given the dynamic financial landscape in Masvingo, I had to

do follow up interviews to catch up with changing rules and regulations and how it possibly impacted the day to day lives of the participants. Although the participants were made aware through the participant information sheet that I was going to interview them more than once if need arose, having repeat interviews to talk about equally similar stories may seem ethically burdening the participant, it was necessary for me to ensure that the overall story line holds and if it didn't hold I wanted to know what the reasons for the diversions were and detail them.

I also had to do repeat interviews to successfully avoid the "genre games" by which interviewees tended to display false competences and their preferred self through the use of socially acceptable language (Daniel and Henning, 1999). This way, at least in my opinion, I managed to avoid getting superficial data by tapping into the collaborative nature of data production (Gabrium and Holstein, 2006) and treat the interviewee as an active participant who was equally responsible for the final product. Although Masvingo is my home town, I grew up in the other parts of the city hence it was very important for me to familiarise myself first with the context of the markets and the city a s a whole so as to discover the culture that may be new or unfamiliar to me in terms of the formal and informal language and gestures used to communicate money matters in the era of crisis. I believe I was culturally prepared (Holiday, 2001:12; 2020) and I was competent enough to detect important information that the interviewee may feel is socially and culturally unimportant. For example, I learned that whether the respondent owned the phone she/he used for mobile money transactions was considered culturally insignificant. Importance was put on the money in the sim card itself not the phone. The phone was only used as the 'brick wall of a bank'.

In addition, I chose unstructured interviews for studying the sociality of MM as a digital financial service innovation because of their capacity to offer participants a sense of agency, ownership, purpose and more importantly they provided a voice for the disenfranchised women and men in the informal markets. During the interviews, I solicited data regarding the participant's experiences and perceptions of mobile money and how they think their day-to-day activities have evolved. Although methods like financial diaries have been used to understand how money really works among low-income groups (Murdoch, 2012), they focused more on households as a unit of analysis, not the individual. Hence the conversational quality of interviews was lacking in which the course of the dialogue was set largely by the participant as advised by Vagle (2014). I gave my interviewees more time to talk as opposed to me doing the talking. I asked questions, I also allowed them to ask and point me to questions they thought

were critical to the success of this study since it was a co-owned story. I wanted them to have that sense of empowerment which comes with ownership as the stories belonged to them.

In addition, prior to developing my interview guide for this study, I did two pilot studies in the two locations. However, the participants of the pilot studies were not included in my final study sample in both locations. This helped me to come up with a list of topics, the elicit descriptions, that spoke to my research questions as well as the conceptual frames that the data is analysed within. My interview guide was not waterproof since it was somehow restricted to what I already knew based on my own insider-like status, from previous readings, day to day experiences and from the pilot studies. The sequence of my questions began with attaining general information about the participant e.g., their hometown, occupation, personal interests, and future plans. Following these background questions, I asked all the participants one broad open-ended question namely, "When you think of EcoCash, what comes to your mind?" The participants responded differently to this question reflecting their gender, class, occupation etc. which also depicted their subjective experiences of the ongoing financial crisis in Zimbabwe. Following the participant's response to this question, I asked questions on actual experiences related to general perceptions on components of mobile money, i.e., the process of registration, the services offered, services normally used, services barely used, how the payment spaces were embedded in the markets so as to move from being abstract to particular issues that the participants were grappling with on daily basis. Further, topic questions also ranged from experiences of mobile money in general to personal, emotional involvements with specific mobile money services arising in the participant's social circles. I also topically asked each participant about the issues that they had accepted fully and issues that they were still coming to terms with / grappling with either as individuals or as a community in relation to mobile money and the reasons for that.

Further, interview questions did not follow a predetermined format but rather were in line with participant reflections which as I reflect on my findings in chapter four, were very critical in bringing about more thorough descriptions of told and lived experiences of the diverse participants in this study. In the first stage of the study, I took time to familiarise myself with the contexts of payments in the era of crisis. I was therefore able to probe and ask follow-up questions based on my general familiarity with the research domain and insights generated through the process of interviewing. The primary objective of the interviews was to allow each participant to (in their own words and thoughts) articulate the network of meanings, symbols,

images (discourses) that constituted their personalised understanding of mobile money and any form of emerging socio-economic organisation within the markets.

Furthermore, the detailed descriptions of participants' experiences were generated during the sixty-to-ninety-minute interviews which were conducted at a secure and mutually agreed space to create a context in which a participant felt at ease and comfortable in discussing their experiences and perceptions mobile money services. Some interviews were conducted in the park nearby, some at the participants' workstations during less busy hours and days. I also went to participants' homes for follow up interviews- the ones who lived close by or in flats in the city.

I began by bracketing my own pre-conceptions to understand the participant experiences of mobile money adoption and consumption in their own terms. My intention was not to discard any prior knowledge as not useful, but I did not want to let the information I already have about the context come in the way of listening. This enabled the essence of the phenomena to emerge spontaneously as I focused more on probing and not talking too much to avoid over contributing my own viewpoints (Roulston, 2016) since I needed more information on the experiences of the participants than on myself. In a similar vein, Atkinson, and Silverman, (1997) submitted that a key weakness of interviews manifests in the romantic impulse for self-narration especially if interviews are adopted uncritically. Questions were spontaneous and varied from one participant to the next, a characteristic of the emergent design.

By using interpretive approach for this research (Smith et al. 2002), I was able to explore experiences of mobile money use in its own terms and understand what happens when the everyday lived experiences took on a particular significance for people. Most studies focusing on mobile money looked at its usefulness for financial inclusion in southern Africa. However, the use of mixed methods to study mobile money by Chitakunye and Thulani (2014) leaned more to the quantitative paradigm, as such it failed to capture individual experiences at micro level and failed to sufficiently account for money as a personal issue.

However, important to note is that the interpretive paradigm has its own set of distinct shortcomings which can impact on the data if not considered during the design. My interviews were contextually situated social interactions which reflected the particularities of the context, therefore I innately relied on self-reports which poses serious authenticity problems since self-reports are not always accurate reports. The same challenge is described by Silverman (2020) who recommended seeing beyond the talk as interviews and participants' voice do not always

tell the truth. In both sites in Masvingo and Manzini, participants were not always aware of the forces that acted on their agency making some of their explanations of phenomena incomplete. In Manzini, the less salient power imbalances conditioned the way women depicted their use of mobile money within domestic circles only. This is discussed more in Chapter 7, where women like Koni, Gogo Flo, Zamo, Rutendo and others were more comfortable using their MM wallets to complete essential household transactions rather than saving and investments. Although experiences were unique to everyone, certain experiences were embedded in existing regimes of truth due to existing processes of marginalisation, domination, privilege, and marginalisation in the somewhat egalitarian markets. However, important to note is that I did not use a critical paradigm in selecting data for final presentation. This was important for me as I wanted to avoid superimposing universal notions of identity on participants that may not have been applicable and relevant to the study of the social life of mobile money. In many ways, participants already possessed an excellent level of awareness on what was happening in their lives and the different forces. To cater for this drawback, I engaged with all my interviewees' responses fully acknowledging the transcripts were not neutral or unproblematic sources of data (Hamersley, 2003:124, Siverman, 2020). Hence, I did not regard the interviews as finite containers of information.

According to Van Manen (19988; 35), there is no way of hearing, seeing, or representing the world of others that is absolutely, universally, valid, and correct. In a similar vein, Richardson, 1990; 2000) submitted that in research spaces, power is always a sociohistorical construction, and no textual scribing is ever innocent as we are always inscribing values in our writing. Hence the social situations, actions, and practices we wish to study have an inherent potential to elude us as we strive to offer representative interpretations and reinterpretations. For these reasons, the interview data for this thesis was not accepted uncritically but taken in its own terms. I used the data with caution in juxtaposition with my other data sets from observations and my research journal where I was able to capture what was not said, what was implied, what was assumed, what was taken for granted and what was taken as socially acceptable. Further, I had continuous reflection on the data i.e., the way it was collected, the circumstances in which it was collected, and the meanings attached to it also helped in validating interview data (Gabrium and Holstein 1997; Silverstone, 2001; Swaminathan and Mulvihill, 2014).

I was also aware that the de-contextualisation or disembeddedness which result from interviews' focus on a small moment in the interviewee's life might also have some impact on the holistic social construction of knowledge and experience (Henning et al., 2004; 2013;

Henning, 1995; Kvale, 1996). Participation in interviews is completely different from the daily lives of individuals. I used the techniques of phenomenological interviewing and focus on the experiences of the participants holistically. As argued by Henning et al., (2004; 2013), interviewees themselves had agency and had the capacity to deliberately circumvent questions they felt self-conscious about such as spending habits, borrowing habits. For example, some of the data may have been half-truths or fabricated stories of their idealised or preferred selves which if I had not picked up follow-up questions and observations would have had an impact on the authenticity of the data.

To address this critical shortfall, I employed discursive oriented interviews of taking 'talk as action' (Baker, 1997:130; Gabrium and Holstein, 2002:17; Henning, et al., 2013:57) where meanings are co-constructed in the process by both the interviewer and the interviewee. Hence meanings were created as we spoke i.e., the situated use of categories, showing how language construct and limits and guide our understanding of our worlds and ourselves. I gave all my interviewees new positions as a research partner since they are people with identities of their own. Hence, I had to treat all talk as social action not a representation of preformed cognitions-something done in talk to accomplish social action, i.e., looking at denials, refutations, persuasion e.g., the persuasive 'hmms' and the refuting 'reallys' situated in the talk. Important to note also is that discursive interviews were very time consuming, and I had to start organising my data into meaning categories to prepare for analysis concurrently.

Interviews as a single method can be problematic as there are situations and events that participants may have chosen to forget or report inaccurately. To cater for this, I also did follow-up interviews and observations and based on epistemological concerns on interview usage in practice (Silverman, 2013), I took the information that the participants chose to remember as a good representation of their experiences as people in most cases chose to remember things that matter most in their lives. Based on the nature of qualitative data construction as social facts, I was not looking for positivist data of what happens (Roulston, 2010b). Rather, I was looking to understand how participants experience their social world in their own terms and make meanings of those experiences. It was not ethical for me to try and force out information from participants that they clearly did not want to remember just because the facts had to be presented in totality. In my view, making participants to open the black box of information stored at the back of their brains could have been counterproductive as my purpose was to find the meanings attached to the experiences of mobile money use and its resultant sociality in the two study locations. I considered that my participants were sense-

making individuals. Access to their experiences of mobile money use was therefore dependant on what they told me about their experiences. The process of making sense was double hermeneutic (Smith et al. 2012) i.e., making sense of participants trying to make a sense of what was happening to them. However, it was also necessary to cover in the gaps of understanding by looking closely into each participant's context to understand things that were not said in the interviews. According to Sartre (1948), things that are absent are as critical as things that are presenting defining who we are and how we see the world.

Another possible interviewing method for this study was ethnographic interviews as a participant observer which could have been used to explore meanings that people ascribe to actions and events in their cultural world exposed through their own language (Roulston, 2010b:19). However, ethnographic interviews, though a possibility, could not be used because this study was not carried out over extended periods of time. The time for data collection was split between the two locations in two different countries which made it not only less feasible but also less relevant to the study. It was not possible to participate and live in the research settings. For example, in Eswatini, the spaces where I conducted my interviews were open only two days a week, Wednesday and Thursday respectively. Besides, the data required for the purpose of this study did not necessarily call for long duration of contact; I managed to get the cultural meanings from numerous informal talks and entangled encounters I had with people in the spaces none other than the participants. Each of the interviews were audio taped and transcribed verbatim to prepare for analysis.

2.5.2 Researcher's fieldwork journal

> *'Reflexivity is a critical suspicion of our own intellectual assumptions, our perspectives, our positions in society, the knowledge discourse, and the role this plays in shaping research questions, methods, and results' (Swaminathan and Mulvihill, 2014).*

In this study, I looked at reflexivity as a holistic process that takes place along all the stages of the research process. From problem formulation to the shifting standpoint of the researcher and participant through interpretation and writing (Hesse-Biber and Piatelli, 202:560).

One of the important epistemological positions has to with the position of the researcher versus the researched. My past experience with the study subjects i.e., mobile money use and my past familiarity with the context may have shaped how I interpreted my findings and how I

understood the participants in a positive way. Hence, I acknowledge that my presence in the field may have influenced the course of the research, especially on how I leaned towards certain themes such as mobile money and human economy due the use of social trust in the communities. For this reason, my reflection journal which is based on the above quotations helped to practice empathetic neutrality or what Wilhelm Dilthey referred to as the "*verstehen*" (Dilthey and Jameson, 1972) Throughout the study, I accumulated two hard copy notebooks, and some reflective notes were in my tablet as digital copies where I constantly evaluated myself and documented every step in the research process. Vagle (2014) recommends a post reflection journal for researchers as a space where all important details about the study can be entered and dated from the beginning, thinking about the research topic, the proposal to the final thesis. According to Kuntz (2015), researchers can easily lose sense of experience and self while conducting interviews. A reflection journal always helps the researcher to get a grip on sense of self during the research journey. My reflection journal served as a space to think, to question, contradict and agree with myself, a space to vent and laugh and be curious about my research journey. Important to note is that these reflection notes were separate from my field notes. I was only able to jot them down after leaving the field, and at time days later when I remembered something interesting enough to record i.e., from men proposing me marriage to gogos asking why I could not speak Siswati properly when my grandmother was a liSwati.

In Masvingo, I enjoyed recording new slang that people used on daily basis to communicate about the failing economy, politics, and politicians in a way that people outside the context would understand. The participants were very happy and comfortable when I integrated the slang language in my interviews. In the markets, I noted that everybody who had come from South Africa or abroad, was considered by the 'hwindis' (taxi drivers) as a landlord even though without having actual land and any activity done to earn money was "*kungwavha - ngwavha"* a word literally meaning "*thief and intelligent at the same time*". I also detailed my role as a researcher, my assumptions of normality, the bottom lines, and the shocks. The reflection journal also gave me the opportunity to detail my assumptions, beliefs, perspectives and to document my academic background and the experiences leading to this research is unprompted ways.

In addition to the above, the reflection journal also served as a space to collect data by listing favourite words, idioms titles, note odds and ends which in turn allowed for creative readiness. I documented the connections and disconnections I saw, and I was able to detail beforehand what I thought I was going to gain from the participants. By giving myself a private and

protected space to examine my own assumptions, beforehand, I was at a much better position to take hold of those assumptions in the field.

Continuous reflection also enabled me to be more aware and careful of my own position in the research especially how my position affected the research questions and interview questions. I was able to challenge my own assumptions and conventional modes of thinking, which made me more able to analyse my own hidden assumptions that would have grown into habitual patterns of thought and possibly directly affect the process and outcome of this research.

2.5.3 Non-participant observation

Understanding the culture of adoption and usage of mobile money or any digital services is a process, meaning that assumptions of the existence of perfect coherence are violated on the part of an unconscious researcher who fails to see culture as a process. Given that the observed context may yield information that may complement or challenge the interview content (Henning et al, 2013), in my experience, getting to know the way of life of people i.e. How they perceive financial innovations like Eco-Cash mobile money entailed more than just interviewing participants at length or multiple times (Henning et al, 2004). My observations were focused on specific research questions, and I was sensitive to structure, form, signs, symbols, billboards, the background so as to naturally uncover how the social reality and social political spaces of digital payments were produced, maintained, and sustained overtime in a crisis ridden Zimbabwe.

As discussed earlier, I used the help of two key insiders to observe the participants at the Chitima market in Masvingo. I realised that these public spaces had a great impact on the launching of financial service technology products such as MM and new technical gadgets. During market days, women and men from different places came together for the sole purpose of trade exchanging various items and the most usual form of payment was soiled bond notes and EcoCash. During these visits, I conducted informal interviews and took detailed field notes. At the end, I had different types of notes which included observational notes, theoretical notes, methodological notes and analytical memos and end of day reviews.

However, I did not only observe the study's direct participants on their own but in the company of others during these market hours. I used observations as a strategy for validating my

interview findings. Further to understanding all this, I employed collaborative ethnography i.e., acknowledging the role and the presence of key insiders (informants) such as Tino and Chipo navigating the marketplaces with ease.

By spending time observing I was able to have a meaningful grasp of motives, beliefs, concerns, interests, unconscious behaviours and customs of the participants and non-participants as well which was critical in building my general view of the situation and experiences of mobile payments. By continuous observations, I was able to see and 'partly' understand the world as participants saw it, to live in their time frames, to capture phenomena in and on its terms and to grasp culture in its on ongoing environment as advised by de Vos et al., (2017) and Neuman, (2013).

However, I also had problem with observations as a tool to critically understand participants' perspectives. This was because of the different worldviews between my participants and me, i.e., The way participants saw themselves (uncritically), the way they interpreted their own world (Hammersley, 2013) was very different from the way I saw things from my own privileged position. To cater for this shortfall, I had to become a critical data source (building my own knowledge and the participants' knowledge). However, I still remained with one critical challenge- by gaining access through key insiders, I had no way of gaining informed consent (a critical ethical issue when conducting social research with human subjects) for all the people I observed. To counter this drawback, I provided participant information sheets and consent forms for the key insiders with whom I tried to maintain normal interaction as possible to avoid alerting the other participants I was observing important to note is that I was able to ask much informal questions as possible without raising any ethical concerns.

2.5.4 Photo voice

The rationale for using this visual method was to give the participants some power over the research process as well to appreciate their agency. To cater for interviews' lack of rigour, some researchers do as much as 100 in-depth interviews (Barber, 2012). Instead of doing 100 shallow interviews which were going to be potentially overwhelming, I did in-depth interviews with 26 participants, and these were involved high emotional and time investment on both the participants and I. Therefore, the choice of using photo voice was inspired by my goal of capturing the marginal voices of the participants as well as the unique contextual circumstances in the two locations using pictures. I adapted the photo voice participatory method to allow

both the participants and me to record and reflect meaningfully on photos of everyday activities and events which allowed for different perspectives of the phenomenon to emerge. I asked the study participants to take photos of things we discussed on the first meeting. I thought this was going to be crucial since some participants were not able to comprehend everything they do without visual data. Common practice when using photo voice mandates that the participants should get training for taking the pictures. However, in this case, participants were not required to get training in a bid to avoid diluting the process of taking the photographs and captioning them in their own terms, undiluted b training workshops. The quality of the pictures taken and the amount of lighting on the pictures all depicted the real experiences of the participants in their everyday settings. Participants felt part of the research process, confident about their knowledge and control of it. Basically, the discussion of photographs revolved around the context the participants lived in and how that context impacted their daily lives and realities. In this way, the participants had the opportunity to represent the stories they could not express in words in ways they felt comfortable. Participants were only given topics to think of as guidelines including pictures of goods, they sold using MM and those they sold using only cash.

Although this data was only supplementary, the plan was to ask questions which reflected on what the selected photos meant to them and why they thought it was necessary for me as a researcher to see them or include them According to Rose (2007:240-2), photo elicitation provided a rough idea on the "What" questions leading to subsequent reflection and deeper meaning. However, I did not pursue this method for three reasons. Firstly, the data I was getting was almost like the in-depth interview data so there was a danger of duplication of data. Secondly, this method raised many ethical issues regarding ownership of photos and the process of taking the photos. Lastly, not all participants owned a camera phone, and some were not able to take photos that I had asked as part of the interview. However, this did not affect the data gathered since I was able to take photos myself of key moments and situations. Since this study involved human participants, in the next section I discuss how mandatory ethical protocols were upheld.

2.6 Ethical considerations

Ethical issues surfaced in all stages of the research design i.e., prior to conducting the research, at the beginning of the study, during data collection, data analysis and data reporting. It is true that research ethics are more technical in quantitative research, however when it comes to qualitative research like this one, aspects of research ethics were a complicated process. The qualitative nature of this study meant that the research had an emergent design which made it difficult to ascertain a balance between risks and benefits beforehand. During the study, I constantly monitored the way my research was progressing at each stage to maximise benefits over risks and potential discomfort on the participants involved. This exercise ensured that a balance between the value of the research and the wellbeing of the participants was maintained during the research process.

Firstly, the study sites were considered public spaces, as discussed earlier, I used key insiders to gain access. I also followed and respected both the known and unwritten codes of acceptable moral conduct in the markets such as greeting elders and other people who were not my research participants.

Most importantly, before any data collection was done, I provided participants with an information sheet[4] in which I detailed the research process and what was expected of them as participants. I obtained permission from individuals through voluntary informed consent[5]. Therefore, consent was either written or audio recorded to ensure that participants exercised their rights as autonomous persons to voluntarily accept or refuse to participate. I availed participant information sheets to appraise individuals of my motivation to do the study, of their selection, their granted anonymity, and the purpose of the study. According to Straits and Singleton Jr (2011), participants could only make informed decisions about whether to participate or not after considering the provided information about the study. A similar argument is given by Cresswell (2013:154), who submitted that disclosing such information is also crucial for enhancing rapport building. After taking them through the study purpose, the participants were more enthusiastic to participate than before I explained to them. This showed that quality research is all about communicating effectively between both the researcher and the researched. Most importantly, participants were assured of voluntary participation in this study i.e. I explained in simple terms that their participation was without undue inducement

[4] Appendix A
[5] Appendix B

and was with due regards to their wellbeing, privacy, and dignity. During the process of data collection, I ensured a balanced research relationship between the participants and the researcher. In my view, this encouraged disclosure, trust, and awareness of potential ethical issues.

In addition, during the process of data analysis I continuously respect individual participants by using a non-discriminatory language that did not involve stereotypes, labels imposing my values on the participants. As advised by Brink et al. (2016:43-44), I exercised honesty and avoided falsifying information, manipulating design and methods as well as selective detainment of data so as to get valid data with no bias.

Moreover, the principle of confidentiality was maintained throughout this study by not using the respondents' real names and addresses in both the unprocessed data and finished report. Furthermore, data provided by each informant was not shared with others to avoid personally humiliating or embarrassing the participants among their peers. Therefore, the identities of the participants remained anonymous as codes and pseudonyms were used to ensure that the data obtained could not easily be related or traced back to the real participants. For data storage purposes, each interview was assigned a code for example Interview FA, Lala 10 June 2019. The F refers to a female participant, A refers to first participant and Lala is the pseudonym. For all interviews with males, the codes will start with letter M referring to Male participant.

Before I engaged in interviews, I explained to the participants that in this type of research, risks could not be ascertained beforehand. Hence participants understood that what only posed as risks were no more than general encounters of daily lives which were unforeseeable and inevitable. (Marshall and Ross man, 2011). Therefore, this study did not expose participants to unwarranted physical or mental distress, harm, danger, or deprivation. Important to note also is that this study was not high risk since it did not involve participants mentioned under the vulnerable categories in the University of Witwatersrand ethical protocols.

Lastly, I also saved my recordings on different password protected gadgets to ensure that in case of machine failure I will not lose the data. My research journal and detailed field notes also acted as secondary data storage just in case the recordings got lost, misplaced, or damaged before the research was completed. Another important ethical issue to consider was the length of the time to keep the raw data collected. To address this, I followed guidelines from the university. This means that the data remain stored in a password protected computer until the

submission of the thesis and for the purposes of reworking the thesis after examiners' reports are returned.

2.7 Data analysis

The process of data analysis was informed by the research design and study aims (Saldana, 2011; Miles et al., 2014). Although the analysis started deducing from the gathered data, I agree with Blaikie (2007) who argued that there is no such thing as induction or deduction in its purest form as all analysis is approached at with some ideas in mind in form of conceptual frameworks or second order thematic categories which captured the essences and essentials of the social life of money. Considering this, patterns were discerned, and meanings were constructed based on structures, practices, and events around the participants' lives.

As Henning et al. (2013) alludes to, I understand that the sociality of mobile money could be examined by relating it to the nature of human life which is organised into shape and form which can be recognised, understood, and read as having meaning by ourselves and others through discourse. In the two locations, mobile money practices that shaped its social life were perceived and produced by specific modalities.

The process of data analysis started with reading scripts to develop a holistic understanding of each script, noting similarities, differences, and conflicts across transcripts. Data was coded in the context of the whole interview not part of the interview. Thus, earlier reading of scripts informed later readings and later readings allowed the researcher to recognise and explore patterns not noted in initial analysis. While going through each script, I made notations on substantive content areas and created meaning categories and thematic categories to identify holistic relationships amongst the meaning and categories used by participants to describe their perceptions and experiences of the twin processes of MM adoption and consumption. I then explored cultural meanings, which will lead to localised meanings that participants generate through the creative appropriation of countervailing cultural meanings associated with mobile money in general.

In sum, questions guiding data analysis included the following topic areas, interpretation of MM, ideological beliefs informing consumption motivations and behaviour, combining and reformulation of different cultural meanings for creation of new consumption meanings, unintended consequences as a result of MM use, and new ways of sociability among others. Therefore, by actively and critically analysing language in action, I was able to differentiate

diverse scenarios through which people informed each other, communicated, experienced life, became things and took different socially significant identities (Gee, 2011). However, no research process is without challenges. In the next section, I discuss challenges I encountered during this study.

2.8 Methodological challenges in the field

The process of conducting research in any given setting is rife with ups and downs starting from planning, designing, conducting, analysing, and representing findings. In as much as the process can be done with caution, there is always an inherent danger of missing values, outliers, inaccurate responses, missing instruments, careless recording which means primary data had to be treated with caution. I experienced challenges during the interviewing process; it was not easy to learn about people's experiences and the meanings they attach to those experiences in a spontaneous way due to contextual constraints, especially in Manzini market. It could not pinpoint the facts about what people say they do and what they actually do and mean in their setting because there are always multiple layers of settings within settings that is not penetrable. There were times when I could not probe further and had to leave the stones unturned to protect the participants when I felt they did not want to talk about a particular situation any further. For all my participants, this study was an emotional journey where issues that had been left untouched and deemed insignificant were raised sometimes without caution.

With regards to "eating into" the participants' time, I tried to interview the people during their free time or while they were waiting for customers so as to take as little of their productive time as possible.

It was also emotionally and physically draining for me to just wake up and go to the market spaces to just sit and tell stories. Although I only wanted to do in-depth interviews, sitting in the market, and engaging in informal conversations with the people, some who were not directly my participants but belonging to the same category helped me to understand the things people deemed important. I asked random questions on their experiences, shared jokes and laughed with them. This process gave me a sense of purpose, a direction. If my research was to make any practical significance to them in the future, I realised it was very critical to understand and even the little and somewhat insignificant of activities in the markets so as to move away from 'policy-based evidence' as one of my Professors used to joke about.

I also had ethical fears in the field. For example, my continuous physical presence in a space where people thought I did not really belong helped reduce the power as asymmetries between researcher interviewee as they felt they could identify with me. This realisation gave me confidence as a researcher who wanted to do research that can make practical significance in the long run. To illustrate this, Yanda, one of the interviewees, admitted that she felt less intimidated by my presence as time went on. Based on what Yanda said, I felt that in some cases the information we want as researcher remains locked in the minds of the participants because they feel intimidated or threatened by researchers who come and colonise their private spaces. I became more conscious and aware of how I carried myself as a researcher to keep my findings as 'pure' as possible.

As discussed earlier, I faced an ethical challenge when conducting observations as I did not seek informed consent from all the people I will be observing. I was worried that if they happen to know they were being observed, they could have possibly changed their behaviour and this would have affected the validity of the data obtained (Marlow and Boone, 2011). In addition, I experienced an ethical dilemma when I found out that some participants used mobile money for illicit deals such as paying for sex with underage high school girls who were desperate for money. I found that it was a common practice for men to pay to sleep with underage girls in groups.

Bearing in mind that this study is for a doctoral thesis, my inquiry was limited to users' perceptions, experiences and attitudes towards mobile money and their resultant implications. I ignored overlaps between users such as differences between them. Further my central topic is on participants' experiences of mobile money adoption and consumption and the resultant sociality due to such processes as such I did not go into detail about the actual processes of design and management of mobile money services. To cater for the financial constraints, I did most of the work on my own including data collection, data cleaning and data processing.

2.9 Chapter Summary

In this chapter, I discussed the processes and the steps that I took to examine the social life f MM as it presented itself in the experiences of MM use among the participants in the two selected study sites. The specific methods and tools described and discussed in this section enabled me to look at the individual stories to find patterns of experience; especially how it was shaped by differences in history, gender, class, age among other factors. The nature of the

research questions called for unstructured methods which enabled me to confidently gain understanding on how the patterns were formed, shaped and how they interacted with aspects of human experience. It was necessary to bracket existing information on the phenomenon to see beyond preconception and tap directly into its essence or to grasp its essential elements (van Manen, 2011). It was very important to understand how participants interpreted their own consumption patterns and how it impacted their day to day lives.

In addition, the qualitative research approach enabled me to provide detailed interpretation of the meanings and the structures of EcoCash and MTN MM as it was experienced first-hand, at the same time taking into consider the various contexts of the participants. The key was to understand what the experience meant to those who experience it in their own social and cultural contexts and realities including how the experience (if it did) changed the entire being resulting in a different type of sociality around digital money use.

Although I practised bracketing, it did not mean that I became blank deliberately. I used some of my prior understandings of the phenomenon as valuable guides to make the research more meaningful. Thus, I did not entirely bracket but exercised openness, empathy, and reflexivity respectively (Finlay, 2008; Wertz, 2005; van Manen, 2011). I did not want my pre-understandings to prematurely encroach into the study findings but to only provide deeper meaning and understanding. Similarly, interpretation for participants did not exist in a vacuum either, rather it was because of their pre-understanding of a phenomenon. This is partly because people are inextricably linked to and embedded in their life worlds (Mackey, 2005) to the extent that their subjective experiences are inevitably influenced by the socio-cultural contexts in which they find themselves (Flood, 2010). The combination of tools and process followed in this research design enabled me to explore situated meanings or positional knowledge i.e., to explore the experiences of participant's realities of time, space, relationship, culture, etc. (van Manen, 1997; Flood; 2010). In sum, people's realities are related to the world in which they live since they cannot abstract themselves away from their own life worlds (Heideger, 1962 cited in Mackey,2005)) as understanding that world is an inevitable basic structure of our being in the world. The next chapter places the research in broader debates on money and social life.

CHAPTER THREE: LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

3.1 Introduction

This chapter examines the theoretical concepts and literature related to broader socially mediated understandings of money practices across different contexts. The first strand of this systematic review addresses the nature of money and exchange in its socio-economic context i.e., how money has been used and been a representation of social and cultural contexts across time and space (Mauss, 2001; Ingham, 1996; Valence,2006; Zelizer,2010; Dodd, 2014; Hart, 2001; Gilbert, 2005; Guyer, 2004). In that context, it focuses on how money in its multiple forms has been represented and re-represented in different socio- historical contexts. The second strand of this systematic review looks at the perceptions and attitudes of communities towards money in its different forms across cultures, social contexts, and time (Bohanan, 1955; Zelizer, 1994; 2010; 2011; Guyer, 2004; Singh, 2000; Guyer and Pallever, 2018). According to Guyer, African money has always been characterised by multiple value registers through which people link and delink multiple currencies without full convertibility (Guyer, 2004). Therefore, and given the aim of the study, being to understand the social life of MM in the daily lives of the participants, the literature review raises theoretical questions about the position of informal digital money users in the MM ecosystem. This draws on aspects of traditional financial practices, social and sacred meanings, gender, digital and immaterial labour, and other factors that shape the financial practices of informal workers in the global south. Therefore, the chapter builds on existing literature on the social life of money by drawing on Zelizer, (2010); Dodd, (2014); Mahiya and Gukurume (2020). It examines how these digital payments draw on social process for their value (Maurer, 2012a; Mc Donald, 2019) and uses examples of digital payments including MPESA (Kenya), WeChat Pay and Alipay (China) and G-Cash from Philippines). This review of literature assisted in identifying and occupying the existing gaps on the relationships between individual financial practices and sociality.

This literature review demonstrates how existing knowledge continue to shape and configure perceptions on mobile money across time and space. Presently, people use digital money in line with their likes, lifestyles in ways that connects them to one another. It also shows how the organisation of the markets in terms of production, consumption experience, social reproduction, and power were expressed meaningfully through references to culture (Castells, 2004:3). The review brings various understandings of money and value, the shifts in monetary

forms, specifically how these shifts have led to the production of an unbanked population segment in the informal sector who require access to new innovative forms of finance. It also brings understandings on how social meanings continue to moderate the new innovative channels such as mobile money and micro finance efforts making the poor more vulnerable yet through their ingenuity, they are able to fight back and use these services in ways that align with their own lived realities.

3.2 Social Perspectives on money and value

Early conceptualisations and views about money, presented it as a difficult object, which deleted affect and community relationships and was destructive of the social (Marx 1990; Nietzsche 2003; Simmel 1907/ 1978). While classical theories about money explored in detail the apolitical, quantitative, abstract and objectivist aspects of money (Gregory, 1997:202), the history of money originated from the barter system as a codification of pre-existing shared understandings of debt and credit relationships within and among societies (Graeber, 2011). This origin can be traced back to various kinds of social practice, including exchange of gifts, political and religious activities, sacrifices, among many other socially significant monetary practices (Mauss 1967, Belk and Wallendorf 1990; Valenze, 2006; Varman *et al*. 2022). Furthermore, Dodd (2014) argued that the subject of money is too critical to be left to economists alone. While new financial technologies are associated with rationality and individualism, Dodd (2018) recognised that cultural and social aspects of money played a critical role in the adoption of Bitcoin, a virtual currency that could not be seen.

Dodd (2018) brings into discussion the social life of money and the social life of Bitcoin as a political economy of money with anthropology, sociology, and philosophical dimensions. Money is connected to many aspects of human life including social relationships, organisation of work, the identity of the self, precepts of governing moral life, public spaces, and intimacy (Dodd, 2018). Searle (2005) also presents money as a constructed institutional fact that arises from processes of collective intentionality. Classical work on money continues to provide sustained insights into the pre-conditions for a fundamental interrogation of the bases of value and meaning in contemporary capitalist societies. Important to note is that both Simmel and Weber saw money as a key instrument in rationalising social life. For Weber, money was a perfect means of economic calculation for capital markets (Weber, 1946[1971:331]; 1922[1978:86]) while for Simmel, money had revolutionary powers as it transformed the world

into an arithmetic problem (Simmel, 1908[1950:412). Further, according to Simmel (1900; 2004:56) financial transactions were viewed as form of social interaction, an observation that has particular bearing in my study of the social life of mobile money. Simmel (1900) highlighted that money affected the relations between and among people, including how they thought of those relations. Money is located within the realm of human experience (Simmel, 1900). Although general purpose money was impersonal, it enabled new and expanded subjective experiences to be realised either consciously or unconsciously (Simmel, 1900). Through money ownership, participants felt more empowered to do more for themselves, to love, to have prestige and a sense of worth. This, in my view, is key to positive sociation as money gave room to individuals to react creatively in the monetary world rather than being passive victims of consumerism (Holton 1996). Therefore, in this study brings new evidence from global South to complement the discourses which views participants as active actors who are able to make deliberate choices and actions with regards to their money as a means of being with others in the community.

However, in as much as mobile money has the capacity to create relationships between people, the same relationship could be reified into impersonal, cost benefit alliances that transgressed social and physical boundaries. For Simmel (1990), for example, the striking feature was the possible negative consequences of money on society as social relations became abstract and featureless. Although Simmel's work was philosophical and criticised by Weber (1946), for ahistorical formalism and remained more like 'his idea' of money and society, Sassatelli (2000) argued that Simmel's insistence on rationalism and sociability at the same time should be conceived as an equivalent of present-day interdisciplinary pursuit which laid the groundwork that money could be both rationally and irrationally conceived. Similarly, Zelizer (1991) also pointed to the difficulties to achieve "a systematic sociology of money" where individual conceptualisations could either fit in distinct categories. Therefore, a common theme among the aforementioned researchers lied in their conceptualisation of money and value as fluid not rigid in nature, floating between representing multiple social and economic relations, cultural values, and heterogeneous economies which they moderated at different historical periods.

Likewise, anthropologists and sociologists would later argue that a reciprocal relationship between money and society has always existed from time immemorial as money shaped culture and culture shaped money in return (Zelizer, 1994; 2010; Bohanan, 1959; Maurer,2006; Dodd, 2014). For Zelizer (2011:97), money was neither lifeless, culturally neutral, or morally invulnerable. Based on her submissions, money as a practice was actively created by human

beings through various forms of morally and socially codified practices in their daily lives. Also, important to note is that culture remained very important in understanding ways in which people shaped money for themselves, while tailor making it for their own purposes and resisting its capacity to universalise everything (Valenze, 2006; Dodd 2014). An insightful example is the exchange of gifts among the Papua New Guinea community. A key characteristic of this sphere of exchange was that the gift had a soul of its own and was therefore not an open matter as exchange behaviour was determined in many different ways. Mauss (1990[1925], revolutionised our present understanding of the basic exchange structures giving, receiving, and reciprocating using digital payments. As part of his enduring legacy, Mauss identified that in gift exchange, participants pursued both self interest and obligatory expectations to one another in ways that conformed to existing social norms and moral codes. Historically, exchange Mauss's case worked to link people to each other and maintain social order (Bercovitch, 1994) in this study, exchange in the informal markets was characterised by both precariousness, uncertainty, conflicts, and chaos as participants insert themselves creatively in unequal socio-economic spaces.

The resultant sociality of money through the examination of digital money, thus, enables the connection between money and broader social and political goals to be made, including, identity formation, ethnicity, race, gender, and power (Dodd, 2014:272). Mobile money use becomes a socially created skill linked to everyday user experiences of trial and error to fulfil immediate, long term and far-reaching economic, social, and political needs (Hart, 2001). Therefore, money in its many forms was and is infused with cultural conditions of both production and use as people manage to reinvent money to suit their circumstances regardless to its current form (Hart, 2001; Zelizer, 1994; 2010; Guyer). For Hart (2001). Therefore, this study draws on empirical findings on mobile money use from Masvingo and Manzini to show how money in any form, digital or physical, is neither opposed to nor merely embedded in, but actively and creatively conditioned by social relations.

In addition, money is also an important communication tool which depicts its social and cultural properties. Scholars including Parsons (1991), Dodd (1994), and Parsons and Smelser (2010) concurred with this view of money as a symbolic medium of communication. The capability of money to create and efface sociality is therefore linked to its communicative powers as a language of commodities (Marx, 1982:143-4) and a generalised system of representation or alphabet. As an alphabet, money could be changed to suit and adapt to various languages (Jean Jacques Rousseau (1961[1762]) which could be universally understood

(Simmel, 2004:210). This study argues that money in any form, in this case digital money, can be organised differently by different communities in line with the existing local conditions, existing community problems and perceived crisis as well as the various local symbols of communication.

Money as a commodity has long been understood based on its four classic functions. Consequently, the classical understandings of money were based on the assumptions that money's relationship with people threatened social relations and society, whereby money was essentially an economic commodity which was neutral and value free. All monies were therefore the same and had the potential to corrupt all areas of life as it led to the commodification of all aspects of society indiscriminately. These assumptions tend to hold less water when looking at Polanyi, (1944)'s discussion on the creation of the fictitious commodities (land, labour, money) in the great transformation in detail. These fictitious commodities played a role of solidifying the role of the state and made it indispensable, for example, through the creation of money markets, property markets and labour markets (Polanyi, 2001:155). Naturally, these were not created for sale in the market since they form core part of human relationships which they were disembedded from due to the creation of the self-regulating market. Markets were fully social institutions which reflected a complex alchemy of politics, culture, and ideology. This showed that Polanyi was not interested in abolishing the market institutions and money but in society's institutions (Berkett, 2007), which meant that money was social in nature regardless of how it was presented as value neutral and asocial.

In line with the above submission, African economies have always depicted a multiplicity of economic arrangements (Guyer, 2004). In these arrangements, different spheres of exchange i.e., credit, cash, or barter, called for different monies or different interpretations of money even if it was same token used. For example, a basket could be sold for US5 dollars in cash, US10 dollars on credit and can be swapped with a barter trade transaction. This means that a US5 dollar bill is valued differently within and across different spheres of exchange. In protected and closed spheres of exchange, certain currencies are preferred over others as a way to establish control and boundaries between the inside people and those outside of the group. The same applied to mobile money in the markets whereby some participants chose not to accept it during its early years to maintain dominance with the currency that they were used to such as credit, barter, and cash. Hence in the markets, there were frequent opportunities for arbitrage due to differences in accounting systems or what Guyer (2004) coined 'marginal gains' to

establish a comparative advantage and to benefit something in return. This was most likely because equivalent convertibility across the different sphere of exchange was not easy to make. Guyer (2004:82) found out that majority of monetary valuations in Nigeria and Cameron expressed a ranked view of the social world where transactions and exchanges were not equal. Trading places in Nigeria were set up borrowing from the European model of the colonial period (Guyer, 2004). However, the trading place has never functioned the same way as it did in Europe because Nigeria was unique in terms of it, complete with its own variants and multiplicities of meaning and understandings of value which were dictated by local systems in subtle ways. This means that transactions represented moments of equivalence rather than being embeddedness in the institutional environments characterised by stable values (Guyer, 2004). As a result, a combination of cultural and economic repertoires was actively used to shape monetary calculations, especially at the onset of colonial trade. The same applied to mobile money use in the markets. Its value continues to represent moments of equivalence and multiple form of entrustments (Shipton, 2007) rather than the discourses of the free market.

Therefore, ideas about money and value have always been linked to the social sphere either negatively or positively, where money either corroded social relationships or was built upon existing relationships. Kaler (2006) submits that money is a source of chaos, and it leads to the disruption of relationship when people chased after money not other traditional forms of value. The following section briefly discusses the shifts in the forms of money, specifically, how socio-cultural aspects have been a moderating variable as money changed form.

3.3 Shifts in forms of money

Throughout history, there has been considerable shifts in monetary forms and people have managed multiple currencies from time immemorial in different contexts (Guyer and Pallever, 2018). There is evidence to show that carved stones, threaded shells, cows, coins, notes, debit cards, elite credit cards, African airtimes/ mobile money have all been accepted and used as money at different moments in history (Comaroff and Comaroff; 2005; Kusimba et al. 2013). Arguably, the use of digital money in the African context has been described by Kusimba (2020) as the return of the original sociality of African money as users channel their local understanding of wealth, payment, and wellbeing in their adoption of MM. Through an ethnographic approach, Kusimba illustrated how user perspective and context are key in channelling the web of existing rituals and relationships and converting them into values to be

used or called upon in the future i.e. a form of investment through human connections (what Jane Guyer refers to as wealth in people) together with social dramas and chaos that propel digital circulation of money in ways that adds to its social meaning (Kusimba, 2021). According to Zickgraf (2017), different monies have evolved as a representation of the world which people create, differentiate and value. To illustrate this point, evidence from both locations indicate that mobile money was used to carry out former tasks of accumulating ties, influence, mobilising people, lay claims of affection, support, loyalty, and resources. While it is important to note that money has been subjected to a continuous change in appropriation as a medium and a process of exchange (Dodd, 2014:272; Hart and Ortiz, 2014; Maurer, 2006; Bloch and Parry, 1989), money has also changed existing ways of life for the people who appropriate it.

Furthermore, money in its digital form is changing how the world works in fundamental ways (Burton, 2020). To illustrate this point, the move to plastic and electronic money has been pushed by the desire for convenience, efficiency, security, and flexibility for both the users and the providers as they navigate the current global economic organisation which requires constant movement of money and people from one territory to the other. Carrying loads of cash would not have made sense, neither would it have been possible. However, users do not just use a payment platform, rather they use it in relation to certain circumstances as the findings in Chapter 4 indicates. Consequently, when paying using either cash or digital platforms like mobile money in this case, costs and benefits are seen through the prism in which ideas of sociality and temporality and their evolution through time and space converge.

Important to note is that money has evolved as a response to global poverty, period of financial crisis when people lose trust in the money as a symbol of value or when it became scarce. In Zimbabwe for example, the 2009 dollarisation process resulted in long-standing trust issues among the people and the financial sector (Noko, 2009) In the English past, Valenze (2006) highlighted how currency scarcity led people to become creative in inventing new means of payment. Thus, money has evolved and changed in form as a result of key historical events. Monetary innovations have also been a result of the failure of the formal financial sector to provide services that meet the needs of the poor in ways that are convenient, safe, and affordable (Mas, 2009:57), which has led to the proliferation of digital currencies and other informal ways of transacting. This is most likely because of the failure to understand that money is both an economic and social tool. When used as a symbol of relationships, money becomes instrumental in forming new relationships, extending the boundaries of communities'

outwards and strengthening existing relationships (Hart, 2010). Another reason for failing to live up to the anytime anywhere springs from the issue that people's circumstances mean that payments remain time and place bound (O'Neill, et al. 2017) due to constraints of situated use (Perry et al. 2001) Yet, limited financial access continue to be a catalyst for the reproduction of marginalisation in an era where precarious livelihoods depend on day-to-day financial transactions of different magnitudes requiring a diversified portfolio of money.

Considering this, Maurer (2015:96) demonstrates the coherences, contradictions, and transformations of these multiple money forms in relation to the disenfranchised populations. Although it is widely documented that Africans have been comfortable with using different forms and registers of value through historical trade with Europe (Guyer, 2004; Kusimba, et al., 2005), some still remain resistant to change based on the meanings they attach to money, and this affects adoption and use. For example, in *Bitter Money: Cultural economy and some African meanings of forbidden commodities*, Shipton (1989) described East Africans' mistrust of cash and capitalism in the early 1980s.

Hence, mobile money as a relatively new payment system in Eswatini and Zimbabwe, its benefits to date are confused with the benefits of conventional banking which should not be the case. This can lead to the "bitterness" which may most likely manifest in the users' perceptions on the process of adoption and use when they cannot adequately align their identities, images, and their present social circumstances with the new innovation. In both Masvingo and Manzini, for example, although the buyers and sellers were unrelated by kinship and in terms of functions, the actual practices of mobile money use reflected their social identities and the differences between customers. The transfer of mobile money, therefore, did not release the parties involved from obligations of hierarchy and solidarity.

To elucidate further, in her inaugural article, *Soft currencies, Cash economies and new monies: Past and Present*, Jane Guyer (2011) submitted that at household level, access and use of money for some members was mediated not necessarily through economic work but through family hierarchies and obligations. As such, money was distributed through existing ties to maintain and mediate such relationships. In this regard, money was used for the sake of others not for its own sake. In both locations, distinct and somewhat invisible moral boundaries structured access and use of money regardless of the form of money used remains highly apparent.

In this study, however, I am not going to trace how money forms have evolved over time in detail. This is because, mobile money has already been investigated from various perspectives including its value in the transformation of payment systems (Gamus, 2008) as a leap from the world of cash, closing the digital divide and leading to women empowerment (Maurer, 2008:8-9) and other forms of technological inequity. By examining the financial practices of the market women and their use of mobile money, the study pushes the bounds of already existing social life of money from a global south perspective. It examines the mundane, digital financial practices of informal market entrepreneurs. On a conceptual level, this shift towards mobile money raises questions about the implication of this material transformation of money from cash in predominantly cash economies on everyday social and economic behaviours. This is because the virtuality of mobile money inevitably fuels potential conflict between usability, functionality, and trust in the digital form as confidence takes longer to build. While on the contrary, cash, which due to its physical nature comes with many advantages including helping with mental accounting, giving sense of control over spending and gives visibility of the budget, giving an indication of a good day's business, sense of liquidity and power (Adamba et al., 2016). Cash transactions are also very instant, much shorter, and less social, especially in formal shops where prices are not negotiable.

By examining the financial practices of the market women and their use of mobile money, I push the bounds of already existing social life of money from a global South perspective. I examine the mundane, digital financial practices of informal market entrepreneurs. Literatures that have examined social practices of digital money's sociality have long demonstrated that people manipulate innovations in ways that connect them to others (Maurer, 2012, Kusimba et al, 2013; Ferreira and Perry 2018; McDonald, 2018). By so doing, contextual variations through which mobile money manifests itself and how mobile money is imagined, constructed, and experienced as well as the relations that it constitutes in the name of value are brought up to public debate through the examination of the participant narratives in the two locations.

In addition, according to Alampay, et al. (2017), adoption of mobile money depends on people's knowledge, access, and perceived relevance. Therefore, for the innovation to achieve higher developmental goals it should tally with the culture (norms, values) so that people can repurpose it to fit their context, easily resulting in the ultimate localisation of socio-economic development since financial transactions remain difficult to separate from symbolic meanings and social binding (Hart, 2001). Also, important to note is that the social norms and expected behaviours surrounding mobile enabled financial services differ from place to place. In

Portfolios of the poor: how the world's poor live on $2 a day by Collins et al., (2009), the poor managed diverse portfolios of money-which might as well be a true reflection of how the mobile money users in Eswatini and Zimbabwe manage their money. However, as money forms continued to evolve from simple to complex., the vulnerable population segment was affected further and pushed to depend on informal financial services. The next section therefore discusses the unbanked and financial inclusion to understand how mobile money may fit in their existing financial lives without recreating the chaos caused by microcredit in Andhra Pradesh, India (Mader, 2013).

3.4 The unbanked and financial inclusion

Limited financial access continues to be a catalyst for the reproduction of marginalisation in an era where precarious livelihoods depend on day-to-day financial transactions of different magnitudes. The World Bank estimates that, globally, nearly 1.7 billion adults are unbanked, mostly women and young adults in developing countries (Demirguc-Kunt et al., 2018; Dermiguc- Kunt 2012; World Bank, 2015). The majority of financially underserved adult populations in the world is concentrated in Middle East, sub–Saharan Africa, Asia, and Latin America (Chaia, et al. 2009). The unbanked are disproportionately poor, minority, lower income, young men, and women (Caskey and Duran, 2006). Various studies have documented that these main characteristics are common for the unbanked in South Asia, Middle East, Latin America, and Africa (Dermiguc- Kunt and Klapper, 2012a; 2012b).

Informal workers are a particular sub-group of the unbanked as legal, economic, socio-cultural, and linguistic barriers exclude them from formal financial services. For example, studies among Mexican migrants found that migrants conducted most of their financial transactions outside the banks due to cultural, regulatory and information barriers (Amuedo-Dorantes et al. 2005; Orozco, 2009; Caskey and Duran, 2006). Interestingly, in a study on Albanian migrants in Greece, Karafolas and Konteos, (2010) found that ‘hand carrying’ remains the popular method of circulating cash in spite of the low-cost relative ease of using mobile banking apps in Albania; a practice which indicates that migrants require a different set of services than the local unbanked citizens. In their study of Syrian refugees, Wellalage and Locke (2020), found that migrant refugees had unique banking needs and could not be treated as a homogeneous group. Contrary to popular belief that migrants are afraid of formal banking as it could disclose their illegal status in the country, Atkinson and Messy (2015), as well as Segatti and Landau

(2011) find that banks remain inaccessible for the people who are precariously employed in informal sector jobs.

Therefore, mobile phones have become naturalised in the daily lives of the informal workers to facilitate multiple social activities and to forge different cultural identities and subjective wellbeing. According to Chan (2015), the mobile phone, which is the medium for mobile money transactions, facilitates new forms of connectivity, social relations, and communications and most importantly, the mobile phone has become the new bank for the majority of unbanked and financially excluded. Historically, the financial inclusion (FI) agenda was aimed at addressing the 'technical' problems of lack of access to formal financial services for billions around the world (Demirguc-Kunt and Klapper, 2013). Pioneered by Mohammed Yunus's microfinance model in Bangladesh, financial inclusion of the poor became the socio-technical solution to address perpetual exclusion in societies (Yunus, 2007, Roy, 2010). At the same time, the microfinance model did not eliminate barriers to access, but facilitated the entry of vulnerable groups into sophisticated financial relationships (namely, credit and debt). In many cases, microfinance has exacerbated new forms of exclusion and worsened the plight of the poor, as their marginality and financial apartheid continued to manifest in other ways (Guerin et al. 2013; Johnson, 2013; Mader, 2015).

Furthermore, it is important to understand when the contemporary shift to digital money and narratives of banking the unbanked started. The contemporary gaze on the shifts to digital money started around 2007, a crucial historical marker, i.e., it marked the introduction of the iPhone in the Global North and the launch of M-PESA the first mobile money service in the global South, Kenya to be specific. To this date, Kenya's M-PESA remains a key exemplar of the innovative potential of mobile infrastructures in the emerging markets of Africa, Asia, and Latin America to cater for the unbanked. But who are the unbanked and why are they important as the new resource for capital accumulation. There is agreement among scholars that digital financial service innovations such as mobile money stemmed from calls to include the vulnerable and unbanked populations into the economic mainstream to end poverty (Sachs, 2005; Beck, 2007; Aker and Mbiti, 2010; Hannig and Jensen, 2010; Gates Foundation, 2015, Jack and Suri, 2017). However, there is evidence that these studies have consistently failed to understand the people at the bottom of the pyramid (BOP)'s financial needs leading to the definition of FI based on what it is not (Musaraj and Small, 2018). Hence, in as much as the available knowledge on digital money continue to be shaped by an understanding of a "universal exclusion" and biased on the efficiency and macroeconomic conceptions and "smart

economics" narratives (Sweetman and Chant, 2012), mobile money remains a complex process which require in-depth exploration taking the mundane practices, unsaid but lived realities as the starting point for inquiry. While survey evidence showed that majority of transactions for individual households in Kenya are conducted digitally on M-PESA (Jack and Suri, 2014; 2017), it is important to also highlight that these digital transactions relied on broader social and cultural factors that remain underexamined to date in favour of 'quick fix' FI narratives (Nelms and Rea, 2017; Maurer et al, 2018)

However, it is important to note that these studies have been an arena of contestation in terms of their actual representation of reality on the ground in Kenya (Bateman et al. 2019). Notwithstanding the evidence, by 2008, payment systems began to diversify in form and in function due to introduction of new technologies either created independently or built on top of existing payment rails such as point of sale devices, online payments, mobile apps to access bank accounts through smartphones (Maurer et al., 2017). Major shifts have been from cash to debit and credit cards. However, most of these payments relied on physical banking infrastructures which is more like harnessing old infrastructures to new ends (Benson and Loftesness, 2010). The main practical objective for these shifts has been the constant quest to allow users to access bank accounts, give gifts, split bills, donate to charity, manage portfolios of money, make budgets, accrue, and receive targeted advertisements, discounts, promotions, and rewards etc. through the use of mobile wallets relying on contactless data transmission (Maurer, et al., 2017:3). However, there is evidence to suggest that the results have not been all positive, some segments of the population became more impoverished than before (Bateman et al, 2019; Natile, 2020).

Importantly, a number of studies commissioned by the World Bank (Sarma, 2008; Dermiguc-Kunt and Klapper, 2012) find that, at times, FI initiatives were often abandoned due to low uptake and subsequent adverse effects, where financial access without proper training made people worse than they were initially (Brown, 2013). On many occasions, the lack of understanding of the nature of FI that the poor needed disrupted the traditional financial practices of the excluded communities (Goodman, 2017, Cieslik et al. 2019). Specifically in South Africa, the government made several attempts to democratise financial services in the country. One of such efforts is the introduction of the basic short lived Mzanzi account: a simplified financial product targeting the unbanked but effectively excluding a large population of non-nationals who require the services more (World Bank, 2014).

Recently, the technological advances in ICT and the spread of mobile technology specifically in Africa, opened new avenues for financial inclusion. The introduction of M-PESA (Aker and Mbiti, 2010; Jack and Suri, 2014; Kusimba et al. 2015; Johnson, 2016) led many countries in sub-Saharan Africa to explore phone-based money transfer services as tool for financial inclusion (Mas and Radcliffe 2010; Maurer, 2012). Rea and Nelms (2017) describe how mobile money is particularly suited to serve populations in adverse socio- economic conditions.

However, microfinance through microcredit initiatives did not lead to sustainable development from below. Rather it constituted a powerful institutional and political barrier to transformative development both economically and socially (Bateman and Chang, 2012) Although microcredit could reach the poor easily, it was not a silver bullet to end their deprivation. The women who were targeted to receive small loans never escaped poverty, instead they fell deeper into the poverty trap through debt obligations. A notable example of this failure of microcredit was recorded in Andra Pradesh in India where the poor women were forced to take more loans to service earlier loans (Arunachalam, 2011; Mader, 2013). This is partly because, just like mobile money financial services, microcredit did not challenge the dominant capitalist model rather it capitalised on the simple lives of the poor (Prahalad, 2006; Roy, 2010, Bateman and Chang, 2012). At the same time, Gabor, and Brooks (2017) saw digitalisation as a tool to profile the poor into generation of financial assets for the global economy and capital markets. Kusimba et al. (2015) describe how mobile money was adopted by the unbanked migrants who capitalised on its efficiencies while at the same time socially embedding the service to suit their current circumstances in ways that were not articulated by the service providers that showed their agency and refusal to cheap financialisaton attempts “smart economics”.

3.5 Understanding the social meanings of mobile money

The concept of ‘emergent sociality’ is described as a set of ideas, practices and material arrangements that allowed for the identification of the mobile phone’s socio-economic potential as facilitator of financial services for the people at the margins (Zhan, 2005:32; Maurer, 2012:592-3). In light of the thesis statement presented by this research that money has a social life that can understood by examining the everyday, mundane financial practices of the users, numerous theories, debates, discourse and ambiguities about money emergence, functions and possibilities in everyday use are examined here and in later sections. Rather than destroying sociability as the classics dreaded, money extends social relations in both intended

and unintended ways. Specifically, digital money use necessitates a discussion in which new forms of sociability, either visible or invisible, emerge through both politicised and depoliticised interventions, mobile money, trust less cryptocurrencies such as Bitcoin, microcredit, and microfinance as notable examples in our current times.

Our understanding of mobile money sociality therefore relates to how it impacts on society as the nature of money evolves with societal forms (Singh, 2004). According to Star (1999:381), new infrastructures such as digital money are embedded into the pre-existing ones through being sunk into and inside other structures, social arrangements, and technologies. In this study, this is clearly demonstrated by the ways mobile money was not used in the original way it aa intended to i.e., swapping it for US dollars, sharing pins and wallets, deferred payments etc. As such, mobile money intentionally and unintentionally produces personal and impersonal relationships which were central to the establishment and preservation of ties which shaped everyday relationships, rhythms, and spatial dimensions in different contexts of use. This is illustrated by Emily Martin who documented the particular social nature of Chinese money through her ethnographic work. She shared those Chinese cultural understandings of money possessed unique characteristics as money served to promote and enhance existing forms social integration (Martin, 2014:2; McDonald, 2018).

In addition, the interviews I had with both men and women in the markets also pointed to how mobile money use was a ritual transformation at both individual and community level whereby participants negotiated and renegotiated its qualitative, emotional, and psychological meanings in their everyday lives. Specifically, the way the participants conducted themselves clearly showed the dominance of affect, norms, and values in deciding the value of money as it was imbued with meanings. Further, with reference to gift giving, mobile money digital gifts qualified as a social gift which were critical in clarifying rights and obligations among participants. Through giving mobile money and communicating through the mobile phone at the same time, mobile money was equivalent to connection i.e., the art of sharing a life with others. In Kenya for example, when given in the right frames of social relations, MM digital gifts enabled participants to save face, appear generous and to reduce social conflict (Kusimba et al., 2021). The two markets therefore showcased how mobile money was loved, revered, and respected as a payment system based on circumstances.

Furthermore, the sacred nature of money can also be noted in the lessons learnt for digital money design with reference to Japanese morals, values, and virtue. With reference to Japan,

Mainwaring et al. (2008) noted that digital money design was based on the meanings of *meiwaku* and *tokushita* which translate to the aesthetics of avoiding commotion and the excitement of winning something for nothing respectively. To highlight this connection between existing practices and digital money use further, Maurer, Mainwaring, and March (2008) argue that in Japan the relative success of digital money was based on interactions of culture-based factors. The Japanese had a disdain for '*meiwaku*' or commotion and tried to manage it in complex ways to ensure a smooth flow of activity all the time. Credit cards were not popular as they were regarded as exposing people to indebtedness and shameful *meiwaku* in case the card get declined and a queue develops behind one's back while fumbling with cards to complete the payment. Similarly, the use of the Bristol Pound in Britain's six largest cities (Ferreira and Perry, 2019), G-Cash in Philippines (Guso and Roque, 2018), Ola money in India (O'Neill et al. 2018) and the use of WeChat, Alipay and Red Packet (-gifts) in China (Tu, 2016:348; McDonald, 2019; Xu, 2021) demonstrated the interconnections between context, culture, individual and collective goals. Therefore, by examining the social cultural aspects of MM in the two locations, this study complements the aforementioned social accounts of digital money use by bringing new evidence for political.

Similarly, in their study of how mobile money was integrated in Haiti during the aftermath of the earthquake in 2010, Taylor and Horst (2013) found out that Digicel Tcho Tcho mobile money account was incorporated into existing decades and century-long financial practices. Given that formal banking has less than 20% penetration, mobile money provided alternative means for providing aid during the 2010 earthquake whereby trust in the Digicel Network and trust in each other was the main driver of active and quick uptake of the new service.

Moreover, the association of digital payment with the social is also common in Asia. Scholarship on Chinese society have predominantly regarded the region's money to represent an unusuall "social" artefact. According to McDonald (2020), the dramatic proliferation of digital money services within Chinese social media platforms such as WeChat in the last decade seem to further confirm the social character of Chinese money. Important to note is that the guanxi, a Chinese philosophy which relates to the delicate fabric of all aspects of Chinese social life (Zhou, et al. 2018). has been instrumental in the adoption of digital payments tied to social media which helped to strengthen connections and trust between people including digital money service users. Hence just like Ubuntu, guanxi is the binding power, emotional and ethical qualities of personal relationships (Yang 1994:8; Qi, 2017:2) that requires constant cultivation and maintenance to facilitate effective information exchanges between people. As

Xu (2021) presented in relation to China, WeChat Pay was developed from the traditional red packet or red envelope in China. Fig 1 shows an image of a red packet envelope I was given by a friend to mark the new year. As shown the envelope only has 20 cent Euro, because what matters is the message of health as future wealth that the envelope communicates. WeChat pay depend on out of this long Chinese tradition. Traditionally this red envelope is given during first season especially New Year to wish good health and wealth to friends and family.

Important to note is this practice of giving red envelopes as symbols of well wishes and good luck in festive situations like New Year's Eve is a practice in China spanning generations. Chinese informal entrepreneurs leveraged guanxi-which was the binding power, which was characterised by emotional and ethical qualities of personal relationships to access effective information and for the success of their businesses (Yang, 1994; Liu, 2018, Zhou, et al., 2018).



Fig 1 Red packet envelope given for good luck and good health

The red packet practice in China is of specific importance when examining mobile money in my two study locations. In a recent study of digital money use among labour migrants in China, McDonald, and Guo (2021) also found out that WeChat and Alipay were fitted skilfully in the workers' already expansive social networks as well as existing social arrangements which were coordinated through low-cost communication and information technologies such cheap smart phones well before digital money came into play (Wang, 2016). Hence digital money is an example of how connections continue to be monetised with more benefits accruing to the service providers who collect fees. In addition, Kenya's M-PESA represents another example

of how mobile money use was built on existing social networks, stokvel groups and traditional alliances (Morawszynki, 2009; Mas and Radcliffe, 2011).

By overlaying mobile money on existing rails and practices, the payments became more visible and did not need to be reinvented each time but were rather invisibly supported multiple tasks. Hence, provided that mobile money functioned effectively its inherent contradictions as discussed in chapter 8 and social life can remain unseen by the immediate users and only perceived by users during moments of breakdown. Hence to avoid break down and displacement of mobile money as a payment system, users linked this new payment experience to their financial existing practices. This way mobile money cannot be seen entirely as independent from the social mediated money work involved (Ferreira and Perry, 2018) notable comparative ethnographic study by Bruijin et al. (2017) in DRC, Cameroon, Senegal, and Zambia established that people's trust in new digital technologies such as mobile money depended on their faith or lack of in traditional financial institutions. Zimbabwe is a typical case where people 's trust in financial institutions has been diminished significantly due to their adverse experiences with the dollarisation process in 2009 (Noko, 2011). Important to note is that mobile money users in the above-mentioned examples were products of the same objective conditions and shared habitus and they did not necessarily realise that their practices were harmonised beyond what they as individuals knew or wished.

Furthermore, a contrary view is submitted by Taylor and Horst (2018b) in their study of mobile money adoption in Haiti where they found a complex relationship between private enterprises and the state. Mobile money was provided as a social good with collaboration from the state and non-governmental organisations – a practice that challenges the centrality of the market in service provision in a neoliberal era (Taylor and Horst, 2018b:563). At this juncture, it suffices to say that money in any form is a social technology which is sustained by social relations of the adoptive communities (Ingham, 2004; Graeber; 2011).

Also, important to note is that, in relation to the social life of mobile money, in the two study locations, the findings show how mobile money use was diverse, differentiated, and multifaceted from place to place and from individual to individual based on the specificities of each context. Which means, the social life of digital money can be understood by drawing attention to the very fabric which digital money rested on i.e., the social relations of its users. As many people and communities adopt mobile money for various reasons, new ways of sociation are bound to emerge, for example, in form of new behaviours, new gestures,

language, signs etc. as sociation is learned. As Douglass and Isherwood (1979:65) puts it, consumers use goods to construct an intelligible universe and to make and maintain social relations. This is because all material possessions are communicators which carry social meanings.

Furthermore, in Zimbabwe, at its onset, EcoCash mobile money service was meant for the people at the bottom of the pyramid, usually less educated in terms of cultural capital. in society. Although this is not true for the Zimbabwean case anymore due to the cash crisis which has tremendously changed people's lives, consumption can still be regarded as a sign of distinction in countries like Eswatini. People from different contexts and social groups use mobile money in ways that are consistent with their social status and worldviews. According to Dodd (2014:394), money's sociality manifest in multiple ways sometimes situated in its role in the reproduction of conflict and inequality, its inherent connection with debt, its expression of society's capacity or incapacity, its shadowy existence within and on the fissures of geographical space as well as its inherent cultural properties.

In the Zimbabwean context for instance, EcoCash has an unfixed exchange rate to the US dollar, a situation that creates uncertainty in the payment context as many people save their money in US Dollars. According to Runnemark et al. (2016), payment context and space matters as payments regardless of type and form, are deeply embedded in consumers' daily lives. In Masvingo, the embeddedness of mobile money and other payment methods can be regarded as a sign of the imperfections of technologies as people tried to be creative with their limited sources of money during the cash crisis, i.e., by accessing resources including financial services through references to social claims. Important to note is that mobile money, which was designed to be an ideal payment method for the unbanked people at the bottom of the pyramid it may not operate as initially intended, this is so because even the most rational of people may turn to their instincts, gut feelings, emotions and personal relationships when faced which imperfections like cash crisis, which is a permanent feature of Masvingo market. Episodes of calculated irrationality made it possible to reduce risk, lower transaction costs, defer payments and arrange instalments. As the findings show in later chapters, some relationships in the markets were self -interested while others were built out of convenience and sheer practicality, as such they were very necessary. The distinction was not that clear cut as some social relationships, norms and their changes could have been modelled as outcomes of calculative reason while others were pure (Gudeman, 2005; 2006) or what new institutional economists described as unconscious or conscious calculations in the drive to be efficient.

Furthermore, adoption of digital money in communities also depends on whether the service is within reach of other members or networks in the same community. In his study of the Frafra of North-East Ghana who moved to an informal settlement in Accra, Hart (1973) found out that lack of currency increased trust among the members. Absence of legal contracts and borderline illegality made the Frafra to exist outside state control and provision. A similar study on mobile money use in Niger, revealed that women were less likely to adopt if the mobile money service was not within reach of other members 'social glue' (Runnemark, et al., 2016).

To add on mobile money needed to be understood with reference to particular cultural worldviews (Bloch and Parry, 1989), so as to understand how it expresses people's subjectivities-i.e., culturally specific assertions of urgency (Walsh, 2003). This guards against embracing short term fiscal gains as a result of digital technologies of money transfer which may disrupt the moral and social underpinnings of longer term 'transactional order' in society (Bloch and Parry, 1989). More so, studies of M-PESA in Kenya established that mobile money was suitable as a technology for groups than individuals, involving inter-human relations of exchange and social relations. As such, I recognise that mobile money use does not exist independently from humans and their everyday activities. That being said, the social life of mobile money has not yet received much interest among researchers theoretically and empirically as conceptualisations have been lagging behind practice, particularly those linking mobile phones to socio-economic livelihoods of people in the informal market spaces (Boateng and Duncombe,2009; Duncombe, 2014; Maurer, 2012; 2015).

Presently, there are arguments whether or not mobile money can make a meaningful and sustainable contribution to financial inclusion, one decade after the successful launch of M-PESA in Kenya in 2007 (Mas and Moracins, 2009; Rea and Nelms, 2017; O'Neill, et al., 2017). However, these arguments fail to capture that vulnerability is multidimensional, as such a social perspective of mobile money is needed. In their study of low-income groups operating along the Haiti-Dominican border, Taylor, and Horst (2018a) demonstrated that financial inclusion through digital means was not about providing a choice, rather, it was about how power relations are often contingent and embedded in socio-economic relations. Hence, financial inclusion and empowerment narratives which dominate the mobile money discussions, policy dialogues, debates, research all seem to underestimate the fundamental dimension of mobile money's social existence.

To this end, there is a need to question the current dialogue on mobile money that directs attention away from the actual role mobile money plays by focusing on what it can offer in terms of financial inclusion of the populations at the margins. In the Kenyan case, M-PESA allows money circulation among family and friends securely and cheaply; this way members of family or social networks can share resources and smooth uneven incomes (Suri, et al. 2012; Jack and Suri, 2014). In a similar vein, Kusimba et al. (2013) submitted that new forms of social interaction around mobile money recast longstanding traditions of reciprocity and are subject to cultural rules and debates. Hence in most parts of Kenya, mobile money has become a part of life of many, the social life of M-PESA involves the definitions and meanings its users attach to it. This in turn gives rise to the study of the social life of technologies such as mobile money's place in society without necessarily seeing it as a panacea to financial exclusion.

However, the aim of this study is not to discredit the economic empowerment narratives of mobile money. While it is true that mobile money improves economic standing of formerly unbanked populations i.e., by enabling them to make personal and private decisions about saving, investing, cashing out, receiving money (Aker and Mbiti, 2010; Mainwaring, 2010; Jack and Suri, 2012; Donovan, 2012; Kusimba et al., 2013). These features are valued in the economic discourse but may likely produce conflicts in most African settings (Achambult, 2013; Horst and Miller, 2006; Mcintosh, 2010). To further illustrate this point, although mobile money has been implemented in Kenya and elsewhere including Zimbabwe, Eswatini, Uganda, South Africa, etc. in the hopes of financial inclusion for the unbanked, a number of scholars including, Maurer (2012), Kusimba et al. (2013), Nelms et al. (2016), and Jack (2013) concurred that most M-PESA users in western Kenya used mobile money to access their social networks of friends and relatives. This shows that mobile money has as much social as it has economic goals, an area that remain open to study in the field of digital payments. Notwithstanding the general consensus that MM was designed for person-to-person transfers, both qualitative and quantitative literature has shown that it is more accurately a tool of individuals who see themselves as parts of collectives, including rotating cash and credit groups, savings groups, groups of siblings or community development groups.

Given this background, sociability of MM as a means of payment therefore lies in its ability to invoke small talk between strangers which led to the establishment of rapport, ephemeral and lasting social bonds during co-production of payment which involved sharing power and responsibility. As the findings indicate, conversation or verbal communication became a necessity when using mobile money as if it were built within the technology itself. In East

Africa, people were concerned with the material transfer as it marks the symbolic quality of a relationship (Maurer, 2012). Therefore, this shows that the emotional component in interpersonal relationships such as those facilitated by mobile money transactions is important.

Furthermore, the need to produce open ended digital money platforms that can accommodate multiple meanings and experiences without foreclosing the possibilities in the name of efficiency cannot be stressed enough. In Japan, for example, the adoption of digital money was shaped around cultural concerns and experiences as money was bound intimately with issues of sociality (Mainwaring, et al.2008). Therefore, success of digital money in Japan was not because of efficiency or convenience but because of the fit between the cultural and social requirements of paying. According to Maurer, Mainwaring, and March (2008), in Japan the relative success of digital money was based on interactions of culture-based factors. The Japanese had a disdain for '*meiwaku*' or commotion and tried to manage it in complex ways to ensure a smooth flow of activity all the time. Credit cards were not popular as they were regarded as exposing people to indebtedness and shameful *meiwaku* in case the card get declined and a queue develops behind one's back while fumbling with cards to complete the payment. They also strived to achieve 'tokushita' – 'shi ta' meaning a gain, profit or 'to ku' which is an advantage gained when using mobile payments such as FeliCa mobile payment or what Guyer (2004) refers to as marginal gains. The adoption of FeliCa was tied to Japanese conception of the aesthetic and moral virtue of avoiding commotion and the possibility of gaining aesthetic pleasure namely bonus points, loyalty balances, digital credits, and discounts.

In Southern African countries including Botswana, Lesotho, South Africa, Eswatini Zimbabwe, to mention but a few, the material (economic component) defines the social, hence most M-money use among different groups of people exhibits a social life of money itself, even though few studies exist on that topic to date. According to Graeber (2012), the primary focus of money and debt is usually to reconfigure relations between people rather than the actual allocation of commodities. For example, this manifests through payments of bride wealth, importance of children in marriage and other practices where people are equated with value (Guyer, 1993). The notions of value surrounding mobile money use are therefore very critical in understanding the sociality created by its use. More often, mobile money takes the meaning from the role it manages to accomplish i.e., it can be used to arrange marriages, resolve conflicts between people, console the mourners, arranging feasts such as weddings, birthdays, and graduation parties, among many. The same applies if is used for sacrifice or rituals, mobile money is not merely a tool for settling debts but also an acknowledgement of debts that cannot

be paid to simply show an inherent desire to make amends and to show remorse. In Kenya, mobile money cannot be used for some religious offerings (Iazollino and Wasike, 2015:238). The reason being the intangibility of mobile money as opposed to the visibility required by people when showing off their church offering, sometimes people even dance all the way to the pulpit or to the basket of offering while holding bills in their hands for everyone to see. A common denominator among all these is the use of mobile money for social purposes or economic purposes that have social value. It suffices to say that the chief business of any system of production and distribution of material goods is the creation and mutual fashioning of human beings whereby goods and services such as mobile money can be secured through existing and continuing mutual ties. However, as the findings demonstrated, mobile money use was not meant to recreate sociality but also to fulfil other non-social human aspirations and aims at the backdrop of precarity and informal livelihoods in Manzini and Masvingo.

To further illustrate the social value of mobile money, a study in Kenya also revealed that mobile money users managed to maintain both social and economic bonds at a distance by sending mobile money in lieu of attending a wedding or funeral ceremony thereby breaking the obstacle of physical constraints of not being there, and creating absent presence (Gergen,2002; Schwittay, 2011; Meyer and Mas, 2009; Jenkins, 2008). In his study in a Delhi slum, in India, Ruthven argued that financial relations were embedded in other social relations reflecting the diversity of social security and economic needs or what he called "money mosaics" (2002:269) as such commercial transactions only played a small role in the peoples' financial lives (Ruthven, 2002:267).

Important to note is that when paying using either cash or digital money platforms such as mobile money, costs and benefits are usually already known and actively accounted for by the actors involved. According to Iazzolino and Wasike (2015), costs and benefits are seen through a prism in which ideas of sociality, temporality, and the evolution of sociality through time and space converge. In the two study sites, participants did not use mobile money anyhow, rather it was used in relation to individual circumstances which were mentally calculated and intimately tied to individual and communal life goals and aspirations. This clearly shows that people/users relate and understand mobile money for its social effects which empower individuals to both create and disrupt it for a good measure of a good life (bon viveur). Although there is evidence to suggest that when digital platforms are designed, they try to cater for the local financial practices in the contexts where the service will be operational (Kusimba, et al. 2013), it is usually not easy to sum up and bundle the diverse practices of the local people

in communities. One reason for this being the difficulty to understand and decipher unscripted resistance (Scott, 1988).

Contrary to the above submissions, the current economic dialogue on mobile money does not capture the dynamic interactions from the socio- cultural, educational, psychological, spiritual, and emotional aspects of MM. More often, digital payments are depicted as existing outside the individual as the nature of the networked world in which people live allows for egocentric behaviours to emerge (Rainie and Wellman, 2012). According to Shulga (2003), some spaces are inevitable sociality zones which do not belong to lone individuals although motivations; both lasting and ephemeral; for visiting these spaces may differ with each individual. For example, when conducting exchange, discussions regarding the best way to pay each other involves purposeful coordination of actions to perform the transaction which is an opportunity for building social connections with people outside the usual social and economic spaces (Ferreira, et al., 2015).

However, the use of a mobile phone to make mobile money payments changes the game of sociation in two ways. Firstly, new connections are created between people, for example by keeping each other's contact details even after the transaction is finalised. Secondly, people find new ways to use money to create both social impacts and social encounters e.g., between young men and women. In light of this, Ferreira, and Perry's work on the Bristol pound- a digital money service - offers a good conceptual grounding and a whole world of possibility on how to look at social impacts and social interactions around mobile money. In the authors' view, money responds to its context of use (Ferreira, et al. 2015; Ferreira and Perry, 2019:128). During my fieldwork in Masvingo, in the centre of a cash and financial crisis, the social context that emerged around access to money continued to engender new forms of money and exchange in ways that neither the participants nor I had envisaged especially regarding how the public opinion on mobile money use was shaped in the different time frames that I visited the site.

Inevitably, mobile money had to fit into existing non-digital workflows (O'Neill, et al 2017) in the markets, at least with minor adjustments where and when necessary. Although ordinary people had limited scope in negotiating their own rules around digital payment systems, both individuals and groups had to make money in any form 'work' for them not the other way round. The act of trusting the SMS receipt from mobile money payment was not made in a vacuum but was rather an outcome of the 'social and contextual fabric against which the transaction occurs' (Ferreira et al., 2015:1230). Similarly, in the markets and small spaza shops

around the markets, some customers (regular or irregular) passed to buy airtime in their cars and did not park or sit to wait to receive the confirmation SMS but trusted that the payment had been completed. The discussion of findings in chapter 4 provides more detail on how individual participants made sure mobile money 'work' for them in their individual, subjective, and local circumstances. By examining the use of mobile money in Manzini and Masvingo, I was able to ascertain how these processes were linked in collectives or through payment circuits. In their study in Chile, Ossandon et al. (2018) found out that actors were linked together through practice by a shared format of payment. This therefore shows that payments systems are embedded in social practices, and they are shaped by them.

Although mobile money can potentially delete the origins of money and the discomfort with dirt money,[6] mobile money adoption and use in Southern Africa is closely related to the moral history of money itself (Shipton, 1989; Beck and Wallendorf, 1990). Money becomes clean or dirty based on how it was acquired (Douglas, 1967) and this also has implications on how money is spent or whether it can be spent at all., Unless there is an important explanation or ritual to be done, under normal circumstances, people do not want to be associated with contaminated money. To demonstrate this, people often spend soiled physical notes first instead of crisp notes (Galoni and Noseworthy, 2015), some people also prefer to return lost or stolen money in its original form rather than replacing it with an equivalent amount of value (Uhlmann and Zhu, 2013). Although mobile money is seen as liberating on the part of the consumer it is increasingly associated with the growth of grey areas in the financial world. For example, digital money can promote illicit financial flows such as money laundering, drug dealing, human trafficking (Gilmore, 2004; Baker, 2005; Lindley, 2009). Mobile money circulates in ewallets and there is no physical handling of cash, hence it allows for exchanges across cultures of different kinds of 'dirty money'- not physically dirty but ill begotten or legitimately appropriated through robbery, fraudulent inheritance, stealing, blackmailing and as such money becomes culturally unacceptable since it can bring misfortune (Galoni and Noseworthy, 2015). This demonstrates the enduring nature of the social life of money in all its forms. In a similar vein, Ruggiero (2017) conceptualises dirty money as illegitimate appropriation of financial resources by individuals and groups with expert knowledge and often occupying strategic positions of power in society. However, the increasing adoption and use of

[6] In this context, dirty money referred to any form of money that is considered unclean. This could be as a result of the way the money is acquired i.e., through stealing, drugs, sacrifice, or other criminal or immoral ways that are not accepted as legitimate by any given society at a given time.

mobile money disguises dirty money and as such people can receive dirty money unknowingly (Tassimi and Gelmann, 2017). This has stark implications for mobile money adoption and use in Southern Africa and East Africa. For instance, among the Luo of Kenya, bad money or bitter money obtained through theft is considered dangerous and can only be used after an elaborate purification ritual (Tasimi and Gelmann, 2017). Given this background, studying the social life of money can produce new insights on how the concept of dirty money affects adoption and use of mobile money in Eswatini and Zimbabwe. Galoni and Noseworthy (2015) also argue that the impact of the moral history of money on adoption behaviour of consumers has not yet received attention from researchers. Hence studying the social life of digital money might be the starting point in addressing this conceptual gap.

In addition, there is a link between technical systems and the communities mediated through them. Given that money is collectively engineered and orchestrated (Kreitner. 2012:424), the efficiencies of mobile money payments in a crisis era lies in the social networks of relationships of kinship, friends, associates etc. Mobile payments depend on how we are able to build relationships with each other i.e., relationships built on trust and open communications (Nelms et al., 2016). According to Kottack (1999:34), "People usually change just enough to keep what they have". Using social network analysis, Kusimba et al. (2015) argue that mobile money created, revealed, and obscured these social relationships. In most cases, mobile money is consumed as a sign of one's connection to or differentiation from others to enable continuity. As the findings in chapters 4 and 5 indicate, some individuals played a central role as they had more connections to other well-connected nodes than others. Some individuals played the role of brokers (Burt, 2005) as they presented unique ties between groups. These brokers controlled the flow of resources and brought in new resources to the group in this case (bond notes, US Dollars, RTGs and other financial resources).

In Kenya, notwithstanding the 'payment wars'[7] (Nelms et al., 2016), the rapid transformation of the payment industry specifically M-PESA was a result of embedding the payment in the social experience and building the social into the experience of paying through new technologies of accounting for trust (Nelms, Maurer, Swartz, and Mainwaring, 2016) as people move from transactions to relationships and from expediting to contextualising payments. This has seen social relations (communities, relationships) being refunctioned and repurposed so as reimagine money. Evidence shows that people used good reputation as collateral to get credit

[7] New methods versus the old payment systems-mobile money have led to the disruption of existing payment rails.

from savings groups. This good reputation included but is not limited to standing in society, family name, type of friends etc. As a result, an emergent sociality is observed without having to convene the public. Mobile money forms part of the invisible social infrastructures that are very critical in times of crisis.

Although Rainie and Wellman (2012) echoed that members are shifting away from tightly knotted groups, in Eswatini where physical banking infrastructure is inaccessible to the marginal groups and in Zimbabwe where physical banking infrastructure is highly dysfunctional due to the economic crisis, money in its different forms including mobile money circulates in sustainable infrastructures of relationships and social networks. The individuals who shift become the centre of the networks commanding own sets of unique, egocentric networks (Rainie and Wellman, 2012). This helps consumers to stay in connection or in touch with what they are used to. In Masvingo, some of the participants reported feeling "stripped."[8] The mobile phone which is a critical tool for mobile money is key in establishing and sustaining social relations (Maurer et al. 2018). To illustrate this further, most participants reported that sending money to each other in any form expressed a sense of 'being useful'. Hence m-money functions cannot be separated from the primary social functions of the telephone which they are part of. For example, mobile money effectively cut the chain of middlemen who normally separate the poor from their money.

In addition, Donovan's examination of the debates around implementation of the South African social grants between 2012 and 2013 showed that the people who benefited were the third parties not the direct grantees. Payments were through a third-party Cash Payment Services – a domain of formal finance. While the initial goal centred on inclusion of the poor, the results were technological distancing whereby the poor became more and more separated from their money, while at the same time third parties like money lenders/ *mashonisas* could access the grants through the ATMs, inadvertently causing interference to direct access by the grantees to their money. Important to note is that, while informal money lenders *mashonisas* were deemed exploitative by banks and other formal financial providers, civil society groups working on behalf of the grantees saw *mashonisas* as members of the community. Thus, borrowers were subject to the oversight and sanctions of that community, the grantees could also exert some

[8] The process of being stripped is explained by Erving Goffman (1961) when he explored the experiences of institutionalised people.

control over payment. Almost similar unanticipated consequences were documented by Aker et al. in their study of conditional cash transfers in Niger, West Africa.

Therefore the resultant effects of this depoliticised financial service provision which failed to take power relations into consideration were that it led to increased indebtedness among the grantees, resulting in unanticipated consequences such as cycle of debt whereby grantees were owing 100% of the grant (Gerbi, 2012), underutilisation of the debit cards which the grantees perceived as separating them from their money, leading to increased precarity as technical aspects of the financial service technology lied with the capacity of the private payment system subcontracted by the South African Government. This was just another form of social citizenship through technocratic anti-poverty programmes. The real politics behind the process were shoved under the carpet, removed from public arena of debate. Therefore, the new sociality created by transfers of money in this context remained unexplored.

In addition, power is very difficult to understand in as much as discussions of Mobile money use are concerned. In my observations, big industries like Mobile Network Operators such as Safaricom, MTN, and Econet may make consumers feel powerless in a changed transacting environment in which they do have greater control. This is however not always the case. Writing in his book "*Strength in Numbers: The Political Power of weak interests*", Trumbull (2012) argued that consumers often forge unlikely alliances to succeed in the face of uncertainty and doubt. In both Masvingo and Manzini, dealing with diffuse, large pools of unaffiliated individuals with multiple cross cutting identities and interests which could not be specified or identified on a single or particular dimension was not easy. But then the participants managed to organise spontaneously and at times subconsciously or without pre-planning. The interesting part is on how the participants managed to repurpose mobile money for their own individual and group interests in cunning ways.

The success of mobile money can also be attributed to the existence of social networks which allowed participants to tap into the culture of entrustment (Shipton, 2007). This social dimension of mobile money also lies in its ability to cement social ties through transfer of material support (Kusimba, et al. 2013). Mobile money providers can however partner with local semi-formal micro finance organisations who know people's norms, values, opportunities, and threats. I argue that through these partnerships, suitable financial products can be made available for the unbanked that are more scalable and sustainable. Lindley (2008) also maintains the position that informal channels of remittances or money in general are

persisting mainly because they draw upon existing social institutions, informal insurance as well as solidarity networks.

One example of informal channels of remittances is the Hundi/*hawala (hundi* for trust in Hindi and *hawala* meaning transfer in Arabic*)* in the Middle East and South Asian countries which are a mechanism for debt transfer to facilitate long distance and cross-border trade. The hawala system is also adaptive and flexible as it changes to suit current global trends in technology and innovations such as mobile money. It functions particularly where the modern banking infrastructure is weak such as Somalia and Afghanistan (Monsuti 2004). Further the historical trade dimension of Hundi hawala has often been underestimated making it easy to overlook its potentially complex connections to the movement of goods and capital (Martin, 2009; 2013). Hawala creates reliable routes for monetary and trade flows. Schramm and Taube (2003) liken hawala to rotating savings and credit associations that similarly arise in the contexts of insufficient formal financial institutions. A similar system has also been instrumental in forging a sense of community among Somali immigrants in the era of crisis (Lindley, 2009).

Therefore, the unbanked can gain transactional security through reference to social and cultural safeguards, for example *Stokvels* in Southern Africa. Therefore, the ability of informal channels of remittances to operate successfully in the environments of weak or expensive legal and fiscal systems cannot be ignored if the broader goal is attaining higher levels of financial inclusion for the unbanked. These informal channels can also be deeply embedded in religious and cultural traditions of their users unlike formal channels which are commercialised, run by third parties and not context specific.

Further, in Zimbabwean rural communities where most of the unbanked people reside, money circulates through local associations and networks of mutuality, trust voluntary and involuntary camaraderie somewhat creating an economy based on solidarity (Laville and Cattani, 2006) in the face of never ending economic, political, financial, and social crises. Adoption of mobile money is linked to perceived access of others in the same community. For example, when paying with cash, the social interactions during the transaction become opportunities for building sociality and community. Therefore, people innovatively build the act of interaction into a payment like mobile money which it aimed to remove (Ferreira and Perry, 2014). Using mobile money enables people to share resources and smooth uneven incomes (Suri, Jack, and Stocker, 2012) and this depicts that money has a social life of its own which is closely linked to its users' everyday social lives. This helps in creating sustainable institutional linkages on

multiple scales. Moreover, as remittances circulate in social networks they cement and construct new socio-economic relationships. Through exchanges, social relationships are created by debts and obligation. In traditional African culture, giving equals saving. One way or the other, people who are members of social networks are obligated to give because of what Durkheim termed the 'non-contractual element of the contract' (Mauss, 1967).

Ballard (2003) also stresses the importance of cultural values and norms among UK based South Asians (Pakistanis and Indians). This is because money is a symbol of relationships, strengthening existing relationships as well as helping in the formation of new bonds as mobile money pushes communities' physical boundaries outwards (Hart ,2001). Therefore, mobile technology has the potential to reshape social and economic relationships in local communities creating new networks and enabling new modes of money and information transfer (Aker, 2010) and socialites of talk and text to be created (Maurer, 2012). A similar argument is presented by Kusimba et al., (2013), who submitted that creative practices of mobile communication have shaped new communities and social bonds among Kenyan students.

Despite the fact that m-banking meets existing needs such as domestic remittance market in most developing countries including Zimbabwe, Uganda, Eswatini, Kenya just to mention a few, it remains to be seen whether it is culturally disruptive, and some people adopt mobile banking due to lack of viable culturally specific alternatives to some extent (Maurer, 2011). It also remains to be explored whether mobile money is invested in a political vision that goes under the name of the social and its pillars of relationality especially trust which is seen as a social phenomenon (Nelms, Maurer and Mainwaring, 2016). Digital money, specifically mobile money, can be viewed as a political or social arrangement. The "political" is maybe what is lost in a social vision of payment and money. In summary, the use of mobile money within social networks presents snap shots of the changing socio-economic relations among family members and communities in ways that reflected cultural ideas about personhood, age, gender, seniority, social class, marriage, etc. This section looked at mobile money as a social infrastructure. The next section examines immaterial labour forms as a consequence of MM and its impact on sociality.

3.6 Immaterial labour and technology

Mobile phones in general have changed the dimensions of daily lives at both global and local levels. In a similar vein, mobile phone enabled transactions to have changed the existing

understandings of society and sociality (Lindgren, 2017:119). In my two study sites, respondents reported in not so similar terms that it was very difficult not to have a phone and a mobile money account. As the findings in chapter four shows, without a mobile phone people felt left out, out of sync, lost, directionless, naked, misfit and less human. Hence ideals of being included in community revolved around owning and not only having access to a mobile phone. Yet, critical analysis of the digital era shows that many discussions of immaterial labour are based less on academic research but on business and journalistic commentary on the impact of digital technologies on economies and societies in the 21st century. These discussions have been accompanied by various neologisms including of the way society represents itself such as 'the new economy', 'the digital economy', 'crowdsourcing', etc. (Terrranova, 2004). Mobile money increasingly mediate user's daily lives resulting in new forms of labour i.e., immaterial labour (Lazzarato, 2004) where users enthusiastically respond in the affirmative to the call and become subjects. Hardt and Negri, (2004:108) loosely define immaterial labour as, "labour that create immaterial products such as knowledge, information, communication, relationship, an emotional response".

According to Geels (2004), mobile money payments can also lead to exploitation of labour which takes place when users voluntarily assume the tasks formerly carried out by paid staff as unpaid cashiers saving owners of capital money. Although mobile money transactions appear to be simple and straight forward, considerable human work which remains as hidden and unacknowledged labour is required in their maintenance and use (Pritchard, 2015 et al.). Mainwaring et al. (2008) also echoed the same sentiments arguing that to keep digital money platforms running, a lot of work was required from the people who use it and less from companies who runs the services in the background, yet little published work is available on the work done by users of innovations within the infrastructures they are embedded in (Ferreira and Perry, 2018). As the distinction between production and consumption becomes blurred, an examination of the social life of money presents an opportunity to understand and fill the literature gap on how users are caught in the web of immaterial labour practices that results due to mobile money use and its implication on adoption and use of the mobile money service. From a digital labour thesis, there is a need to understand how mobile money platforms really functions to decode their efficacy in the lives of the users. This is because there is an increasingly thin line between global capitalism (digital labour) and emancipatory politics as a result of digital financial innovations like mobile money (Standing, 2012; Chan and Pun, 2010).

Closely related to the discussion in this section is Kats and Aarkhus (2007)'s theory of the *Apparatgeist* which can also shed light on the intimate relationship between individuals and their phones. They argue that users have a relationship with their technologies in as much as technologies have a relationship with their users. This close relationship makes it difficult to be able to see when it's labour or just leisure. However, failing to acknowledge the human work that goes into mobile money infrastructures mean that socio-political consequences on both the technology and the people (users) remains invisible. Mobile phone as a technology for mobile money payments reshapes social relations through usage and actively embracing and shaping their geist (ethos or spirit) (Katz and Aakhus, 2007). Therefore, although there are fewer active discussions on the human work that goes into sustaining the mobile money infrastructures (Ghosh and O'Neill, 2020), people are at the centre of these platforms, and they breathe life into the mobile money transactions and vice versa.

The consequences go further than the immediate users as both the users and non-users are affected by the apparatgeist which in turn affect sociality in many ways as the nature established and known social behaviours change as well as the duality of action involved in it (Giddens, 2006). In the case of Zimbabwe, social relationships are no longer pre-arranged and voluntary but come as a result of new associations through survivalist social networks that are formed in spontaneity as people acquire generalised trust (Fukuyama, 1995; 2000). In the two study sites, there was a reservoir of social capital which manifested in willingness to trust strangers to cope with the socio-economic crisis. Faced with a cash crisis and scare resources, participants strived to reduce transaction costs associated with low levels of trust.

In a similar vein, Krammers and Brasset (2017) contends that in the context of managerial discourse, immaterial values in terms of social networks have become centre pieces of economic growth. Mobile money transactions are a form of labour that creates value which in turn may be exploited since mobile money users are oblivious to the true nature of the work they do in the process of consumption. They do not have knowledge of the consequences of their day-to-day survival tactics. Personal identity is also restored to impersonal contracts (credit, debt) by attaching personal information of individual to transactions at a distance (Hart, 2007:16). This further suggests that mobile money is directly tied to human everyday existence, yet the social life of m-money remains the missing evidence in understanding the processes of adoption and use of mobile money in communities.

In this study, I do not aim to totalise, but the subjective composition of this labour lies in the networked relations of adoption and use of mobile money. Thus, mobile money adoption and use at the cultural and political levels results in the digital construction of subjectivity within social networks leading to collective subjectivities (Hardt, 1999:89). The work of mobile money is often performed by unrecognised workers (user, agents, retail workers), their less glamorous human work remains side-lined or dominated by concepts of poverty reduction, financial inclusion, and access to health care (Ghosh and O'Neill, 2020). Mobile money process involves unpaid work on the part of participants- consumers become the cultural producers and distributors by passing the traditional brick and mortar structures through peer-to-peer communication systems. Therefore, mobile money users adopt and use mobile money so as to count as subjects and become legible for recognition (Butler, 2009: iv). As a result, mobile money adoption and use is seen as a social practice that enables subjectivisation in the sense that users gather signs together to produce unity of meaning. In this regard, MTN and EcoCash mobile money services in Manzini and Masvingo respectively are constantly in process, being updated, in constant re-articulation just as cultural trends to reflect users' evolving interests and taste. Therefore, mobile money is one of the modalities through which capital has taken a cultural and subjective turn in its expansion and yet the actual politics of its processes remain relatively under-researched and poorly understood.

To bring to bear new evidence on the relationship between immaterial labour and mobile money, chapter eight of this thesis will employ the concept of immaterial labour to explore how mobile money users become immaterial labourers looking specifically at ***what*** they adopt i.e. the manifestations of immaterial labour in what they do with specific services of mobile money **why** they adopt- the diverse explanations given in justification, and ***how*** they adopt and use mobile money- the different modalities used and their social significance in their social networks. For example, a close look at the stories of most of the female participants in this study shows how digital financial service innovation is gendered across time and space. Although women appeared as writers of their own stories, mobile money use among women still resonate with their adverse incorporation in the capitalist economy (Meagher, 2011; Chant, 2014).

Using the concept of immaterial labour/ digital labour, I will also explain how technology has shaped the way Swazi MTN mobile money and EcoCash users in Masvingo relate to markets- how users link, combine, and consume mobile money services, specifically, how new assumptions about money such as consumer subjectivity exhibit themselves. Lastly, studying

the social life of m-money is directly linked to the social performance of digital financial markets (Brasset, 2016). The social performance is assessed by looking at the hidden costs of autonomy, convenience and efficiency that comes with digital financial services provision mainly for the disenfranchised groups and diverse salient and non-salient forms of resistance by the users.

3.7 Chapter Summary

In this chapter, I examined the state of knowledge regarding the social shaping of technology, specifically the processes through which digital money can result in new ways of sociation while at the same time changing the particular ways through which people relate to money. Dodd (2014), for example, submitted that money in its digital form can be regarded as a means of organising, expanding, and sharing society's debts and payments. Important to note is that interactions with money and its various forms manifested in diverse ways at different moments in history. Particularly, banks have been at the centre as intermediators between people and their money, but mobile money connect people directly with their money in ways that are empowering at face value.

Although, I did not address my research questions one by one, I discussed the topics which shed light on the research questions in totality with reference to concepts of sociation, sociality and digital money. It is worth noting that technological instruments are socially embedded i.e., mobile phones, mobile money and social organisation are mutually inclusive. People do not only use mobile money or any form of currency but also make sense of it, for example for religious purposes, economic purposes, political purposes, and social purposes. Historically, traditional forms of money have always existed alongside the modern understandings of money and are critical in understanding the current social life of digital monies as they are used in communities. It is important to highlight how different people understand money through these prisms, making digital money use a less straight forward affair, but rather a product of constant individual negotiation guided by social values, age, gender, taboos, religion, seniority, merit, etc. which could be changed based on the amount of trust between individuals.

CHAPTER FOUR: SETTING THE SCENE

4.1Introduction

In this chapter, I explain the contextual background of the study. I start by introducing the two study sites separately, i.e., the Manzini handcraft market and Masvingo Chitima market, by paying attention to how each market was socially and economically organised. After, I explain how MTN and EcoCash mobile money services worked. I also introduce a few key participants from each market and explain the significance of mobile money agents. This way, I am able to show the practicalities of how each system was supposed to work vs how the participants actually used the mobile money services, specifically how MM was deliberately transformed and repurposed to suit existing needs, to adapt to their local realities as well as to fit their diverse, precarious, irregular, and undependable incomes streams. Most importantly, I describe how mobile money was used together with existing channels of transacting. Lastly, I go on to showcase and describe what was sold in the markets and the significance of other channels of transacting besides mobile money. While paying attention to the broader social contexts in both locations, the analysis of the data follows the different socio-technical and cultural reasons that emerged from participants' narratives as well as the implications of such differences on mobile money as a financial practice and a financial tool.

4.2 Manzini Handcraft market

Manzini handcraft market is situated in the main commercial town of Eswatini, and it has three key informal markets where both men and women sell handcrafts, fresh farm produce and second-hand clothing. The most important driver of MTN mobile money use in Manzini is the dual nature of the Swazi economy, which is a characteristic of the colonial and post-independent Eswatini. In addition, such duality creates an inherent need for a money transfer service that can cater for both the rural countryside and the poor working class in the cities. To date, rural areas have very limited, to no access to formal financial services on one side and urban areas with a moderately developed financial system. This set up means that poor working-class urban dwellers need a cheap and secure facility to send money to their relatives in the rural areas. A FinScope Survey in 2017 on small and medium enterprises in ESwatini estimated that about 75% operated in the informal sector and 65% were owned by women.

Further, one key difference between Masvingo and Eswatini is that the latter is an absolute monarchy and linguistically homogeneous country with traditional systems of governance i.e., the *tinkhundla* system. From the interviews, I gathered that the chiefs and village headmen as well as traditional leaders are very critical in shaping how people adhere to traditions and respecting the values of the land. This also has major implications on women's access to productive assets and resources such as money and land which affect their choices. Of late Eswatini, was a relatively stable country until mid-2021 when people started demonstrating for more political and social rights. Eswatini boasts a stable financial environment with big South African banks including FNB, Standard Bank and Nedbank. Until July 2017, which witnessed Eswatini's only local network operator Eswatini Mobile's introduction, Eswatini was dominated by one Mobile Network Operator, Swazi MTN, a subsidiary of MTN South Africa. Figs 2 and 3 below show the relative location of Manzini, in Eswatini as well as the cross section of the market area where the interviews were conducted.

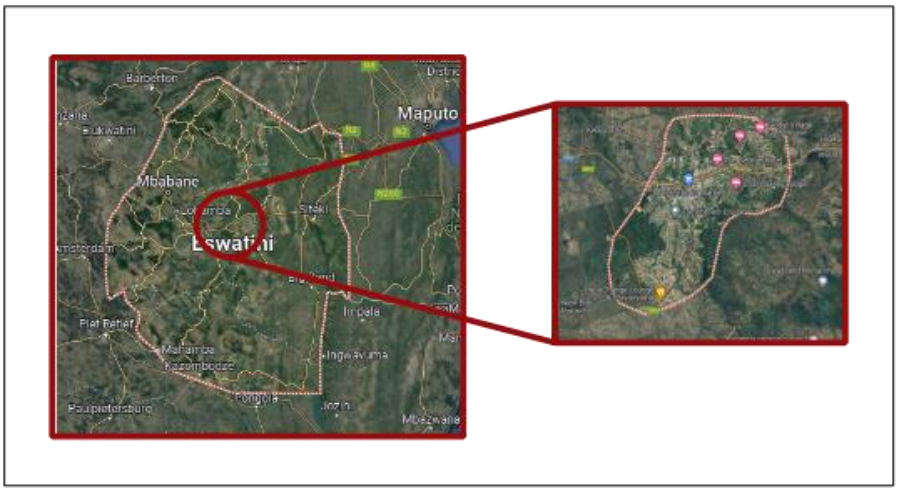

Fig 2: Study Site Manzini, Eswatini. (Source: Illustrated by Author)

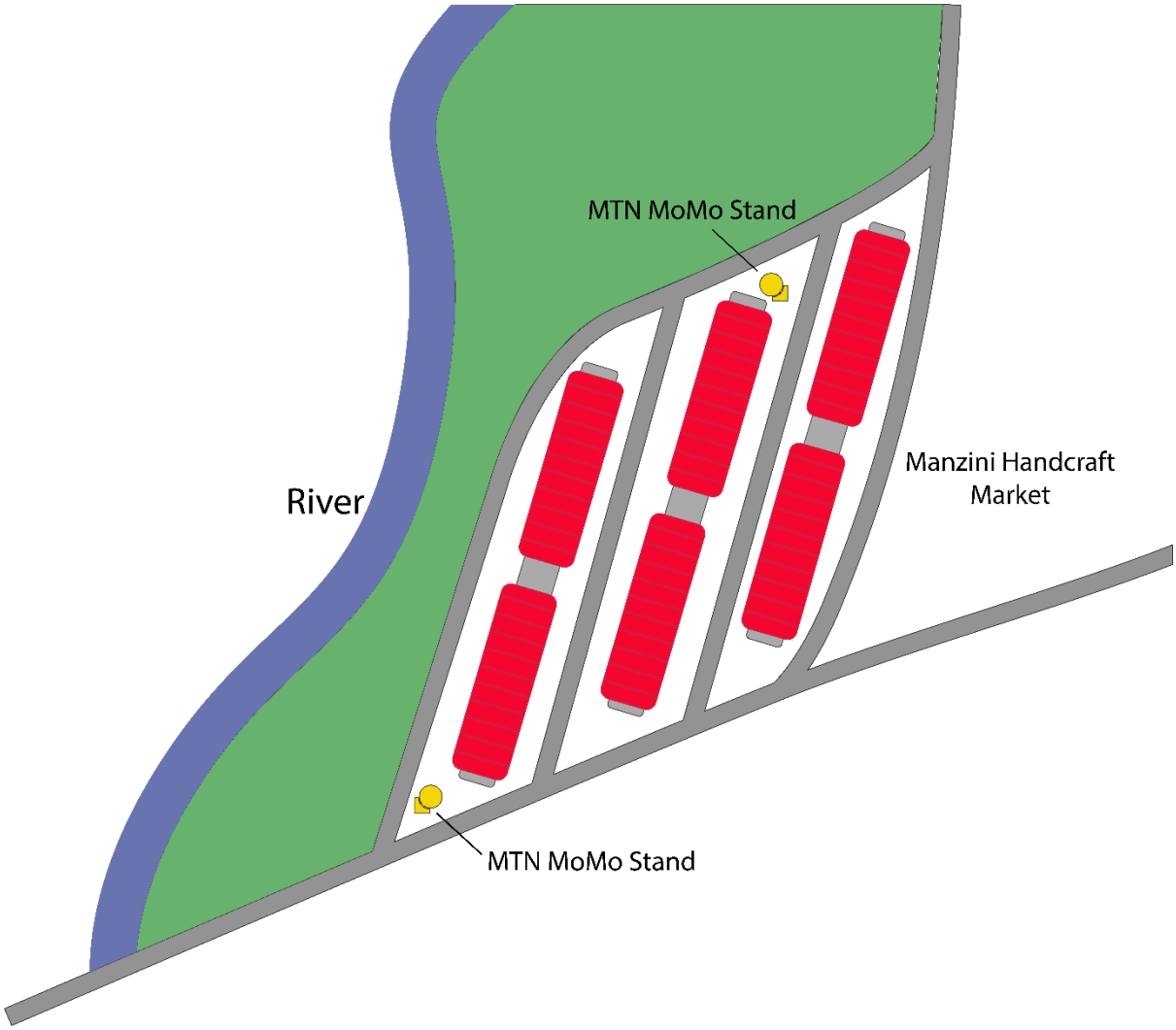

Fig 3: Site map of Manzini Handcraft Market (Source*:* Drawn by Author)

This is an outline of Manzini Handcraft market located on the outskirts of Manzini just by the river. Apart from mobile agents, there are two agents who are stationed in the markets at one place.

4.2.1: MTN mobile money and other alternative financial practices

"I haven't really used mobile money. If I have to, I use my wife's account, Maybe I should just have it because almost everybody has it. I cannot be left behind any longer, maybe one day I will need it. I barely save money because I give to my wife to run the house. If we need a short-term loan for school fees or any emergency, my wife is a member of Umoja (savings group), and we always get money there. Besides she is also very clever enough and she keeps money for bread stashed somewhere. I have only used mobile money for airtime when it was an

emergency. For me it's complicated and that what I think" (Interview with Qhawe, Manzini, 19 September 2023).

This extract from Qhawe indicates that mobile money was one of the options to access financial services. Qhawe and his family were able to borrow money from the club, use his wife's membership to borrow money and save money with Umoja savings group. On top of what Qhawe mentioned, banks and other microfinance institutions were also accessible depending on individual preferences. However, Qhawe and his wife, Koni, worked in the market and as such wee informally employed and not eligible to open current accounts with banks except for a savings account. In addition, participants also reported using barter or swapping merchandise as well as buying on credit.

4.3 Masvingo Chitima Market

Masvingo Chitima market is one of the biggest multipurpose markets where people sell everything from food, clothing, and a variety of household day to day goods. It is located just outside the central business district to enable space for delivery and customers to move freely since it is always packed with people on daily basis. Important to note is that Zimbabwe has the largest informal economy in Southern Africa and its significance to daily survival of the people is uncontested. Approximately 85% of the population are outside formal employment (IMF, 2018). Further, due to the intimate involvement of mobile money in people's lives, the processes of adoption and use have become inseparable from the social dynamics of the organisation of the informal market communities of Masvingo within which it was embedded.

Zimbabwe, on one hand, is an example of a failed democracy, characterised by social, economic, and political chaos. The financial crisis in Zimbabwe is best understood as a socially constructed phenomena just like the global financial crisis of 2008 whereby people's social experiences are mobilised to explain economic crisis. It is the public discourse on crisis that determine the course of action by the people affected both at the margins and at the higher echelons of society as the duration of the crisis is hard to foresee Zimbabwe. [9]This section discusses what sociologist Brian Raftopolous (2016) described as Zimbabwe's "persistent crisis" which is manifesting in shortages of basic necessities such as fuel, food, medicine,[10]

[9] Interview with Tonde.
[10] For detailed description of the Zimbabwe crisis see Southall (2013a:80-84)

backyard food production, booming informal economy and relative prosperity for the elites (Bond and Manyana 2003; Chagonda,2012; Southall, 2013a; Southall, 2017).

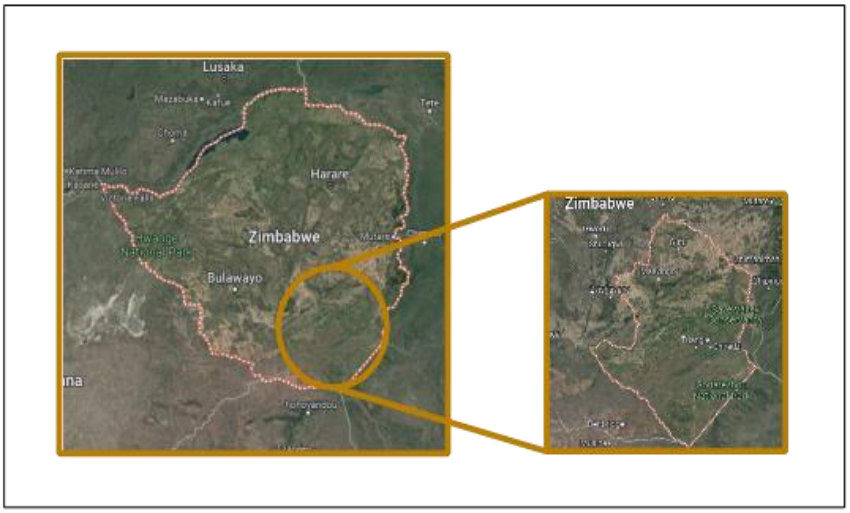

Fig 4: Study Site Masvingo (Source: Illustrated by Author)



Fig 5: Masvingo, Chitima Market (Source: Adapted by Author)

4.3.1 EcoCash Mobile money and other financial practices Masvingo

"The cash crisis in Zimbabwe is so bad that if someone gives you a handshake they can easily determine when last you touched real cash not RTGs" (Interview with Chipo, Masvingo, 10, January 2019)

Unlike Eswatini where the supply of money was stable, in Masvingo mobile money was used within a context of extreme lack as insinuated in the above-mentioned quotation from a participant. and political chaos. Given this background, formal financial service institutions could not be counted upon to provide basic financial services such as day to day withdrawals, savings, and investments reliably. Key banking infrastructure is functional with some key banks like ZIM Bank, Standard Chartered, CBZ and Barclays, although they are operating sub-

optimally. Against this backdrop, participants depended on a constant supply of black-market foreign currency, bond notes, and EcoCash, and Skwama money provided by Econet wireless and NetOne respectively. Zimbabwe had more than three Mobile network operators (MNOs) at the time of fieldwork and the mobile payment space was dominated by Econet wireless' EcoCash mobile money service. Observing from a distance, mobile money use appeared to be uncomplicated, seamless, and easy. However, some of my participants were of the view that the art of mobile money transactions required a lot of learning, hence it was an ongoing learning experience due to the volatile nature of official and unofficial currencies in use in Zimbabwe. Participants had to exchange mobile money for either US dollars, rands or RTGS (electronic money) at a rate. As such, they had to be careful in doing the calculations or risked being short changed or scammed.

"*EcoCash is really for the poor now because if I am rich, I would only have a forex account and forget the problems; before it was good but now the value of EcoCash keeps rated very low compared to other equally useless monies like bond notes, I can't even talk about how EcoCash relate to the dollar"* (Interview with Rutendo, Masvingo, 4 March, 2019).

In Masvingo, the multicurrency system in Zimbabwe led to tripartite pricing practices whereby goods were priced in more than one currency. The US dollar, Zimbabwean bond notes, Virtual money in the bank (RTGs) and EcoCash mobile money were acceptable legal tenders. Recent developments have seen the Zimbabwean government through its Reserve Bank governor instituting regulations to 'sometimes' ban the use of other currencies apart from the Zimbabwean bond notes and mobile money.

The ongoing cash crisis in Zimbabwe, which accelerated with the dollarisation of the economy in 2009 (Noko, 2011), led to a large shift in payment methods from cash to electronic monies and other alternative social/communal currencies such as barter. The scarcity of the multiple currencies (US dollar, Pula, and Rand) and even the bond notes in Zimbabwe currently left people with limited alternatives i.e., mobile money and a few bond notes in circulation which Southall (2017) described as "unwanted". At the time of writing, the only currency accepted as legal tender is bond notes following the ban of hard currencies by the government in a fruitless attempt to control prices of commodities locally. However, small convenient spazas, barber shops, saloons, tuckshops, vendors, and tailors still consider cash as the first option for payment which makes the situation very dire for most consumers at present. This development has led

to the change in consumption behaviour. The same observations were made by Sheetal, et al. (2019), in relation to India's demonetisation in 2016.

To begin with, during the then Mugabe era and current Mnangagwa era, political goals took precedence over inclusive economic prosperity, plunging vulnerable masses into a period of ambiguity and directionless activity. In 2016, Zimbabwe had the highest political instability in the region, ranking 154 out of 176[11]. There have been repeated failures to address the currency issue, leading to fiscal deficit and tensions related to the 2018 presidential elections.

In Zimbabwe, people use common and very popular words across all age groups in the world of money to explain the art and socially innovative ways and processes of selling cash, which currency is available for the day, the proximity of law enforcement agents, exchange rates, EcoCash vs Bond notes and US dollar (green back), Rands and RTGs[12]. In the streets of Masvingo and in the informal markets, language was used to understand and to cope with the crisis as it makes the situation more familiar, more manageable, and more predictable. According to North (2017), alternative complimentary currencies are usually established by subaltern communities to complement state-created money which is literally 'non-existent'[13] in Zimbabwe at the time of writing.

It was also evident in the stories of the participants that prominent political figures such as E. D[14] symbolised the continued crisis (social, political, economic) among the people as the green back remained elusive: *"dollar harisi kubatika"* (translate into English – e.g., "the dollar does not stick/attach/remain"?). In a study done in the capital of Zimbabwe, Harare, and Chivi by Mahiya and Gukurume (2020), consumers had to navigate new social and economic dynamics as they negotiated and balanced multiple currencies. Relationships were also indisputably reconfigured (Graeber, 2012). Due to critical cash shortages, some agents used favouritism and earmarked some customers and denied others of the mobile money cashing out service (Gukurume and Mahiya, 2015). Through my extensive in-depth interviews and observations, the cash crisis in Zimbabwe has changed the way Zimbabweans at the margins understand themselves and their culture in relation to work, consumption and exploitation of the other for marginal gains (Guyer, 2004). In the markets where I gathered most of my data, there is heavy reliance on informal assurance and trust as day in, day out they are faced with unique dilemmas

[11] Transparency International Corruption Perception Index.
[12] The virtual currency in use in Zimbabwe due to lack of cash in banks. This money is purely digital/electronic. No exchange of "honest money" or any form of lucre.
[13] Inaccessible, soiled, dirty, very expensive to buy Zimbabwean bond notes.
[14] The current Zimbabwean president Emmerson D Mnangagwa.

on who to trust and how to make themselves trusted, how to conduct themselves as honest and trustworthy people and how to cooperate with others to stay afloat and ahead of the crisis and avoid what Zygmunt Bauman called social death (Bauman,1992). Because of this fear, digital financial services in Zimbabwe were not only used as intended but were pushed and broadened in ways that point to the human capacity to innovate when faced with crisis. Given the high levels of human capital among the participants, it was much easy to repurpose mobile money for social and economic wellbeing which is discussed in the next section.

4.4 MTN, EcoCash and MM agent work

In this section I describe how MTN and EcoCash mobile money services worked. Both EcoCash and MTN mobile money operated through a complex system of both physical and social infrastructures which included mobile money agents, webs of relationships, ties, obligations, social debts, rotating cash, and credit association. Both platforms were initially designed to include the unbanked, low-income populations. Registration of mobile money in both sites involved similar procedures with the main document required being the national ID card. Both platforms connected users to their mobile wallets through their mobile phone numbers and a secret pin. Cashing in and cashing out was initially done at the MTN and EcoCash dealerships and was later democratised to include airtime vendors who are registered mobile money agents (a mobile money agent is in a yellow vest in Fig 6). Agents in both locations operated like human ATMs who moved around or sat in one place accepting MM deposits and withdrawals for a commission. In both locations agents were known members of the community, and some were part of the markets operating both mobile money business and selling their own stock. Mobile money agents were perhaps the most outstanding feature in the markets with their bright yellow umbrellas. Although they performed a lot of work for a small commission, the agents worked the hardest as they helped new clients to open mobile money accounts, as they became bridges to cash (Maurer et al, 2013) connecting people with their money. An important advantage of the human mobile money agents lied in their ability to provide 24-hour services as compared to brick-and-mortar agent shops including spaza shops, retail shops, salons, bottle stores which closed at the end of business hours. Scholars such as Iheanachor et al. (2021) described agent work as business innovation at the bottom of the pyramid, a narrative that sits well with the neoliberal discourses of banking the unbanked. Put simply, agents perform the bulk of immaterial labour i.e., by working overtime and throughout the day.

MTN MM agent, Manzini, Market



MTN MM Booth, Manzini



EcoCash and Telecash Booth, Masvingo



EcoCash Agent sticker, Masvingo



Fig 6 Examples of MTN and EcoCash agents in Masvingo and Manzini

4.5 The market spaces

The markets were not the physical corrugated iron roof and steel bars, rather the market as a space was constituted by the people, the dust, the heat, and the noises combined. The market was a physical space, an imaginary space, somewhere for participants to go to kill their time as they socialised and improved their soft skills including gossiping, advertising, marketing, and displaying their merchandise. These markets had a different vibe from the surrounding areas they interacted with, as such they presented unique social economic organisation which

regulated itself. Although it was an open space, during my fieldwork I did not come across any news that something has been stolen in the markets. They were located mainly near the bus ranks for easy convenience of vendors and customers alike. From a distance one could hear the banging of the storage boxes, noise, screams, shouts, laughter, and a different state of jovial energy. It was difficult to answer the phone because of the noise. The noise was not bad, but it had a special effect to it. It gave these places a unique identity characterised by a mix of both collectivism and self-interest. However, there were quiet days as well especially during mid-month when customers were few. Women and children below school going age made up most of the occupants of the markets. Somehow, they managed to arrange themselves, with the men on their own side displaying their manly goods and the woman on their own corners. I realised that both men and women in the markets continued to be culturally valued. The process of arranging manly things on their own and ladies' merchandise on its own happened spontaneously without planning, complaining or negotiation a practice that showed the power of internalised beliefs in moderating human behaviour. From time to time there were isolated cries of hunger and thirst due to the pressure and discomfort caused by the corrugated iron sheets which roofed the structures. Sometimes, the markets Were covered not by cries but joyful sounds of children screaming, running around, and playing, waiting for the knock off time which was not known but depended mostly on the flow of customers.

In Manzini, I was not aware of an existing language jargon in informal spaces, but I had excellent knowledge of the context as I have lived in Eswatini for 12 years. In Masvingo, I did not have to learn the general social jargon and everyday language since it is my place of origin however it was necessary to learn the ever-changing language used to portray the cash crisis.

The Manzini handcraft market was characterised by multitudes of people, comprising of men, women, and children. Participants drew upon existing social networks and formed new connections with fellow market vendors to obtain essential information for survival in their precarious environment. Koni admitted that the first thing she did when she started selling in the market was to gain trust of the fellow vendors. Although she told me that she was very introverted, the market helped her to hone her soft skills.

Women often dressed in layers of clothes and wrappers regardless of the weather, a practice which I thought was to hide money under the layers of clothes. On close inspection, the women wore very beautiful clothes underneath old dresses. The top layer of dressing was useful in protecting their good clothes. Their job involved a lot of heavy lifting as such they needed to

be prepared for that. The wrapper was used as a mat either to sit or to sleep during the afternoon when there were no customers. Hence participants depended on tight knit, valuable personal connections which were critical in smoothing business transactions. For example, in Manzini, markets were very small so that the market sellers knew each other and some of their frequent customers by name and had personalised some customers to the point of getting angry if they feel someone was trying to take their customers away. It was important to adopt similar financial social practices to gain social approval in the markets. Qhawe admitted that he only registered for mobile money because of his wife. In his own words,

"She could not stop nagging me about the issue and I decided to register for a MoMo account to have my peace back" (Interview with Qhawe, Manzini, 19 September 2018).

In the event that new members joined to sell in the market, they were not trusted immediately, instead they were slowly integrated based on their demonstrated willingness to follow the existing order in the markets.

"When I first joined the handcraft market, I felt so lonely. I tried to be nice, but I later saw that people were not ready to trust me. We have a second-hand car that I use to drive to the market and my stall is always full. Although I was not pleased, I pretended that everything was OK. One day I asked one of the ladies why they were giving me attitude and she simply pointed to my old car. After that day I started using public transport so I could feel like one of them and I got new friends. The women were all nice" (Interview with Rutendo, Masvingo).[15]

[15] Rutendo's experience in the markets depicted jealousy among her peers who did not think she belonged in the same category with them. As such, by virtue of her owning a second-hand car and having a fully stocked stall, Rutendo was in her own category that did not exactly fit well with the ideal market vendor. To address this, she had to embark on intentional social levelling so she could fit in without problems and be considered as one of them.

(a) Masvingo (b) Manzini



Fig 7: Chitima market (Masvingo) and Handcraft market (Manzinii) (Source: Author's Field Photos)

4.6 Key participants

Qhawe (Manzini)

A 41-year-old man, most probably one of the most controversial characters I interviewed. He had basic education and admitted that he ended in standard two. He spoke good English, but he would mix with siSwati from time to time which was not a problem since I understood the language having lived in Eswatini for more than 12 years myself at the time of the interview. A married man, who was very charming and good company to all. He believed men were supposed to work harder than women to be able to do so which was contrary to his character as described by his wife, Koni. Qhawe was also very vocal regarding women ownership and management of household income. As the head of the hone, he believed that he was in charge of both his wife and his earnings and as such he was responsible for the distribution and allocation of income to his wife Koni. He sold his wooden carvings in the Manzini handcraft market but mostly spent his time cracking jokes with others. Before the interview he jokingly said he had many cows and would like to marry my daughter one day.

It is common for men in Eswatini to brag about the cows they own as a form of wealth. We sealed the deal (the interview and the promise to marry my daughter) with a handshake. He was a funny guy and joked a lot throughout the interview that at times I was confused and could not make the difference between when he was serious or just throwing one of his many jokes about many topics including politics, women, money, Mugabe, etc. He was a firm believer that men could have as many wives as they could take care of them. He admitted that he had about two to three kids outside of wedlock and claimed that he was not sure of the number because some women might have been scared to come up since he is married. From what I can remember, his palms had hardened from extensive carving without protective gear, but he seemed to enjoy it to the extent that he taught other men to carve for a small fee. He thought he was the best among the other man since he had a hard-working wife who worked with him in the same market. He initially used to come to the market to accompany his wife Koni who made and sold Swazi beads. His wife had a mobile money account that she shared with him meaning they had to share their MoMo (mobile money) wallet pin. I interviewed them both even though I initially wanted to only talk to one of them. He did not have a mobile money wallet but instead he used his wife's account which he claimed did not cause any problem at all between them.

Celiwe (Manzini)

She was 36 and a mother of three kids at the time of this interview and worked for Magugu, a teacher who worked in her village which made her a subcontracted worker. Her boss bought beads, traditional attires, and pottery from other women in the village where she was teaching for a lower price and resold the goods in the markets. Because the market only opened on Wednesdays and Thursdays, she could not manage to sell on her own because of work commitments. She was only able to come to sell for herself during school holidays. As a subcontracted worker, Celiwe sent all the money to her boss's mobile wallet. If she sold in cash, she would immediately deposit the money in her mobile wallet since she admitted that she did not feel comfortable keeping money that didn't not belong to her in cash in case she used it and failed to replace it. In case she received cash payments she would quickly go to the mobile money agents nearby to deposit it in the MM wallet. Celiwe also brought her own merchandise, but she did this secretly since she had to complement the small wages, she was getting from her boss lady. She had her own mobile wallet too that she used to receive her wages as well as for her own personal transactions.

Celiwe had a baby when she was in Form two and she had to drop out of school. Celiwe was not married either as such she had more freedom to control and manage her money, both mobile money and cash. She had two children with two baby daddies whom she claimed did not offer any support in terms of support. She had to be strong, frugal, and independent as the main breadwinner. Once in a while, one of the baby daddies will surprise her with a 500 rand or so through mobile money to help with his child. It usually came as a surprise, so she did not expect it or include it in her monthly budget. From my interviews with the other ladies in the market, it was common for women to have kids with more than one man. She hated men, she had been disappointed time without number and her focus was on improving herself and her goals included building a two-bedroom house for her kids and maybe starting her own business.

Thami (Manzini)

Thami was a teacher by profession but at one point in his life he got very sick from what he claimed to be a spiritual disease since doctors never found what was wrong with him until his family took him to ta traditional healer deep in the southern parts of Eswatini. When he got better, he never tried to get a teaching job. He had two kids and was a single father since his wife had passed away. He was a shoemaker who was dedicated to his trade and thought he was the best shoemaker there ever was. He made shoes out of old car tyres and decorated them with

traditional feathers and animal skin. He normally worked in the market where he was also teaching other young boys how to make shoes out of tyres for a fee. I found this practice of teaching others typical among both men and women in the markets. Through teaching each other skills such beading, weaving, carpentry and shoe making, the older generations ensured sustainability of their market. Most participants I interviewed had also learned in the markets when they were younger. His kids lived with his mom, and he opened a mobile money wallet for her so he could send money from time to time. He claimed that he only used mobile money to send money to his mom since she normally misused cash. The mom also preferred to receive some money for the kids in cash since it made her life easy when it comes to managing money for daily expenses and to give the kids money for pocket money and to pay for casual Fridays when they would go to school without uniforms. Thami was also very superstitious with regards to giving money to strangers since his mysterious sickness. So mobile money was his preferred option.

Gogo Flo (Manzini)

At 55, she was perhaps the oldest mobile money agent I encountered in Manzini market. She was widowed and lived with her grandchildren. She spoke the best English given she had stopped school in standard 3. Apart from being a mobile money agent she sold her own handcrafts at her friend's stall since she could not manage both her stall and her mobile money customers; her friend offered to watch her stock for her. She made African beaded necklaces when she did not have customers on the slow days before month end. She also taught other women to bead but she did that for free. Although she was an agent, she did not use mobile money a lot. She preferred cash. Most of her kids had grown and left the home, so she mostly visited them and occasionally send her children money through mobile money. Gogo Flo was also a leader of her stokvel group due to her clever ideas. When I asked why she was chosen as one of the leaders and also as the main person to keep the money she said, *"Well it's clear, I do not have a husband, and there are zero chances that the money would disappear"*.

Tito (Masvingo)

Tito was a retired miner who had just turned 61 when I interviewed him. Actually, he did not retire but the company had to let him go due to ill health. But ever since leaving the dirty work of the mine his health had improved. Shoemaker and seller, he used his mobile money account which was run by two of his grandkids. He did not know how to use his EcoCash account, but he was very good at keeping records of his money in a notebook, so the grand children had no

chance of stealing. He claimed that he had been keeping this notebook from the days he used to work in the mines. When I asked why he said he wanted to calculate one day everything he has ever earned to see if he was going to die a millionaire. He was joking but either way he kept his records of all his financial transactions. When I asked for the notebook, he said it was his secret, so I did not push. He was the participant who used a very basic phone with no WhatsApp. He was not on social media and claimed he could afford a phone, but it was not necessary for him since he was so close to God and did not care about worldly things. On a lighter note, he said he did not want his grandchildren to fight each other to inherit the phone. Most probably he did not know how to use a smart phone and decided to categorise it as irrelevant in his life.

Tawanda (Masvingo)

At only 27, Tawanda had one of the most important businesses in the market: he cooked food "*mazondo* and *sadza*" as well as drinks. His stall displayed his EcoCash number although he only took US dollars. A plate of sadza and mazondo was $1. He accepted EcoCash and South African Rands at a rate. On a good day he earned about $50 which was a reasonable income. Tawanda kept his money in hard currency and would normally empty his EcoCash account immediately for fear it would be depleted by inflation. He claimed that he only opened EcoCash to buy airtime and data for his relatives back in his village, especially for is mom.

Danai (Masvingo)

The most controversial of all my interviewees. Danai was a police officer and a money changer (forex dealer). He occupied very contradictory roles. He would change money hidden in his car. He had people working for him since the he was forbidden by law to sell illegal stuff like changing money. When he was not in uniform, he would change money freely. Danai was 34 years and a family man. People trusted him more than the other local money changers because they knew him as a police officer at a charge office near the city. He got access to change money in the market through his wife who was also selling there. Some days people will ask the money they wanted through his wife, and she would bring it the following day. I found it very interesting indeed. When I asked him if he was scared of losing his job when caught he did not respond with words, instead he just laughed and asked me how long I have been outside of Zimbabwe. That's how it ended. People would change EcoCash for US dollars and vice versa.

Rutendo (Masvingo)

At just 39 Rutendo was widowed at a very young age. She sold silver pots and plastic containers and vegetables. She accepted multiple currencies (EcoCash, US dollars, Rands and RTGS). She commuted from every day from her village about 40 km away from the city. Rutendo lived with her in-laws, and she provided for her elderly mother-in-law. She often got help from her own relatives. She claimed that her brothers who lived far away would once in a while remember her by sending money through to help her with the kids. As per tradition, Rutendo's husband's brother also helped her with the upkeep of the family. Rutendo did not want to get married again and prefeed to take care of her home as a single mother which had many challenges for her.

4.5.1 Mobile money, social meanings, and usage practices

Mobile money was depended on existing social meanings and this was evident in the markets in Masvingo where social innovation through mobile money use involved moving beyond established practices, pushing existing boundaries, building new social rails and defying established and known ways of transacting as mobile money became a dangerous paradox, i.e. a way of saving and spending at the same time.

Similarly, in both my study locations, both MTN mobile money and EcoCash had loyalty or promotional activities where participants could win soccer tickets, free airtime, or data for paying using mobile money which participants considered as marginal gains or extra unexpected gains as they were able to extract more for their benefit (Guyer, 2004). For the participants, the thrill or the feel of gambling made paying with mobile money not only efficient but more fun.

Contrary to the above submissions, in Manzini markets, the use of mobile money was synonymous with an empowerment story, a great innovation, and a means to escape poveryty for many women. Unlike in Masvingo where participants were navigating a "dead and decomposing state,"[16] in Manzini and Matsapha, participants agreed that they had an enhanced capacity to act and particaipate in running their own "businesses"[17] as a result of mobile money. Further, in both Masvingo and Manzini, informal market participants determined how much

[16] Extracted from a follow up interview discussion where a participant noted that the state was in a state of decay.
[17] The word business was used in many instances to mean different things according to context of use such as life, journey, gossip, job, or used to describe any form of entrepreneurial activity.

they wanted to adopt, adapt, and enrol MM in their everyday lives. From this perspective, it is society rather than MM service providers that determines how this transformative journey is navigated at the backdrop of precarity, uncertainty, existing gender relation, money taboos, internalised financial practices, among other factors through which we can use to understand whether MM is faring well or not in the adoptive communities where the aim was not financial.

Further, in both the concrete floors of Manzini market and the dusty stalls in Chitima markets, both EcoCash and MTN mobile money were rarely used for one purpose, making it difficult to rationalise the participants' payment patterns. A quick reflection on the findings showed that participants actively adopted mobile money to suit their needs and current circumstances. In Zimbabwe taxi drivers sometimes refused to take mobile money, preferring payment in form of cash only forcing people to buy cash on the black market. In Manzini, mobile money was considered legal tender in most places but the participants like themselves preferred using cash.

To add on, mobile money circulation was mediated through ceremonies and other informal practices such as "*mukando*" and '*inhlangano*' rotating credit clubs known simply as 'merry-go-rounds' in both Eswatini and Zimbabwe which were based on closed distinctive understandings of boundaries i.e., on questions of who was included, who was excluded and why. Apart from everyday payments for basic goods, mobile money was used for paying contributions to stokvels, donating money to church and traditional ceremonies, practices that have existed in Eswatini for generations (Verhoef, 2001, Verhoef, 2020; Demirguc-Kunt and Klapper,2012; Klapper and Singer, 2015). All this show how informal means of payments have not been bypassed in importance by MM, rather MM is used to facilitate and sustain the running of this informal financial practices. In his book *Debt in the first 5000 years*, Graeber (2011) argued that money might have existed because of the codifications of pre-existing shared understandings of debt and credit relationships within societies as people developed their own.

In addition, MM allowed negotiability among interested parties who voluntarily entered exchange relationships of different magnitudes. This principle of negotiability made room for prices to be reduced and payments to be delayed. In Masvingo, four types of currency were used and accepted, namely US dollars, South African Rands, EcoCash, Cash (Bond notes and coins). Given this scenario, participants expressed their misgivings on the process of negotiating payments. Sometimes rates would change drastically in a matter of hours or days. As Jona, a teacher turned money changer, explained below,

"It's difficult to buy and sell cash. The profits are not high at times. But what is worse is when buying and selling in cash, we start with a discussion of 5 to 10 minutes, especially if the person does not understand the rates or is just arguing to get a low rate. People coming from Harare give us a problem because the rates there are slightly higher. Sometimes I get tired of explaining and just let the person go somewhere else. Lately we must hide from the officers because money changing is illegal. I operate from my car, and it's important that no one sees the suspicious activity. I just park it as if I'm just a customer (Interview with Jona, Masvingo, 26 April 2019)

In addition, with regards to small loans taken from friends and colleagues in the market, a payment delayed was not considered as a payment defaulted regardless of the amount of time taken to pay. This puts to question the view of mobile money as an instant payment method in these settings. Due to persistent use of informal channels of borrowing and repaying debts, low-income earners in the informal sector were limited in their capacity to access sophisticated credit sustainably (Donovon, 2012). A deeper look into this pattern revealed a long-standing tradition of extending repayment periods for relatives, friends, and colleagues with reference to the concept of wealth in people (Guyer, 1995; 2004) which allowed participants to cancel debts and maintain hierarchy with each other in different form. The person who owed money temporarily ceded their power when they were in debt to their creditor. For example, Celiwe once jokingly said that one day Magugu borrowed from her a sum of money and did not return it on time. Even though she was Celiwe's boss the money she borrowed made her to respect Celiwe a bit more for fear she could either tell everybody in the market or embarrass her. The absence of a penalty for late payments represented equilibrium and disequilibrium that existed between the transacting partners, i.e., the social relations of equality were always in constant state of shift. Once all money has been paid then equality was restored. Therefore, in Masvingo markets, due to liquidity constraints, EcoCash was used for various forms of entrustments and obligations as well as basic payments.

4.5.2 Mobile money, social meanings, and financial management

Mobile money usage practices in both locations told an emotional story and raised political questions about the participants' day to day engagement with the new money. Participants had different goals that they hoped to achieve including optimally spending their money, safeguarding, investing, protecting themselves from risky and uncertainty and redistributing

their money. As such they employed different tools and processes to track their finances. Hence, people in the markets did not necessarily make rational decisions as was assumed to happen by service providers. Rationality was interpreted in terms of how mobile money helped the participants to carry out their existing ways of managing their money in the midst of uncertainty. In Masvingo, participants viewed mobile money as both individualistic and social, yet continued to use multiple but complementary currencies to deal with possible problems of instability, lack of liquidity, indebtedness and risky involved with currency monoculture. From the discussions I had with multiple participants in Masvingo, participants demonstrated their awareness of the risk and insecurity involved due to their past experiences with dollarisation process which saw many people losing lifelong savings and pensions as well as their confidence in formal financial services providers (Noko, 2011; Sikwila, 2014). Therefore, unlike in Eswatini where past experiences of money use were framed around a male figure, in Masvingo past experiences with currency instability shaped current understandings of EcoCash among the participants. Important to note is that dollarisation only ensured short lived stability, which shattered the trust of the citizens in government provided legal tender to present, as such participants in Zimbabwe displayed a suspicious and emotional relationship with EcoCash as a socially constructed tool. A study by Kaye, McCuistion, Gulotta, and Shamma (2014) in the San Francisco Bay Area further reaffirmed this by demonstrating how people have an emotional attachment to their money and they use different tools and ways to keep track of their finances.

Furthermore, EcoCash use in Masvingo was equated to the consumption of an abstract idea of money, i.e., a money that could not be seen, felt, or enjoyed in physical terms. I say this because participants bemoaned how EcoCash created an illusion and helped perpetuate the social economic crisis in ways that were insidious as it made dealing with the crisis better and it enabled most of the citizens to carry on struggling without thinking much of the struggle itself. Instead of complaining about the root causes of the crisis, participants were more worried about the cross rates and the scrupulous EcoCash agents who charged them commission, and this had a direct effect on financial management. Hence managing money had social connotations than economic ones- the participants' motives to continue using mobile money were more about securing a dependable livelihood, survival, hustling and seeing the next day and less about investment, insurance and accruing savings that could one day be wiped away without warning like what happened in 2009 when the economy was dollarised and redollarised again a few

years later with similar painful consequences. The following extract from my interview with Ruva sums this well,

"I rather spend all the money on things that I can see than save it in Zim dollars. Unless I have hard currency, I cannot save RTGS or EcoCash, it is useful when paying or receiving money and buying airtime and data bundles but it's better to use the money immediately or lose it all as the rates keep going up. Normally I buy bond notes or rands as soon as I get any payment through mobile money. Here the only people who keeps stacks of money are the money changers because it's their business, some of us have no business keeping money, we buy stuff to represent the money" (Interview with Ruva, Masvingo,30 March, 2019).

Therefore, the fresh memories of past traumatic experiences with money also affected the way people managed their finances and accepted mobile money. For example, in Zimbabwe, participants like Tawanda, Jona and Danai expressed that they still did not feel comfortable keeping huge amounts in their EcoCash wallets because they were not sure when the events of 2009 will repeat themselves. Besides the fear of 'losing it all', saving money in Zimbabwe remained a dream for people not only in the informal sector but also in the formal sector. This was because participants never had any significant excess money to save due to cash shortages, inflation, and job uncertainty. As a result, participants had to account for unknown and unpredictable nature of future through their financial management decisions as well as tools they employed. Based on this observation, sociability rather than rationality was at the centre of personal financial management which remained an individually heterogeneous and culturally specific process among these informal market workers.

To emphasise this further, financial management had to match the precarious and informal nature of work, gendered nature of money and the social taboos and practices regarding how money was to be managed. The findings revealed that financial management in the informal sector was a gendered specialty in favour of women who possessed distinct financial management skills and practices which were not specific to mobile money as an innovative financial tool but more contextualised and personalised to both cultural, historical and community circumstances. This is because women have always managed money long before mobile money. A good example is demonstrated by the way through which Vee manged to earmark different moneys for multiple purposes. Both MTN mobile money and EcoCash were built on the participants' existing resilience, it did not alternate it. There is evidence to suggest that informally employed people have experience managing small, irregular flows of erratic

income (Collins, et al. 2009; Rutherford, 2009). In Masvingo, these practices were well-honed through time mainly due to the absence of appropriate financial services and in Eswatini, these practices were culturally specific but affected by severe inequalities and job insecurity.

As a result, participants developed their own traditional methods of tracking and managing their presumably non-existent financial lives- they did not have much money to develop complex tracking tools. For example, participants in Masvingo reported that it was not easy to manage their 'invisible dollars" with wives, sometimes getting involved in domestic fraud whereby they padded bills, inflated household expenditure, hid other sources of income and other underground financial strategies among married men and women using mobile money that enabled them to move money in sneaky ways, including entrusting money to friends for safe keeping, sending money to siblings without the knowledge of the partner, sending money to girlfriends, etc. In Manzini where the financial institutions were stable, participants used MTN mobile money to hide these sinister ways of household domestic corruption. This also showed how mobile money use mutated into many forms in which it reciprocally interacted with the values and cultural repertoires of its users in both locations. Mobile money as a currency continued to operate within existing spheres of exchange that used cash and informal channels. As such MM had to suit the existing trading rules.

"*I normally ask my brother to give me money through mobile money and I do not disclose it to my husband no matter what. I use this money for self-care and other things that my husband thinks is artificial life. As a woman I need to look good to have more confidence when I go to approach my customers*" Interview with Koni, Manzini, 24 October 2018)

Therefore, the use of EcoCash and MTN mobile money signalled the return of the African sociality of money. Through these technologies, participants were able to use and manage their money in localised and diverse ways. It was necessary to earmark the money as multiple overlapping 'monies' were used i.e., at the same time -cash, barter, stokvels, credit and MM in their informal market settings. In the markets a multiplicity of monies was used to fulfil different needs and were attached to different identities as highlighted below,

"We normally have problems with payments as some people have different monies. I accept all types of money- bond notes, RTGs, EcoCash, forex (rands and Us dollars). There is no reason to be strict with payment form given the situation otherwise I will go home with nothing. Sometimes customers can pay a certain amount in cash and pay the remainder in both mobile money and clear it later as a debt. We all must agree on a rate then we always do the cross

rating and sell. I also allow people to use forex if they have, that's what I mostly prefer given the rates are changing every minute. It helps when I have different types of money at the end of the day. I then use mobile money for stock, electricity, and water bills as well as to pay in big retail shops like Pick n Pay or N Richards; especially when the rates were good before, I use the bond notes to pay for taxi fare and buy tomatoes and bread, mainly the small things and the forex I keep for future use" (Follow up Interview with Rutendo, Masvingo,17 August, 2019).

Furthermore, in Masvingo, EcoCash was cited by participants as the go to tool for paying bills that needed to be settled instantly. Participants reported that they deposited in the EcoCash wallet just in time for use due to the volatile rates and tripartite pricing state where multiple currencies were used at once. Put simply, it meant 50 dollars in the morning might not be representing the same value in the evening so if someone wanted to purchase an item for 50 dollars it had to be done instantly to avoid adding more money if done at a later time. While at the same time in Manzini, Eswatini, MTN mobile money was used to store savings over a long period of time due to the stable financial situation. This sharp contract in how MM was used as a tool to keep money and to save is illustrated in the extracts from Masvingo and Manzini respectively,

"I barely have anything to have after all the expenses. It's kind of embarrassing to say this at my age but it's the truth. I have to make sure my daughter's fees at Zimuto is paid up so at least she can be something in the future, at least she will have a real job. I always keep a little bit of money in my EcoCash to buy airtime, data, and to pay electricity and water bills. My daughter has EcoCash too so it's easy for me to transfer her some money for bus fare. At time s EcoCash is not accepted in buses, so she had to go with hard cash in dollars" (Interview with Jasmine "Jaz" Masvingo,16 February 2019).

In Manzini, a different story emerged as illustrated by Celiwe's financial management skills below,

"I am known in my family to be frugal; whenever my sisters are short of money, they will always call me. I do not earn much, but I have mastered the art of thrifting. Apart from food, I only buy things on promotions; I buy my winter clothes towards summer and my summer clothes when it's towards winter since they normally put them on sale. Sometimes 70% off. It helps to save and accumulate a lot in my MoMo account. When I give my sisters or friends money, I ask them to return with a little commission for charges. I don't specify a percentage

because I am not a loan shark. I just charge them, so they learn to save their own money and stop asking all the time" Interview with Celiwe, Manzini.

In Manzini, money was individually earned, and collectively used within the dictates of family. While the practices of saving and investments were done through references to family, the experience of saving with mobile money was also different for men based on their marital status as Thami's case illustrates below,

"I have two kids and they live with my mom. Since my wife passed away, my mom (MaNdlovu) is in charge of my kids' upkeep. Every month end I send her mobile money for food and toiletries. I personally buy clothes for my boys, so she doesn't have to worry. I also send money to my mom specifically for the kids' school needs. I do not have to do all the calculation. My mom handles that and tell me if I need to send more or not. Since my mom lives in the rural areas mobile money has been one important tool, I use to send money to her. Sometimes I also give cash to her friend's kids when they are going to the village for visits; she actually prefers that way because she needed small change to give the kids. Cash was easier to divide. I decide to give her both cash and mobile money because whenever I gave her only MoMo, she would withdraw everything and end up misusing it, I prefer she pays directly from the mobile wallet" (Interview with Thami, Manzini,2 December 2018).

From these narratives, it emerged that the financial context affected how money was managed within the virtual mobile wallets by three different participants from different social contexts. While both women (Celiwe and Jaz) were frugal and thrifty, their different socio-economic backgrounds and personal circumstances led to totally different outcomes. On one hand, it was possible for Celiwe to save money in her mobile wallet, Jaz could not do the same due to the volatile financial situation in Zimbabwe. For Jaz, her solace came from being able to send her daughter to school and to transfer money to her whenever she needed it at school using MM. On the other hand, Celiwe enjoyed the autonomy of keeping large amounts of money in her wallet (by her standards). Most participants reported that the markets alone were not sustainable for income generation as such they needed to diversify. Their complicated income streams required innovative financial management skills. For example, Celiwe worked two days in the market selling her boss MaGugu's merchandise for a commission, she also sold her own merchandise, she worked for two days as a stay-out maid and cleaned the church for a small fee during the weekends. To be on top of her finances, Celiwe used a notebook to track all her income. Most importantly, Thami's use of mobile money confirmed that women were

more active with household management of finances. Although he was young and able, Thami preferred that his mom handle the affairs of handling the money and household expenses on his behalf. Therefore, women like MaNdlovu were able to manage money that they did not earn, as such they became good financial managers who did not necessarily earn income of their own. While he mentioned that did not want to deal with the mental stress of accounting for money that he knew was not enough, he jokingly said his mom enjoyed budgeting little amounts of money and she would normally get happiness from being able to do so much with so little money. *"For my MaNdlovu, it is always one challenge after the other she doesn't realise she is getting old*" (Thami's words).

Further, based on their unique stories, the participants had a unique emotional relationship with money in its digital form. Based on Celiwe's story for example, MM altered her basic transaction habits to some extent as compared to cash transactions, which was a clear demonstration of the interplay between money and society. Therefore, the participants' financial practices were able to take MM as a financial technology to its past localised and diverse versions (Kvale, 2006, Birch, 2014; 2017. However, with reference to financial management, women also experienced more social constraints and social burdens than men in both Manzini and Masvingo. Important to note is that inner conflict arose as women struggled to balance between own goals and family upkeep. Women in both Masvingo and Manzini experienced extra burdens that strained their day-to-day budget whilst men could ignore some responsibilities and got punished by being called unresponsible fathers whilst women could not enjoy the same privileges of getting away with only insults and name calling. Rather, women had to take over the duties of family upkeep. Hence, the overall context dictated the responses of women when faced with similar situations rendering the performance of gender regarding MM less voluntary.

To further, reinforce this point, in their study of MM use among rural households in Uganda, Munyegera and Matsumoto (2018) found out that mobile money did not change, but modified existing financial management practices or behaviours such as borrowing money from others from time to time. This suggested that MM alone could not change the institutional framework within which financial management in the households was understood. In both my study sites, financial management was an individual choice which was highly dictated by women's greater role in allocating scarce household finances in ways that benefited the whole family. Similarly, women like Lunga who as a subcontracted worker in Manzini understood business success not in terms of money gained. Rather, success in the informal markets was calculated subjectively

based on the amount of goods the participants were able to own including pairs of shoes, clothing, kitchen utensils and quality food and to buy without having to ask for assistance from others. Moreso, empowerment was also aligned to how successful women became in their social roles and identity including reduction of dependence on others especially their male counterparts and relatives, the ability to borrow others money and the ability to successfully run their homes and keep limited balance in their MM wallets for dry days when the business was low.

Further, when I asked Rutendo and Jasmine from Masvingo Chitima market about their financial records, I discovered that they kept every record of every transaction, but they never calculated how much money was coming in after and before sales. The records were simply to know people who owed them and the amount of stuff that were sold at a particular day. Therefore, the social life of MM explains why women were more comfortable on day-to-day subsistence not future goals. In Zimbabwe, the future was a domain of men whilst women occupied the "now" spaces i.e., by focusing most of their hard-earned money on day-to-day survival. In addition, I also found out that Swazi women were more respectful to their men than their Zimbabwean counterparts and a little laid back. For them, it was important to consult their men on the best way to use income (mobile money or cash). In Eswatini, the men like Qhawe, Thatho and Thulani did not show a what one could call a "growth and transformative mindset" in the discussions of mobile money access for women. I noticed they were more comfortable to talk about the role of women in supporting their husbands and households without mentioning anything specific about the women as individuals in their own right. In extreme cases, women like Zamo and Koni took over the role of family upkeep from their men who they viewed as stingy and lazy.

"When I earn money in the market my family is better off. My husband married another woman, and I am by myself with the kids and grandkids. I do not want to complain but Swazi men barely take care of their families financially. Mobile money enables me to save and take care of my family better but not too much." (Interview with Zamo, Manzini, 29 November 2018).

Based on the above quotation, mobile money brought some frictions in the way finances were managed in families. Mobile money put household finances directly into women's hands which is also an indication of women's changing role within their families and households in the informal sector as they took on more active role in providing for their households. Further, the narratives of both the women and men in the Manzini handcraft market in relation to financial

management indicated that women had more experience managing small and irregular pockets of money in their homes, mostly given to them for house upkeep by men. This shows that despite the perpetual structural alienation from the means of earning and circulating income, historically, women have always possessed knowledge on sustainable money use and its management in its various forms. It is therefore such a paradox that prior to the introduction of mobile money, men have dictated women's access to money as well as its management within the homes.

However, this did not mean that women totally surrendered to the control of men, there is evidence in the two locations demonstrating that women kept their small amounts of money (most probably given to them by husbands) in pots, pillows, under mattress at the bottom of mealie meal sack among many other unconventional and less suspicious places within the home. Women bemoaned those men who took advantage of being the only person with access to a bank account and streams of cash in the home which gave them greater control over their wives. Judging from the female participants' narratives, women were not just docile but demonstrated their agency through committing small-time fraud, juggling change, overcharging household expenses, lying, pleading for the husband to help a 'friend" who does not exist. As a result, the act of begging and pleading for money gave men a sense of false power and distorted form of self-importance.

Given this background, mobile money altered the earning and spending behaviours of both men and women in notable ways. While mobile money enabled women to gain considerable acquired power over access and means of generating income and subsequently governing it, men were made to question their earlier dominance as women began to stand out as good entrepreneurs as well, a practice that challenged the narrative of men as the dominant providers. In Manzini, men like Qhawe followed their wives to the market for fear that her autonomy was going to lead to infidelity. My discussions with the women on that topic confirmed that extra-marital affairs were a common occurrence in Eswatini among married couples who married under traditional laws, the only important thing was that they were supposed to do it in a discreet way to avoid physical violence if discovered. It's therefore not surprising that women reported that they were able to not only run their financial affairs but also to manage their informal businesses leading to a shift in social relations as well as a shift in the view of money as masculine in nature. Drawing on Kusimba's depictions of women in Nairobi, mobile money use in the markets did not necessarily lead to individualised pockets of reserve money. Rather,

money circulated and was built upon the connectivity of digital technology and agency of women was instrumentally bound to that of others.

Further, interactions with both men and women from both markets revealed that women's phones were also used by adult children for homework and research purposes and mobile money wallets were also shared between household members due to the dual sim functionality in some handsets. Given this scenario, it was often difficult to follow through with MTN or Econet wireless's one user one account which in their terms increased security and privacy. Hence, this practice of communal or household phone ownership acted both as a barrier and as an enabler of MM use in the communities. In countries in South Asia such as Pakistan where women and children have shared or little access to mobile phones, MM providers made a mistake of assuming individual phone ownership. In a similar vein, in Eswatini where patriarchal norms have a strong foot hold, although women owned their own mobile handsets, any indication of hidden content, financial fraud could be a driver of domestic violence, mistrust and other forms of non-physical violence against women, including withdrawal of emotional support, economic support and social support. Hence in some cases mobile money was not the ideal space to hide the money. Often, women devised ways to deal with such issues as described in Koni's story below,

"I often hide my money in my friend's mobile money account. I often joke with her and say she is my financial manager. She doesn't use it that much and I trust her a lot. I fear my husband and I do not want him to suspect that I am hiding money away from him, as it can cause a lot of violence and noise in front of the kids. He once accused me of infidelity when a customer paid 500 rands when I was not expecting it. It took days to convince him it was just a customer. So, to keep my money safe I allow my friend who keeps the money to use and put back if she needs the money so that way, I am not tempted to take the money before time. If my kids for example know that I have money, their demands are endless and it's better to keep my mobile money wallet at zero or just a few cents for emergencies such as electricity and data bundles" (Interview, with Koni, Manzini,16 December 2018).

Moreover, despite the popularity of MM in both locations, some participants preferred using cash instead of virtual money. For them, the materiality of cash was very symbolic as it gave them feelings of happiness and satisfaction that they had indeed earned real money. Hence gift giving continued in the form of cash due to inconveniences of going to agents to cash out and losing a few cents through charges. In Masvingo, the reasons cited for preference of cash

included the difficulties of converting virtual money into hard cash and the exchange rates that fluctuated in short spaces of time. In addition, accessing loans remained strictly in the stokvels realm as people feared that having 24/7 access to their money could lead them to spend their savings prematurely.

4.5.3 Earmarking mobile money

"For me its*'s better for me to save my money for Christmas with the club (ROSCA) because I cannot take it whenever I feel like no matter how broke I am. If I need cash, I can borrow from the club and return with interest and this interest will be added on my cash out in December. It is also embarrassing to always so to the club to borrow money day after day, it shows I am not good with my money so normally I try my best to manage what I have without borrowing, women in my club gossip a lot"* (Interview with Celiwe, Manzini, 3 October 2018).

On close introspection, Celiwe's concerns showed that there was an inherent need to keep savings money for important functions visible but not directly accessible. For this reason, money regardless of form was earmarked and compartmentalised skilfully for different social, cultural, and basic economic purposes. Table 3 below is a table show how Vee's mobile money wallet was earmarked for different uses. I adapted this table of weekly expenses from Vee's interview transcript showing how she planned her Gogo's money after selling for her in the market. The expenses were done on a weekly basis because market was two days a week. The expenses were capped at R500 which sometimes was not even there.

Item earmarked	Amount	Type of money storage
Food	200	cash
Church (tithes and free will)	50	Mobile money
Airtime	50	MM
Weekly bread	50	cash
Pocket money	50	MM
Stokvel contribution	100	MM/cash
Christmas money	Not indicated	Stokvel contributions
Total money available	500	MM and Cash

Table 3: Vee Earmarked Budget after mobile money (Values in Eswatini Lilangeni**))**

Vee's break down of money shows that money was categorised differently in a fashion that depicted multiple bank accounts. Based on source of income and intended use, separate pockets of money were separated either physically or mentally for daily use such as money for bread and food was kept in cash form not in digital form. Bread money was accessible to everyone in the household, and it was in form of small denominations such as R10 and coins. When I asked Vee how she previously managed her money, she described the details summarised in Table 4 below.

Item earmarked	Amount	Storage
Bread money and food	150	Empty Mayonnaise bottle
Church (tithe, free will)	50	Slipped in bible pages
Stokvel contribution	100	Under mattress
Hairdressing money	60	Dressing table drawers
Airtime	40	handbag
Christmas money	100	Locked money box
Total	500	Cash and credit

Table 4: Vee's Earmarked Budget before mobile money (Values in Eswatini Lilangeni)

Based on this information, my understanding of Vee's categories of money provided evidence that money in any form is incorporated skilfully into various webs of personal and professional relations where it gets earmarked into different categories and sub-categories based on uses, sources and purpose. Similarly in a study done by Kaye et al. (2014), practices of earmarking were also common among men and women in the San Francisco Bay area where participants demonstrated an emotional relationship with their money. Zelizer's classic work on the art of earmarking is primarily important. She submitted that general purpose money was not just money but was earmarked and divided into separate spheres, each of which fostered specific social relations and specific spending practices (Zelizer, 1989; 1997; 2010; 2012).

In Kenya, money for savings groups was also given to the treasurer in cash, bank deposit or M-PESA what was important was to have a physical receipt to show to everyone (Iazzolino and Wasike, 2015). Conceivably, the most important innovation with mobile money was its use in purchasing livestock- a century old practice. Mobile money could be converted from to cash, livestock and back to cash again depending on context of use (Guyer, 2004). These subtle conversions of money continued in the markets across multiple value scales and registers. In Manzini, men like Qhawe and Lunga dematerialised cash and mobile money and used it to buy

goats, pigs, and cows to sell in times of need- a practice of keeping different earmarked value which helped the participants to have to turn virtual money into physical form and to something they were comfortable and familiar with. Valuing cows as a source of wealth and prestige is a common practice across all income groups in southern Africa (Comaroff and Comaroff, 2005). Conversion of money was also depended on location with participants who lived in the rural areas preferring to keep their money in form of livestock and other property. In a similar vein, Waweru and Kamau (2017) also arrived at similar findings in Kenya where they found out that non-monetary forms of value remained unaffected by M-PESA mobile money service almost a decade after its introduction. In Manzini, this practice was linked to past pastoral practices of the men among market participants who lived in the rural areas. To add on to the discussion of how social meanings were augmented and altered through MM use, the following section discusses what I am referring to as the market cultures; comprising the norms, taboos as well as participants' views on the sacred nature of money which grounded its sociality in the markets.

4.6 The market cultures and social division of labour

In both locations, the markets had a unique identity characterised by regularised patterns of behaviour and distinct ways of relating shaped by the socio-cultural particularities of the market space itself. The goods sold by women and men in both markets were gendered according to the social division of labour. Women focused on goods in their socially determined domestic domain. Important to note is that all these goods could be bought using cash and mobile money, and on credit especially when business was slow. As Fig 8 on the next page below illustrate, common goods comprised of wooden handcrafts such as cooking sticks, African drums, platers; ilala products such as hats, baskets; beaded products such as shoes, bracelets, bangles, necklaces as well as other utility items such as brooms, clay pots, mats and traditional calabash and gourds for keeping drinking cool in summertime. Hence mobile money was used to pay for cultural significant artefacts and goods that were only exchanged for cash and barter previously.

Further, the handcrafts sold in the markets were all handmade for functional, decorative, or symbolic uses-signifying a revival of the traditional notion of crafts. There was no use of sophisticated technologies that are ecologically unsafe. Most of the women stocked from rural producers from South Africa (eThekwini), rural Swaziland, Southern and Central Mozambique

and Kenya. This also meant instrumental and interdepended relationships between the women in the market and the rural producers. Illustrated on Fig. 8 below are some of the different culturally significant handcrafts that were sold in the markets by both men and women.

(a) Men (b) Women

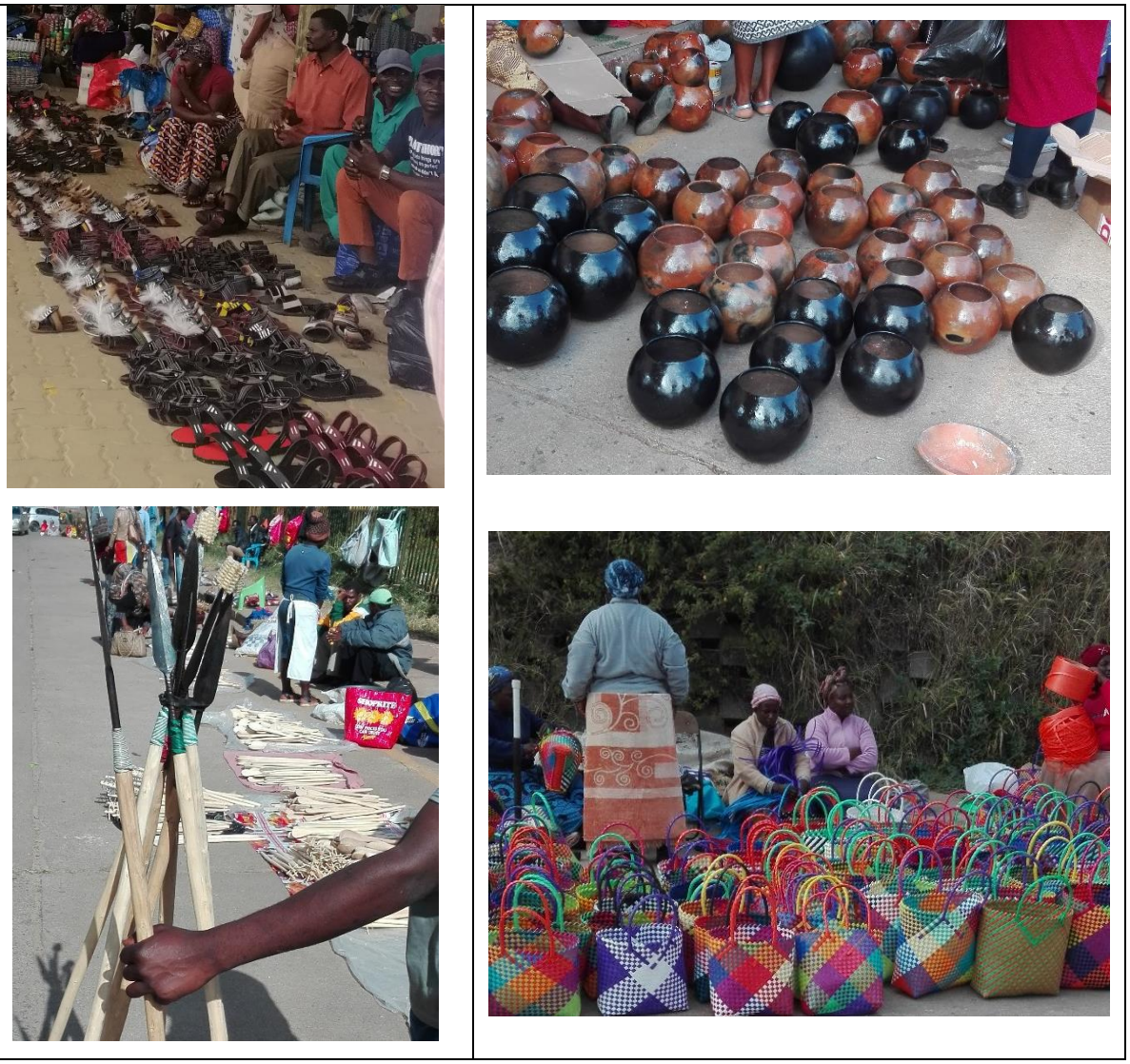

Fig 8: Different gendered goods sold in the markets (Source: Author's Field Photos)

4.7 Chapter Summary

The findings also showed that the nature of connection among people changed as new capabilities of MM managed to change some of the daily routines and patterns of doing the same things. Basic social life in the markets remain very much the same i.e., ways of saving, sending, receiving, lending, and borrowing money among other financial practices that existed before the advent of mobile money. In both Masvingo and Manzini, mobile money integrated seamlessly with existing social and economic practices. In a similar vein, findings also showed how mobile money was used to deal with specific social deficits. For example, physical cash transfers were very risky in the markets due to their crowded nature. The same was observed by Beck et al. (2009) with regards to the dangers of transferring physical cash over space and time. However, this does not mean MM was valued differently to cash, the only notable difference was that MM offered extra advantages for participants who wanted to share some of the traditional obligations within their families. Through constant human creativity in the markets, MM was adapted to help market traders achieve their goals. Therefore, an understanding of MM that links to the production of social meanings show that the participants in the markets were proactive and adaptive with respect to the new digital technologies. They constantly sought for ways to use those digital technologies more effectively to manage their concerns both at individual and group level.

In both Masvingo and Manzini, the findings show that they actively sought to make use of the possibilities offered by MM the same way they for example, have embedded the telephone and other technologies that characterise modern life. Hence mobile money has been a gradual and adaptive process not a disruptive novelty through which participants reproduced their lives rather than developing new financial practices. A good example is how people used the internet and online communication such as emails only to make initial contact for subsequent face to face communication. Hence by conceptualising MM as having a sociality, I explain ways in which it was used to deal with specific social deficits. Findings in both settings demonstrate that participants in the informal markets were proactive and adaptive with respect to new digital payments.

From the setting described, mobile money use was affected by different factors for different actors based on their social position in the markets. Regardless of working as informal market vendors participants had different stories to tell. The participants' narratives demonstrated that

spaces that may look homogeneous are rife with points of division as well. In the next few chapters, I present a comparison of the diverse views held by informal market participants in Manzini and Masvingo towards their respective mobile money payment platforms. The findings are reported at the backdrop of the following assumptions that view money as an asocial and neutral medium of exchange, a single standard currency identified with government backed legal tender, fungible across contexts and lastly as a reduction of social life to economic calculation. The findings suggest that the different contextual attributes in each market extended different possibilities of sociality as mobile money, both as a practice and a process interacted with the different actors it encountered at different stages of their lives in these temporal spaces.

CHAPTER FIVE: MOBILE MONEY USAGE PRACTICES, INFORMALITY AND PRECARITY

5.1 Introduction

In this chapter, I discuss how participants' use of mobile money was moderated by their insecure forms of employment and inconsistent income. At the same time, I discuss how MM changed the way participants valued their work. Both markets were characterised by self-employment, sub-contracting, and partnering in small ventures. Given this background, participants had limited welfare support and had to fall back on social groups of kin, friends, and family. In the markets, participants used mobile money in ways that conformed to their established financial practices. This meant that mobile money use became the social glue that bound these groups together since it was critical to maintain relationships for mutual support. Of importance is that mobile money use was enrolled into open ended and flexible nature of their jobs and income. As such it was not incorporated as it was intended to at inception by the service providers. Also, important to note is that the boundary between workspace and home was very fluid to the effect that it produced a complicated and new labour arrangement in the form of immaterial labour in the markets whereby the lines between production and consumption became blurred resulting in a form of flexible accumulation that depended on tapping on the effect of the participants. However, the participants' precarious status was also an opportunity for them to show and exert their agency in subtle and unscripted (Scott,1990; Anwar and Graham,2020) ways. Therefore, in this chapter, I discuss how mobile money, a perfect tool for accessing financial services was repurposed in ways not initially envisaged by service providers to suit the imperfect markets characterised by inconsistent and irregular incomes.

5.1 Social meanings of MM in the context of Informality and Precarity

The success of artisanal economies depended on the way the participants were connected to each other at different levels as mobile money resembled the informal exchange of resources that was prevalent in the markets well before its introduction. In both Manzini and Masvingo market exchanges were incorporated in participants' financial transactions and other facets of their daily lives through informal rules of engagement and interactions which, though shaken by the advent of EcoCash and MTN MoMo, could not be uprooted. Findings demonstrated the enduring quality of money as a human construct which could be reinvented and reimagined in

multiple ways which aligned with variations of community understandings of money since time immemorial. The markets were not very well organised in terms of aesthetic and crowded, a factor that could have encouraged the use of MM to keep money safe. However, people in these markets knew each other by name, some customers were also called by name which solidified trust and honest transactions.

"Sometimes I don't get to sell anything at all, I normally give my merchandise on credit and expect payment later. Because money is money any day it comes. I know we are all struggling in the market, when business is low, it's low for everyone, I don't have a mobile money account of my own. I share with my wife. Most of the time I stay in Mozambique, my other family is in Maputo. I come to sell here because this is my home; these are my people and I sell nice goods. I trust my brother; he is my best friend, Jo; we met here in this market. I give people his mobile money number to pay me through him I can't give my wife's number to all my customers. I only give my brother's mobile number because I will be away., When I am around, I normally collect my debts in cash and give my wife or just buy something nice for the house. I have never had problems with people. The wooden stools I sell them for 250 emalangeni because it can be used for your neck as well when you have pain. 250 is a lot of money for my customers so I accept them to pay in two months" (Interview with Thatho, Manzini, 27 September 2018).

Based on Thatho's story, informal market participants incorporated MM in their own way, not in the way it was supposed to be used. From the perspective of the service providers, MM is a tool to improve individual access to efficient and secure forms of transacting. However, Thatho said so many significant things, which contradicted how MM was introduced to the communities. including how he shared an MM account with his wife, he gave his friend's number to customers, he gave his goods on credit because he considered 250 a lot of money for customers who need to be granted two months instalments. Contrary to MM normal functions, Thatho shared an account with two people i.e., his wife and his friend. Thatho did `not consider MM as an immediate and secure form of transacting because he highlighted that he preferred cash. It's most likely that Thatho trusted his friend Jo to keep his money safe not necessarily to keep in mobile money account. He used it only because he was going to Mozambique and would not want his customers to take him for granted. In addition, Thatho and his wife used one mobile money account because of the nature of their insecure jobs. Thatho most probably wanted to avoid the pressure of maintaining two accounts when he did not have enough money for one.

Furthermore, the markets were based on survivalist self-employment and survivalist improvisations (Davis, 2006) whereby the prospects and probability of accumulating savings was zero to none. The participants concurred that the informal nature of the markets made it difficult to access loans from formal institutions to expand their businesses. As such it was not only difficult but also impossible to generate and accumulate wealth at the impoverished margins. This informal organisation of markets was therefore a critical factor in the adoption of MTN mobile money as participants sought for alternatives ways to at least keep their small reserves of money safe for redistribution within their networks of kin and friends when need arose.

"Ever since I joined this market, I have improved my life. I cannot say I am rich as see I am not. However, I can send my children to school, and I can easily get small, short-term loans.) from the women in the markets. I can get money from any savings groups through references to my friends. Sometimes when I am not able, my friend can borrow on my behalf. There is no paperwork, but some people cause problems when it's time to repay. When I get money for example, we record the whole conversation for evidence and keep screen shots of the messages. If there is a problem, which sometimes we have due to the nature of the business, it is important to keep a reference and a witness preferably someone with a good reputation. But no one really grabs you by the collar like mashonisa (loan shark) if you prove that you are trustworthy and pay your dues on time, if you can't, you must explain on time and give a good reason" (Interview with Celiwe, Manzini,31 October 2018).

Similar observations were also made in Masvingo where participants reported that they only got loans from friends but in hard currency due to high levels of inflation. The practice of getting loans from friends is summed up well in Rutendo's words below.

"*When I need to balance my accounts and pay for unexpected bills, I try my best to avoid loan sharks and people who can give me problems such as calling me to demand their money every few days. I normally take I month loans and only in dollars. It's difficult to borrow the money in bond notes because the rate keeps fluctuating. Hence taking dollars means I am guaranteed to return the same amount. If I borrow and I get money in bond notes or RTGs we often convert the money to dollars, and I only return the equivalent in dollars as per our agreement. As long as I return the US dollar equivalent, the payment method can vary from MM, cash, RTGs and bond notes, it does not matter"* (Interview with Rutendo, Masvingo,4 March 2018).

From what Rutendo described, people tried as much as they could to avoid loan sharks due to their ruthless behaviour when a payment was defaulted or late. One participant jokingly said that a friend once lost all stock to the loan shark, and she was out of business for a month. From what I gathered, loan sharks did not belong to the market, so they did not share similar goals neither did they understand the circumstances within which the markets operated. Due to the irregular payment flows, it was normal for the informal market workers to go without income for weeks and only surviving on their networks through credit provision. In countries like Eswatini, South Africa, Zimbabwe, informal workers are characterised by a precarious existence in retail shops, informal markets and domestic work where regular work contracts and incomes are not guaranteed (Kenny, 2009; Chikanda and Tawodzera, 2017; Kenny, 2018; Hlatshwayo, 2019).

Mobile money created new kinds of social and economic opportunity including new ways of overcoming constrains of place and space in Manzini handcraft market. As described in the extracts below, mobile money use generated new dynamics of inclusion and exclusion, disadvantage, and advantage for both male and female participants in the markets. Some studies have highlighted adoption of digital financial services as an opportunity or new avenue of deception as the services adopted may not deliver the promises intended. Therefore, this section looks at how mobile money use was seamlessly shaped and fitted into an existing informal economy characterised by multiple levels of precarity and uncertainty (Standing, 2011, Kalleberg, 2009).

In Zimbabwe, the informal sector is regarded as a panacea to the problem of high unemployment (Njaya, 2015; Gunhidzirai and Tanga, 2017). In Eswatini, participants in Manzini handcraft market were all self-employed and their narratives below show how this informal nature of the economy shaped the participants' understandings of MM payments in many ways than one.

"I come to the market every Wednesday and Thursday with my husband. He is disabled but he is still able to make some cooking sticks. He doesn't make much, but he tries to support me and our four children. The money is kept in one mobile money account which is his. He gives me money but sometimes it's a struggle. I feel he gets frustrated because he cannot do much for the family. To make him feel better I do most of the work without complaining both in the market and at home. It maintains the peace. I tried to open my own mobile money account, but I think he hid my ID. He knows life will be difficult for him if we put our money separately. It's

hard for me to hide money because he watched me like a hawk" (Repeat Interview with Koni, Qhawe's wife, Manzini,16 December 2018).

"I specifically come to the market to help people cash in and cash out. Even thigh I want to sell other thigs I am always busy; besides I am not allowed to sell food because I interact with too many people. The council lady wants people to stick to one thing. It's difficult to make money when depending on airtime selling. I bring few things and give Gogo to sell for me. If the things are sold, she takes 5% of the total sales. It gives me another set of income although not much" (Interview with Yanda, Manzini).

Based on these narratives, Yanda and Koni existed in separate spaces within the market, but they all felt they could do better for themselves. They felt constrained with other factors such as the town council lady and a husband with disabilities. These factors meant that Koni and Yanda experienced an added layer of vulnerability than other women in the same market. In other words, Koni was in a very precarious position. She could not open a personal mobile money account and had to share with the husband. Important to note is that these findings directly resonate with a study on analysis of the social dimensions of money in South Africa in the informal economy in which Neves and du Toit, (2012) highlighted the constant interplay of agency –the social dimensions of money, culture, and the context as critical.

The informal nature of the economy also presented a challenge for Thato and Thami with who did not did not want to sell on credit. It was such an irony how mobile money, a service which was initially adopted to help individuals to make instant and faster payments was used to make differed payments in the markets. The findings revealed a culture of credit and debt in the markets could not be easily substituted by MM as participants reported that they continued to use MM to pay instantly and as a form of deferred payment. As Gogo Flo alluded to, the handcraft market operated on both cash and credit basis since many people did not have a lot of money but knew each other enough to give each other goods on credit either to be cleared in two months or open-ended transactions without a specific date. This meant that people continued to buy handcrafts on credit even though MM as a means of instant payments was within reach; the culture of credit persisted as it was deeply entrenched in the day-to-day activities of the participants to such an extent that mobile money had to comply to such patterns of exchange that preceded its introduction. Contrary to assumptions that mobile money could revolutionise payments at the margins by delivering speed and efficiency (Mauer, 2015), in this instance, MTN mobile money was used to intentionally delay payments as a way to

reaffirm trust among participants and their local vendors and trusted customers. That way no one was able to figure out whether the customer did not have money for that day or were just going to pay later. Similar findings were noted by McDonald (2021) in his study of WeChat wallet usage among factory workers in Shenzhen. He found out that instead of using WeChat wallet to complete the transactions quicker participants preferred to use it to pay later for recurring bills such as daily newspaper, daily meal etc at the same vendor to deepen social bonds and trust.

Moreover, the importance of a shared precarious identity also manifested through the processes of instituting deferred payments even though they had access to a faster means of payment-mobile money. Participants enjoyed taking things on credit because this gave them the flexibility of visiting the market even when they did not have any money. The joy of being able to shop and get things without money was more satisfying. By virtue of being a trusted customer, participants were able to get as much goods as they wanted and either pay month end or on negotiated terms with the seller which normally lasted up to three months based on the total amount of goods taken. Important to note is how participants engaged in purposeful use of mobile money in the respective informal market spaces. As the markets were self-contained sites of production, consumption and distribution, participants were able to draw upon corporate cultural practices surrounding digital payments (i.e., minimising risks, amplifying economic gain, levelling scarce resources) surrounding digital payments to sustain their community-based economy without having to follow the specific rules. Apart from this similar experience of precariousness, MM users also engaged in emotional labour without realising. Therefore, the next section discusses how this precarious existence affected MM use and ways of sociability in the two markets.

5.2 Mobile money use and the digital Labour Thesis

The participants in both markets had a very free imagination and identified themselves as informal self-employed, small business owners and free-lancers who demonstrated capacity to self-organise themselves and their creative capacities to ensure dependable livelihoods for themselves and their households.

Furthermore, a noteworthy consequence of MM use in the markets was the resulting new forms of networked labour socialites given that the informal markets possessed immaterial attributes characterised by fluid distinctions between work and labour, thereby blurring the lines between

production and consumption. Both Manzini and Masvingo markets were inherently autonomous, characterised by creative, communicative, and creative work and mirrored a commons-based socio-economic organisation beyond hyper exploitative dimensions of capital since participants viewed themselves as self-employed, business owners and regarded themselves highly. Most importantly, the work environment in both markets was generative of social relationships that were created through mutual obligations enacted through, among other things, exchanging gifts, ideas, and time with each other (Terranova, 2000; 2004). In as much as the participants were oblivious, the immaterial labour that was performed in the markets gave MM its cultural content as participants adopted and adapted to new digital identities, altered lifestyles and new habits.

It is important to note that mobile money use in the markets represented the collaborative nature of unwaged, free, creative labour that depended on the affective qualities of the users. The markets were characterised by a mix of voluntary work, imperceptible struggles, unwaged immaterial work, understated and nuanced forms of resistance as well as potential for politicisation of user experiences and practices (Terranova 2000; 2004; Lazzarato, 2000, Hardt and Negri, 2000; 2004; 2009; Brown, 2013). This section examines the evidence from the markets to show how MM services regardless of their slogan of convenience and efficiency were linked to networked forms of communication and production tied to personal subjectivities (Lazzarato, 1996; Terranova, 2000) of the market participants. In as much as mobile money indorsed autonomy, it also required considerable amounts of hidden/immaterial labour in its maintenance and use (Pritchard, 2015). This concept is based on the idea that the shifting labour markets, user interests and habits can be tracked and aligned as every aspect of social life drives the digital economy and brings with it the potential for both empowerment and entrapment, politicisation and depoliticisation (Scholtz, 2013). Because of MM, new forms of material and immaterial labour were performed by the agents and the participants without realising such labour was occurring. Hence the participants were in conflictual transactional identities as debtor and creditor as the markets came to represent informal grey zones where value is syphoned (Fraser, 2014:59) by exploiting their 'whole person' as part of the production process (Lovey, 2015:83). This in turn makes the entire fabric of everyday social life to become raw materials for capital accumulation (Scholtz, 2013:4). Through this process, things like consumer habits, traditional knowledge, their affects, and traditions could easily be turned into profit. Notable examples included the efforts to transform the Chinese red packet tradition into a digital WeChat Red Packet (Mc Donald, 2018). In other words, digital labour involves

capturing market value through things that are not subject to market competition. These things included asking elder children to process mobile money payments for stokvels, for customers cashing in and cashing out, using family labour to produce goods for sale using MM in the markets such as beads, farming vegetables, selling family members as an unpaid cashier. Hence, family labour in this case can be considered as both material and immaterial labour. Due to its close link with MM, it resulted in creation of value from affective and cognitive activities outside the traditional wage-based consideration.

Thus, the informal market economy and MM use fell directly under flexible regimes of accumulation (Harvey, 1989) and depicted what Wallerstein (1983) referred to as "advanced semi-proletarianisation". According to Krammers and Brasset, (2017), the digital labour thesis revolves on all forms of labour which takes place when productive consumers voluntarily take tasks formerly carried out by paid staff as the lines between production and consumption are increasingly becoming blurred. When this happens, consumers are unwillingly brought closer to companies such as mobile network operators in the case, by tapping into the very essence of social life (Lazarato, 1996; Hardt and Negri, 2000; 2009). I argue that mobile money practices are linked to unpaid digital labour because they enable the anytime anywhere slogan to be materialised. It is evident that a lot of the participants' free labour (i.e., work that could have been performed by paid staff) was invested into maintaining the EcoCash and MTN MM systems ensuring that it functioned well (Pritchard, et al. 2015; O'Neill et al., 2017, Perry and Fereira, 2018). Participants were able to run and maintain mobile money 24 hours a day. Although the participants like Vee did not realise it or feel it, they actually worked extra hours to maintain the mobile money payment spaces. This practice is explained in Vee's words below,

"When I run out of electricity, I just make a call to the guy who lives next to us and her [most Swazis cannot differentiate between she and he, used interchangeably] sells MM. He is always available on his phone but sometimes he will tell me that his units are finished. In my house, it's very tricky, my husband is not generous, I think he believes his lies that I'm supposed to be the one responsible for everything, sometimes electricity switches off completely. I normally wait to see if he will buy but sometimes, he ignores and reaches for the candle. When I see him doing that I just pay with MoMo". (Interview with Vee, Manzini, 7 November 2018)

Furthermore, despite their long unremunerated working hours, MM agents in both locations were not considered by the telecom companies as employees but "partners" who were running

their own business, or simply micro entrepreneurs who worked hard to increase their commission which was only a small percentage of the total sales. It is thought-provoking how the labour relations take a new form if they are considered partners without any tangible benefits accruing to them apart from performing as digital subjects. As the evidence show, in the markets, new layers of uncertainty were increased for the users who always did not have enough units/float or digital liquidity when needed which exacerbated, financial vulnerability by performing work that they only benefited in terms of commission. It was necessary for MM agents like Gogo Flo to invest more and serve many customers to get more income for themselves.

In addition, labour through mobile money consumption was performative and transactional in nature as evidenced by the user practices. Performative work relates to the art of social consumption of money itself. Participants were involved in various forms of conspicuous consumption to show off, to make statements and to actively expose their consumption chores to others. These included buying better lunches than others, using nicer phones, replacing vegetables with only meat during the market days so other people would turn and check who was worth knowing and keeping close. The transactional work involved making daily active decisions to save, spend, accounting for the money, assigning roles and personal aesthetics to money as well as selections of where to cash in and out their money. I argue that this is unpaid work because had their money been in a bank, participants would not have to worry about accounting, daily cash in and out among other repetitive and daunting tasks they had to do.

Another important observation related to how mobile money was tied to social media sites like WhatsApp and Instagram in ways that enabled both work and leisure to be performed side by side. The blurring line between leisure and work, public and private has also led to flexible spending habits on the part of the participants resulting in anxiety and exhilaration among the users (Standing, 2011:203). Sometimes they would go for weeks without income due to market closures, strikes, bad weather. However, some participants managed to use MM to accumulate savings in US dollars and in Rands by borrowing money to their colleagues who had no income at a smaller fee compared to the loan sharks. This shows that mobile money was adopted out of necessity and was used to delay spending and impulsive consumption. Unlike mobile money, cash was much easier to spend. Further, work time could not easily be accounted for, women like Chipo, (Masvingo) who was a part time student at college and Koni (Manzini) who had added responsibilities taking care of her husband found themselves having to work extra hours than others. Apart from Koni and Chipo, other women also started work as early as 5am and

closed as late as 7pm sewing, weaving, and sorting the money, among other preparatory work that was required.

Furthermore, the women did not know beforehand how much they were going to earn. The precarious nature of their money flow meant that commitments needed to be continuously readjusted just in time. Important to note was that some women would borrow from other relatives in other towns to cover up expenses and this was enabled through mobile money. In addition, the environment in the markets helped to create the illusion of freedom and empowerment. As illustrated by Gogo Flo below,

"Although I only do mobile money, I also have a stall where I put my few things. We are free to negotiate our own prices here, we are the wholesalers and producers, and we can charge any price for our things. For tourists and people who look foreign we normally charge in cash because they do not have MoMo. I sometimes charge a little extra and then drop the price if they seem uninterested. Immediately I go back to the normal price, and I see my customers smiling. That's my bargains" (Interview with Gogo Flo, Manzini,15 November 2018).

In Manzini, it was also interesting how market vendors were always happy about striking "marginal gains"-the the thrill of extracting small profit from others (Guyer, 2004). The participants felt like they were doing something they were passionate about and had reason to value (Sen, 1999). In Manzini, the council lady collected day fees/rents of 5 rand from each stall and apart from her, participants were happy that no one checked them, not even the police. Because of that, women who were selling forbidden, unlicensed beauty and homemade creams were free to work unbothered by authorities who would normally confiscate on spot. It is important to note that on the surface, mobile money use enabled the participants to not only depend on state provided bank notes and coins to express solidarities with each other and to update the social contract in a post global financial crisis era (Clarke and Tooker, 2017).

Moreover, it is of importance to also note that not everyone was an object of subjectification. As the findings show, some participants continued to experience intersectional differentiation that divided people rather than forming homogeneous social life of mobile money experiences and financial innovation subjects. Women like Koni, Gogo Flo and Gogo Cherry were subdivided by other features such as being a widow, a female head of household, a mother, a wife, and an entrepreneur. The lived realities of the people as depicted by their narratives is also evidence of how participants' flexible and behaviour and practices can be a product of reflexive negotiation and their refusal to conform to programmatic subjectification, a concept

developed by Kunz and Ramirez (2021), in relation to financialisation of remittance in Mexico in the context of global financial crisis.

In the study, mobile money users in both locations were proactive subjects with changing tastes, needs and aspirations who were connected to each other through the repertoires of needing, helping, leading, following, etc. When mobile money was introduced, it fuelled a "consumption experience" (Pine and Gilmore, 1999; Zwick et al., 2009:179-84) among its users. This in turn means that mobile money services were useful because the people and the communities rendered them to be. However, this new consumption experience might not have been as it seemed. I say this because, mobile money as a payment system is a controlled lab of social capacities in which subjects are invited to explore, rethink, and play with. At this point, participants behaved and interacted and had rights and responsibilities that did not correspond in a straightforward way with their empirical and transactional identities (Kunz and Schwenken (2014).

Further, MTN and EcoCash were already trusted brands for network provision before mobile money was introduced. Hence it is not surprising that mobile money adoption could have been a mere manifestation of the increase of brand value from the performance of social flows. Simply speaking, brands create subjects of their own over time and in this case EcoCash and MTN mobile money were mobile payment brands with the ability to create subjects out of ordinary consumers. Normally, brands create the illusion that the consumption experience they stage is mutually beneficial without looking closely at the social performance of markets (Brassett, 2016). But was it mutually beneficial, whose interests were being served in the long run? As the findings in both locations indicated, mobile money clients were not liberated by their use of MM rather they became unwilling market subjects of network growth. The tricky part was that this exploitative and disguised relationship manifested in multiplicity of ways in the spaces where mobile money was operational. Hence continued use of MM was as a result of the fit between the service and their existing roles, circumstances, and goals. Which meant that the exploitative nature was not material to the participants who were more interested in smoothing their intermittent incomes within their social networks in contextual specific ways.

Nonetheless, this observation does not discredit the element that mobile money undoubtedly integrated precarious people into the spheres of exchange involuntarily, a move that had a potential of corrupting the market participants' creative capacities and perpetuating hierarchies of class and gender. This begs the question of whether consumption of mobile money in both

locations resulted from human needs and preferences i.e., Voluntarism. In as much as consumer curiosity was observable in both locations, what went unnoticed on the part of the participants was how their curiosity is always already mobilised as a source of value which is captured, reshuffled in all sorts of ephemeral clusters that can be deployed by provides to make profit (Krammers and Brasset, 2017). From this thread, it follows therefore that MM and digital money in general has a potential to corrupt the creative capacities of the subjects.

Further, the findings put to test the view that mobile money adoption in Eswatini was due to the experiences of long-standing financial marginalisation, high levels of inequality and lack of access to formal financial institutions such as banks. Instead, mobile money adoption was driven by the informal system of exchange which were gender inclusive but dominated by women.

Another notable issue was that the processes and conditions that made mobile money a necessity were not understood among the participants as such early users found themselves trapped as they struggled to negotiate how to use MM in ways that could bring them more benefits including avoiding charges. Of importance is that mobile money's flexibility enabled it to tap into the markets' flexible work arrangements. To an extent, mobile money was able to rearrange and edit reality and social life of its users and vice versa. Thus, in creative political terms, mobile money consumers were in a constant battle to assert their own undiluted digital subjectivity as they viewed mobile phones as part of their natural ecosystems.

Furthermore, mobile money use in both locations was met by both pessimistic and optimistic sentiments among the different participants. In Masvingo, participants bemoaned that lack of money, lack of control over and lack of negotiation over charges and fees placed them at a very unequal footing with the providers. While in Eswatini, the use of mobile money might have further contributed to the making and unmaking of vulnerability and a sense of helplessness in the already impoverished communities due to lack of viable alternatives. A few participants bemoaned that they fell into debt as they were not able to manage their money in its dematerialised form. Hence, mobile money use became a form of enclosure that led to proliferation of debt, and unwaged digital work for the participants. It is therefore not surprising that tapping into the very essence of "the social life of participants" turned them into profitable objects against their own will or without them realising it at all (Lazzarato, 1996; Hardt and Negri, 2004, 2009). Important to note is that the sensed experience and affect that was generated by complex transactions in the markets were peculiar. As Scholtz (2013:4) pointed

out, the social became a sort of fictitious raw materials for extracting value in ways that are insidious to the consumer (Zwick et al. 2008:184). In other words, MM was a form of productive consumption and a way of capitalising on social flows but in ways that are very arbitrary characterised by zero levels of neutrality.

While literature tends to paint an image of technological innovations as self-sustaining and self-regulating, the empirical evidence from the two locations showed that the transformation of payment spaces, i.e., embedding payment in the social experience through new technologies of accounting for trust, capitalises on the human involvement. As noted earlier, in both locations, participants were involved in transactional and performative work which included but was not limited to making active decisions to spend or save, accounting mobile money, earmarking, and assigning mobile money as well as performative work that included conspicuous social consumption to model good behaviour to others, discussing consumption choices physically, Stokvels meeting, using MM to make statements etc. Conversely, participants in the markets reported that mobile money was good, but it involved a lot of preparatory work than cash. It is therefore important to relook at the social life of digital payments considering the vast amount of unpaid work (transactional and performative) participants put in behind the scenes from initiation to conclusion to make mobile money relevant in their contexts or what the Ferreira and Perry (2018) termed the "money work". Put simply, when an innovation is set in motion for adoption in local communities, it develops a life of its own through the human work that either makes it visible or invisible as money is legitimated through inter-human relations moderated by existing values, norms, traditions, and established lifestyles.

Similarly, with reference to M-PESA in Kenya, cultural attributes were indisputably infused into MM design (Nelms, Maurer, Swartz, and Mainwaring, 2016). As Kottack (1999:34) submitted, "People usually change just enough to keep what they have". Thus, the identity of the individual MM adopters became intertwined with the mobile money service in ways that appeared less salient but impactful. As Birch (2014) alluded to, that money as a technology throughout history has vividly illustrated its unique symbiotic relationship with society and vice versa.

In addition, given that the informal market trading is characterised by flexible work arrangements of unpaid work, globally, most of it is done predominantly by women (Chen,2001; Chant and Pedwell, 2008; Kenny, 2009; Sharma, 2012: Muzvidziwa, 2015). For

mobile money to function in such an environment, it required both the digital infrastructure and social infrastructure of relationships and culture of instruments among other things. To further reinforce this point, in relation to migrant workers in China, McDonald and Guo (2021) found out that digital money use through WeChat and Alipay led to the rearticulations of existing and former relationships with existing institutions such as microfinance and banks. Their argument is that infrastructural systems become visible upon breakdown. Hence the disqualified factory workers were able to reassess the differences between existing and new infrastructural systems over how to store and move their money i.e., whether through Alipay or Yu. In both Manzini and Masvingo, the knowledge that participants developed during actual use of mobile money enabled MM usage to continue to evolve and to adapt to the financial precarity they faced. As described below by in Kombo's words,

"I barely used EcoCash before, I only stared using it when the bond notes became scarce, and it was too hard acquiring them that to just use EcoCash. I had no reason to use mobile money then but now things have gotten a lot harder especially given my nature of my business. I need to keep reaching out to new clients everyday" (Interview with Kombo, Masvingo,24 April 2019).

This shows that the financial landscape of the markets was increasingly digitised at one point due to multiple but connected factors. Technology and everyday human life have become so inseparable as mobile money as a service failed to change the social nature of human beings. Therefore, human relationships and existing meanings were an essential infrastructure for MTN and EcoCash mobile money use. Similar concerns were raised by McBride and Liyala (2021) in Western Kenya. In their study in the rural communities of Busia, they used poetic inquiry to draw affective and lived experience of M-PESA use. Their findings show that there was a sharp contrast between commercial providers such as Safaricom's meanings and assumptions of what M-PESA was achieving and the lived experiences of their users. Drawing on my fieldwork in Manzini, the socio-cultural power of MTN mobile money meant that its digitalisation has become a key process through which the dynamics of class subjectivity in the informal markets played out in heterogeneous ways as MM increased the density of social interactions in an environment where work and labour overlapped with day-to-day activities of the participants in fluid ways as the quote from Koni's follow up interview demonstrates,

"Our grandmothers always took care of us in this very market. The only change is the use of mobile money which they didn't have before. Mobile money cannot change how we work in

these markets. These markets are very important to us that's why the queen mother make sure we are taken care of. For example, during Covid when the market was closed, we got 3ooo emalangeni [equivalent to 3000 rands] to continue with production" (Follow up interview, Manzini, 27 April 2021.

This extract shows that meanings were tied to moneyless practices that sustained life in the informal sector- such as doing each other favours, maintaining family craft etc. and participants did not consider what they were doing in the markets as real work.

Moreover, it was evident from the findings that mobile money unlocked extraordinary solutions and a whole world of possibilities in the two diverse study locations faced with socio-economic and political challenges. The influence of social meanings is a key discourse in Shaw (2021)'s work on Bitcoin. She provided an interesting account of how the social meanings of money and value played a critical role in the construction of Bitcoin as a form of decentralised digital currency (Bandelj et al 2017; Shaw, 2019; 2021). A similar argument was also presented by Dodd (2018) in his book, *The social life of Bitcoin*. where he challenges the assumption that cryptocurrencies as a form of digital money led to the avoidance of social relations of trust, obligations, and community. He argued that there was nothing asocial about Bitcoin, rather social connection and social structure played a critical role in determining Bitcoin's value. In his words, he explained that "a socially necessary friction" of a finite supply of Bitcoins was constructed for the market price setting dynamics involved in mining for the scarce resource to operate. Hence, instead of bringing trust-free currency which goes against social norms and society, Bitcoin is sustained by the sociological features like structure, community, friendship, hierarchy which is at odd with the political theory and theory of money that underpins it.

What is missing so far is the understanding of digital money's aesthetic potential as existing monetary solutions and platforms are based solely on money's function, overlooking its aesthetic aspect that appealed to people's affect and emotions The findings in both locations revealed how the aesthetics of money were not only limited to the presence of physical attributes, but also emerged from contexts that altered the meaning of money. For example, the way money is acquired determines its aesthetic values. Despite its virtual and abstract nature, mobile money operated just like any other material objects, it was inscribed with emotional, spiritual, aesthetic, economic values which were represented by real images of notes and coins in participants' memories. Hence as a virtual commodity, mobile money enabled participants

to store value, access it, to keep aesthetic memories, participate in flexible forms of digital labour and to smooth economic exchange amid ambiguity.

Furthermore, MM through the mobile phone enabled money transfer, physical conversations, and virtual calls to happen concurrently in a way that generated the much-needed connections between people. Hence as a tool for money, the use of mobile money enabled people to overcome isolation and loneliness during the time of crisis. In their book "M*oney Talks"*, Bandelji, Wherry and Zelizer (2018) argued that emotions, moral concerns, and institutions shape how people create, mark, and use money in ways that gives money in any form a social life of its own. In both Masvingo and Manzini, mobile money was transformed by households and community of users as they confronted changing economies, new currencies, and new payment spaces.

Given that sociality is at the heart of communication technologies, and by extension, financial technologies through the mobile phone enabled complex communication to take place through different socio-economic transactions. both EcoCash and MTN mobile money were used to reinforce the idea of "wealth in people" (Guyer, 1995) inspired by specific ethnographies of their rich contexts. By understating MM use as wealth in people, as a communication tool, as a symbol of sacred taboos and norms, as a gendered practice at the backdrop of precariousness and informality I was able to understand its adoption from the perspectives of the participants themselves.

Apart from describing how mobile money reinforced and went against existing social meanings and understandings mentioned above, I also looked at the how EcoCash and MTN mobile money use introduced new categories of perception, new habits, identities, visual expressions which matched its intangible and immaterial nature. To this end, I used the findings to demonstrate how distinct forms of sociability in the markets were associated with MM as a digital money platform which manifested through the ways to the participants saved, borrowed, invested, sent, and received money among other daily financial transactions. In both markets, participants demonstrated that MM use was an inherently political and social act (Birch, 2014; 2017) by using multiple but complementary payment methods together with MM, participants were able to confront the liquidity constraints institutional and economic constraints they faced in various ways to fulfil all of Aristotle's classic function of money i.e., medium of exchange, store of value, unit of account and method of payment in their own terms.

Important to note is that through the one-on-one conversations as opposed to complicated precision modelling which falls short in describing MM use in the markets as sites of complex human agency, I was able to understand the participants' individual financial activities and the personalised meanings that were derived from own experience, cultural references, and institutional frameworks within the markets. The findings in both locations showed how mobile money use followed through appropriate relational earmarking (Zelizer, 2010, Wherry, 2016) i.e., relational work which matched it to particular social relationships, earmarked purposes, particular uses, multiple mental accounting, and particular meanings whereby people were able to weigh and keep track of their options (Wherry, 2016; Polillo, 2022). Therefore, participants in both locations actively engaged in the process of differentiating meaningful social relations. Put simply, what was critical was the ability of mobile money as a new form of money to appeal to existing forms of sociality in the markets that affected how it was integrated and experienced and resisted as a payment system. Participants' financial decisions were affected by how their significant others were going to lose benefit from the chosen financial actions. Hence the use of mobile money was not a meaningless and thoughtless act as financial decisions incorporated personal relationships and other factors both past and present which were also attributed to the future. The findings also showed that despite the affordances of individuality due to MM use, participants chose to imbue the relationships they had with each other as important cultural wealth that ensured that their informal market business continue to function without complex alterations and without having to reinvent their lives.

5.3 Chapter Summary

This chapter presented the findings on the financial practices and the social life of EcoCash and MTN mobile money in the informal trading spaces of Masvingo, and Manzini, respectively. Specifically, I looked at how MM money was interwoven with social how their precarious and informal nature of existence curated specific meanings. From these findings it is not easy for mobile money as a technology meant to promote self-interest in a society where reciprocal relationships were the mental norm and at times compulsory obligation. While it is true to say MM increased economic efficiency, it is not possible to explain its success and failures through economic rationality alone. As the findings indicated, mobile money value was constituted within specific constellations of norms, values, power relations, resource distribution. As a new service, mobile money was not considered alien but integrated successfully as a commodity to accomplish everyday mundane activities of the communities

of adoption. Furthermore, to increase new adoptions of mobile money technology, there was a need to embed payment in the social experiences of the people. For this reason, findings show that the social had to be built into the experience of using mobile money through aligning it to the day-to-day practices and rituals in the communities. This was a critical move in the social life of mobile money as there was an observed move from mere transactions to relationships and from expediting payments to contextualising payments.

In everyday practice, culture contextualises human experiences and facilitates people's ability to interpret their experience at different levels to create shared meanings and understandings. As discussed, in previous chapters, there is a wealth of financial inclusion literature the process through which mobile money and other digital technology come to acquire both positive and negative meanings in the adoptive communities over time remains open for research. As the findings in the two markets show, the quantitative focus on MM money as a frictionless exchange most likely missed a huge determinant of its success i.e., the people and their mundane activities that gave value to MM in use. By understanding both the socio-cultural frames within which people use money and the ways that different system configurations afford different opportunities for interacting with money we can look to support different ways of transacting with digital money.

In addition, the experiences of mobile money in the selected informal markets did not exist in a vacuum but were tied to greater ideologies regarding how money is seen and viewed, the gendered views on how women and men are treated as well as other generalised taboos and cultural norms regarding money use. In both Masvingo and Manzini, using MM was done through reference to existing cultural frameworks that reduced ambiguity and made it easier for mobile money to be aligned with day to day lives of the participants. Mobile money use reinforced and mirrored existing money meanings and went beyond them by generating new questions and understandings about individual financial autonomy in the informal market spaces. In addition, the narratives of the participants also showed how historical, cultural, political, and institutional factors that existed in the markets prior to mobile money shaped the relationship between the service users and MM as digital tool. Hence, mobile money as an example of digital financial service innovation in the informal markets was qualitatively differentiated using multiple meaning demarcations which merits further attention in future studies of the relationship between financial inclusion as a result of mobile money adoption and use in both informal and formal contexts in economies where formal financial institutions are either fragmented, dysfunctional, urban based, non-existent and not enough to cater for the

for the whole population in meaningful and sustainable ways including Somalia, Afghanistan, Zimbabwe, Bangladesh, to name a few.

Therefore, economic actions that included adopting mobile money, using informal channels such as bus drivers, adopting multiple currencies, selling on credit, selling online, setting prices for self-produced goods were all affected by networks of social relationships. On paper, although individual market vendors owned individual MTN or EcoCash mobile money wallets that were within their control, the import thing is that their work was embedded in the networks of social relations that conditioned their financial decisions and possible choices before they could make them in a fluid market where distinctions between social and economic transactions overlapped and constituted each from within at different points not from outside each other (Kripner,2001). By this principle, due to its mutable nature and its embeddedness in personal and social meanings (Granovetter, 1985) i.e., through cultures of entrustment, cooperation, obligations, constellations of norms among others, mobile money could not easily be transferred from one context to the other seamlessly.

In addition, context of use and prevailing circumstances also moderated the use of MM in the selected locations. This explains why for example, money had limited significance in the Middle Ages (Le Goff, 2012). Historically, money use became extensive in the 16th century onwards when labour and land were converted into fictitious commodities for sale (Polanyi, 1944). In this case, money operated with some form of historical social power and defined specific social relations around the selling of labour i.e., through labour contracts.

In the same vein, my field work data showed that mobile money was not linear in its adoption; rather, it had context specific meanings that were continuously developed as participants attached contextualised social meanings to understand it in their own way. It was mostly used for immediate needs among existing social networks of self- help groups characterised by cooperation and mutual help. While research on sociality has focused on networked routines that are seen within these complex connections, it remains uncertain how mobile money users navigate their material and technological worlds. In both locations, the intricate socio-economic and cultural aspects of EcoCash and MTN mobile money services and payments were constantly being negotiated and constructed through everyday interactions.

From a critical user perspective, MTN and EcoCash mobile money did not create financial inclusion rather it only created a financial alternative and complementary money to overlay on their existing financial practices. Similar observations were made by McDonald (2017) in his

study of mobile money use among a group of migrants in China. He stated that contrary to the visions of sustainable financial livelihoods and the promise of financial inclusion, Yu'ebao use was only perceived by its users as the best option amongst a limited range of places for storing their money. Another interesting example is found from the experience of India with mass banking whereby accounts remained redundant and underused- as such they remained only as symbols of FI without any practical use due to failure to consider the wider social factors that moderated payments in communities (Nelms and Rea, 2017:19).

There is evidence among sociological and anthropological literature indicating that money in any form created a shared experience as depicted in how markets organised, traded, and exchanged functions. According to Lewis and Perry (2019) and Maurer (2012), money in its digital form did not only facilitate payments but was also embedded in the social relationships, promises and records of transactions between people. In line with this thinking, money has the inbuilt capacity to symbolically transform life while at the same time meditating our understanding (Dyer, 1989)) of it by its ability to link to life experience, customs, events, goods, and services. It follows that in the two study locations, mobile money created the lenses within which the participants' imagination were shaped and reshaped during exchanges.

In practice, MM reconfigured how people in the informal markets interacted with forms of money at their disposal in their everyday lives (Kaye, et al. 2014) in ways that demonstrated the essentially social nature of socio-economic transactions and lives. Before MM, women like Zamo, Koni, and Rutendo and others were constrained with regards to sending money to their maternal homes. It is a common practice in both Eswatini and Zimbabwe whereby married women are expected to prioritise their marital homes and leave all responsibility of their maternal homes to their brothers. This belief though very common and practiced it disadvantages families who do not have male children and those women with younger brothers who are not yet in employment. With MM women were able to discreetly send money without raising an alarm for their husbands or boyfriends. Therefore, the way people view money in general constantly changes depending on the social relationships that when a woman gets it allowed and mediated. This is so because, historically people acted and interacted in complex structural conditions where money in its many traditional forms was reflexively co-constructed and conditioned. Through these interactions, money became a social relation that mediated interactions between the people (Ingham, 1999).

Further, as a communication tool, mobile money actively mediated social relationships that in turn legitimised its existence in the two locations. Findings showed that mobile money symbolically transformed the market women's lives and mediated their understandings of it as it created lenses within which their imaginations were shaped, broadened organised. Similar observations were made in West Africa by Morvant Roux and Charles (2020) in their study of mobile money use in Burkina Faso where they found out that mobile money flows were supported by social mediations in form of existing social infrastructures embedded in people's relationships with each other and their deep-seated allegiance to their customs, norms, and traditions including taking care of family. Therefore, in the next chapter, I continue the discussion concentrating on how MM use fostered trust and solidarity among the participants in both locations.

CHAPTER SIX: MOBILE MONEY, SACRED MEANINGS AND THE DYNAMICSS OF TRUST AND SOLIDARITY

6.1 Introduction

Apart from its direct attachment to and association with social meanings, mobile money as a financial service innovation increased the attractiveness of money in the informal markets. However, important to note is that as money evolved, new mechanisms of measuring and enhancing trust are either built in it or imagined through contextualised usage patterns that are less rational at a given time (Taylor, Baptiste, and Horst, 2011; Birch, 2014; 2017).

In addition, a major body of literature has been devoted to measuring trust as a determiner of mobile money and other digital services as money in its digital form seems to be evolving to mirror the societies and communities within which it is operational. In his book "*Before Babylon, Beyond Bitcoin: From money that we understand to money that understands Us"* Birch (2017), emphasised how money in its digital form is inextricably connected with our identities more than ever before. In both Manzini and Masvingo, MM wallets were connected to participants'' mobile phones, mobile phone numbers, Identification documents, monthly bills and in other cases social security numbers.). In as much as the degree of trust in mobile money adoption has often been conceived and measured in quantitative terms, the process of paying using both EcoCash and MTN mobile money in the markets not only reflected the power of tradition and cultural tenets but also directly tied to trust in specific individuals, communities, MNOs, and groups which shaped how MM was used and by who. In Zimbabwe, people had lost trust in central bank-controlled financial institutions. They considered the ?? as trust-busting in nature as widespread uncertainty and anxiety over the security of banks and value of Zimbabwean money itself grew. Because of this, many participants in Chitima market in Zimbabwe highlighted that they actively 'unbanked'[18] themselves. Initially the digital experience with EcoCash was shaped by such sentiments placed under similar suspicion and it was accused of creating a 'bubble' economy due to its immaterial and virtual nature. Despite such superficial challenges, the advantage of MM digital infrastructures was that the structures that engendered money were distributed rather than centralised, circumventing the role of central banks, and enhancing trust among the service users who felt more in control of their

[18] The process of actively stopping to use formal financial services voluntarily. This happened because of the long queues, shortage of cash at ATMs and general dysfunction in the formal banking sector. As such many people just abandoned their accounts to close on their own.

money regardless of little they had. This way, both EcoCash and MTN mobile money became a social convention through which the informal market service users had the liberty to choose how slowly to move and evolve with new digital currencies they were presented with.

This chapter explains the data related to the research question on how trust and solidarity was developed and maintained in mobile money transactions. This is important because the proliferation of mobile money use together with other embedded mobile applications brings new issues pertaining to trust and security for the users (Kindberg, Sellen, & Geelhoed, 2004; Panjwani & Cutrell, 2010; Ferreira, 2015b). The degree of trust shaped playfulness, leisure and had an impact on the expression of sociability. Important to note is that Masvingo's Chitima market is to me, an example of a solidarity economy characterized by co-production and building trust with one another. The evidence presented below indicate that the participants were involved in multiple activities that reinforced trust and solidarity in the markets at different levels. At the backdrop of socio-economic and political uncertainty in Masvingo, Zimbabwe, participants were more concerned about the mechanisms for day-to-day survival and unity to ensure their personal and communal wellbeing. The women in the markets helped each other to secure stock, gave each other goods on credit. While in practice mobile money was introduced as a mechanism to settle transactions faster and conveniently, in Masvingo's Chitima market, giving goods on credit helped to keep the circuit of entrustment and to avoid atomising participants' social and economic life. Therefore, credit was a way to build, maintain and reinforce trust as it enabled basic sociability to take place. Many a time, participants reported doing things with the hope that the same thing or more will be done for them in the future if need arises.

6.2 Use of human intermediaries as a mechanisms of accounting trust

Both MTN and EcoCash mobile money use demonstrated the enduring importance of human intermediaries or what Maurer (2012) referred to as 'bridges to cash' in an ironic context where humans are seen as obstacles to be overcome. In a similar vein, classical works such as Clifford (1997) also bemoaned how studies on the social life of money often bypass the intermediate spaces where the biographies of exchange and conversion can be rendered motionless but not inactive. It follows that our understanding of the social life of mobile money in particular stems from understanding how human beings become crucial cultural agents or bridges between new and old traditional monetary forms (Tankha and Dalinghaus, 2020). As the findings in both

locations indicated, mobile money mediations were important in tracking the politics of financial transactions and their social and material stakes that made the services popular or unpopular in the markets in the face of economic, social, and financial precariousness in both locations.

Further, by using known human beings in form of agents, spaza shops, as bridges to cash in the community, the possibility of doubt is removed due to familiarity. Although mobile money depended on having a valid ID, Mobile money agents bemoaned that it was not an easy endeavour to ask for ID for people that they knew very well such as friends and family. A cultural dilemma resulted from statements such as "Why are you asking for my ID bro, you know me", "But we live in the same neighbourhood" etc. In Shona culture, knowing someone by name is a sign of respect. Hence asking for documents from people from the same community led to a cultural dilemma on the part of the agents.

Important to note is that, when innovative financial services such as mobile money were introduced one of the reasons for its introduction was to reduce human intermediaries. On the ground, mobile money services involved negotiating, bridging, converting, and translating which are all social aspects of human life. Thus, local conditions shaped mobile money transfers. These findings drive to the point that it is a disservice to ignore human intermediaries and assuming that innovations such as these can self-regulate themselves successfully without the people. To this end, multiple works by the Institute for Money, Technology and Financial Inclusion (IMTFI) established in 2008 at the University of California, Irvine under Bill Maurer has to date documented the enduring importance of human intermediaries in diverse African and Asian contexts where FI and mobile money technologies proceed as if human intermediaries are obstacles to be overcome rather than cultural agents. This is so because mobile money must move though rugged social terrains and uneven economic geographies.

In a similar vein, mobile money use in the two locations was to a larger extent sustained, constrained, and embodied through the relationships, networks, infrastructures, and imaginations by which the people themselves ordered their financial lives on a day-to-day basis (Jensen and Winthereik, 2013). The market women and men were the bridges and mediators between the traditional and new monetary forms -a function that increased mobile money functions rather than dysfunctions in the long run. Important to note however is that some studies on mobile money and its capacity to empower the unbanked continue to underemphasise the contribution of people as human intermediaries.

However, conflicting evidence was found in Kenya by Kiiti and Mutinda (2018) who submitted that the ROSCAS were impacted by MM. Contributing using mobile money (M-PESA) changed the group dynamics. Similarly, in both Masvingo and Manzini, *Mukando* and *Inhlangano* respectively were affected by mobile money as power dynamics of the some of the groups shifted as highlighted by Celiwe below,

"In my group we are 8. We meet every month end to give our contributions. We all rotate as hosts. It's expected that the host must prepare a meal for all the women on the meeting day. But now I have seen that at least three people are missing at every meeting, and they send WhatsApp message to apologise to the group together with their contributions which ae send by MoMo. I see this as boycotting, and it reduces group trust and cohesion. My mother who is one of the leaders threatened to leave the group and join another group if the boycotting continued, sending mobile money is not equals to attendance because whenever we meet, we share more than just the monetary contributions, we share recipes as people try to out cook each other, we share stories, we change rules, we introduce and propose new people who want to join. Mobile money will just nit cut it in this area" (Interview with Celiwe, Manzini, 31 October 2018).

Furthermore, mobile money adoption enabled ways of sociability that involved a level of autonomy in using services that linked well-being with trusted others, hence participants needed to be confident that the system will work as claimed without any exploitation and cheating. In both locations, social proof (Taylor, Baptiste, and Horst, 2011) was crucial in engendering trust in the mobile money services. On the ground, different levels of trust were required at personal, community and the MNO as the service provider. However, the degree of natural social cohesion in the markets differed from person to person. Just like any other community, the informal markets were rife with conflict as opposed to the utopia of societal cooperation. The complex, dynamic and variable nature of social relations meant that they were open to renewal, and this caused conflicts. Given this situation, trust was necessary to see MM as social ties or social glue among differentiated community members (Bozanni, (2021). Decisions to adopt mobile money in the markets were based on trust due to extreme levels of risk and uncertainty, especially in Masvingo. Therefore, in both locations, there were everyday practices of distributed trust- new trust cultures that started to emerge in the markets informally because of lack of institutional trust and the presence of institutional void i.e., in Masvingo Zimbabwe where the financial sector has collapsed and in Eswatini where the infrastructure is there but did not serve the needs of the informal workers.

Contrary to received knowledge, trust was not eroded by MM innovation but was rather rebuild reimagined in many ways. The mobile money agents in the markets were familiar to the participants and this cultivated trust in the service by extending existing trust in the human agent to the mobile money service. As a result, mobile money use ensured visible articulations of connections which were reciprocal and unidirectional depending on the level of trust the participants had in one another and in EcoCash as a service. Therefore, the use of mobile money solidified and cemented social ties- contrasting Bohanan (1959)'s view that money in any form acted to dissolve social ties and other forms of connection.

Based on Tito's account, it was important to do unto others as you expected them to do unto you. He said,

"*If people keep quiet about where good rates are (for changing money), when I hear something, I also keep quiet because why should I be loyal to people who don't care*". (Interview with Tito, Masvingo, 27 April 2019)

Drawing from this quotation, both men and women in Chitima market in Masvingo were information gatherers for each other. It was important to be on top of the situation all the time or risk losing money.

Further, maintenance of solidarity meant that mobile money could be used as final settlement for debts and credit with social origins. Solidarity which is a (non-monetary element) in the markets meant being with others, maintaining trust and bonds, being a trusted person. Important to note is that trust was acquired and maintained in different ways especially in the Masvingo Chitima market economy. Trust was important especially when buying US dollars from the money changers to safeguard against getting counterfeited notes or the ones that were out of circulation. Rutendo's story presented below is particularly important to explain the importance of trust as money could not be changed at random places or with random people without proper referrals. In addition, women like Gogo Cherry, Ruva, and Chipo reported that they had gotten fake money only to discover it when they went to the OK store to buy and were told that the money was fake.

"*Once I exchanged my money by the cars you see behind these market stalls (gestured in the direction of the stationary cars). I was so happy to get a clean $50 note and I kept it in my pursed for days. However, one day I needed change and I had to go to my local shop to buy a few groceries. I was shocked when I approached the counter as the cashier returned my money motioning that it was fake. He did not want to draw attention since being caught with fake*

money is a criminal offense. Before I returned to the money changer who had sold me the money, I also tried OK supermarket, I thought maybe the cashier at my local store did not know much about the money. To my utter disbelief I was told the same story. When I went to find the money changer he was nowhere to be found and I lost all the money. That's why these days I prefer to keep my money in my EcoCash wallet and buy goods for my friends in exchange for small dollar bills" (Interview with Ruva, Masvingo, 30 March, 2019).

However, participants in Masvingo who needed to constantly convert their money from RTGs and MM wallets to US dollars or rands to avoid losing money due to exchange rate fluctuations also faced challenges to access their MM wallets when their mobile phones broke or were lost. For example, Ruva also reported that the only reason she ended up changing her money with the fraudulent money changer was that her phone was broken as described below.

"Since I do not have a mobile phone, it recently broke, I use my friend's account for keeping my money safe for now, that way I don't have to carry a sim card without a handset and risk losing it and I also wait until I find a trustworthy money changer" (Interview with Ruva, Masvingo, 30 March 2019).

As result, this practice of sharing mobile phone handsets and MM wallets reinforced trust among the women in the markets. However, some of monetary practices of the women bring the question of trust to the test. The women who were in stokvels reported that the books and the money were kept by different people, a practice that was meant to avoid cooking of books and potential theft. On top of MM generated receipts, all transactions were recorded in an exercise book religiously. I saw this as an indication that these women did not entirely trust each other with money on specific occasions especially when it came to safeguarding group savings.

Further, a discussion with Jasmine also highlighted the importance of trust and lack of thereof,

"EcoCash helped to reduce walking to go to the meetings. It was so boring. The person hosting had to cook for everyone in attendance to bring their contributions. These days it's much easier I just "throw" EcoCash and write a message in the WhatsApp group just in case someone will tell me that I still owe, yet I paid everything" (Interview with Jasmine, Masvingo,16 February 2019).

From the tone of Jasmine's her voice, EcoCash was not very helpful, she felt like she had to say something positive because I had asked. The issue of walking long distances did not come

along as a key factor in the adoption of mobile money in Masvingo. This same practice was also common in Manzini whereby participants ditched physical meetings in favour of contributing with MoMo. However, the bookkeepers complained that it was not easy to reconcile the money since people did not pay at the same time. Although members reported that contributing via MoMo was convenient and quicker, it added extra work for the members who oversaw accounting for the money. My conversation with Koni on the matter revealed that some women paid in their money after the deadline, and it was not easy to do follow up. These problems were however not experienced during physical meetings where people who had struggle paying the money would say it openly.

Further, in Masvingo, references to multiple social bonds helped to keep the fragile markets together and acted as a trust solidifier in a society where trust in institutions, government and business alike had been shattered by chronic financial crisis. The use of EcoCash was built upon existing practices which brought back the lost trust in financial institutions to some extent, since it was trusted to enable day to day transactions smoothly. In one way, the informal nature of regulation and limited government interference increased the possibility of trust which was built upon behaviours and activities that benefited society. Mobile money use enabled trust to be forged between people both familiar and strange within and across communities. Put simply, trust as a social phenomenon was therefore a matter of community memory with the inherent capacity of ordering communities' political, financial, social, and economic spaces in sustainable ways with the goal of ensuring survival above all else.

In addition, mobile money was also used as a symbol of social control in both salient and less salient ways by different actors within the mobile money ecosystem. In traditional Shona culture, family power relations are mediated by money as echoed by the famous Shona saying "*Ane mari ndiye mukuru*" which translates to "The *one who has money is the eldest*" As some of the participants narratives indicated, mobile money use also functioned along lines of superiority and hierarchy reinforced through existing social relations within the Shona customs. Hence equality only existed to some extent i.e., if it was in line with existing `and daily enactments of the social relations of power. Participants like Tatenda and Vee reported that they occasionally send EcoCash and MTN MoMo to their parents and elders in the village to remain responsible children and to attract and seek blessings.

Based on their narratives, the participants were faced with a never-ending existential crisis caused by chronic shortages of basic goods and services and all they wanted was a life worthy

of value and respect, a life that did not require constant reinvention. These strategies included honouring hierarchy, sharing lunches, ROSCAS, credit associations, using each other's mobile wallets, and selling at each other's stalls. At the back of these practices' obligations were produced with no strict account of repayment period or interest. As a result, this circuit of entrustment and obligation shaped the social life of mobile money in the markets. In George Simmel's *Sociological metaphysics –Money, sociality and precarious lives*, money as a commodity is likened to a lived experience which was intimately related to the nature of lives of its users in a world of global turbulence (Harrington and Kemple, 2012). In Masvingo, most of the participants in the market did not have prior experience with digital money prior to mobile money; the ones who had debit cards before admitted that they only used them for cash withdrawals and swiping in the shop, and they seldom needed to make virtual payments. Nonetheless, they had to adapt and make the complicated move towards an imposed cashless economy using EcoCash and RTGs that they were not ready for. This means that adopting virtual currency and plastic money was not only out of the question but also impractical for the low value and frequent transactions that characterised informal market trade.

Trusting the service was one of the multiple levels of trust. At the time of writing, in Zimbabwe, Econet wireless was hailed as privately owned independent from government and was therefore viewed as the best mobile network operator compared to Net ONE and Telecel which offered erratic services. The same applied to Eswatini whereby trust in MTN enabled the smooth adoption of MTN mobile money services. MTN had done massive public marketing through giving out branded T-shirts, water bottles, bags, sunhats, and umbrellas for free. This had a huge effect to an extent that when I was doing my field work at the markets some participants asked if they were going to get some t-shirts or data bundles in return, which I respectfully decline, and I could see their heartbreak, an emotion that signalled the level of trust the participants had in MTN which they considered a South African company with limited ties to government. I chose to be neutral and did not comment much on that knowing it was going to bring the royal family into the debate at a time when democratic protests were in full motion in the mountainous kingdom.

Moreover, the displays of reciprocal connection in the markets verified identities and created mechanisms to establish trust which in turn helped in defining social positions that mediated and legitimated MM transactions in the markets as human affections and notions of trust could not be separated from digital money. In addition, writing on the future of money, social payments, and innovation Nelms et al. (2018) highlighted that the world of exchange evolved

and transformed as individuals. Using Bitcoin as an example, they explained that payments were embedded into the social experience through new technologies of accounting for trust. Therefore, to cultivate trust in the payment, such as MM, as a payment system needed to either be embedded in the social experience or the social experience needed to be built in the experience of payment. Therefore, in the markets, it was necessary to move from transactions to relationships whereby transactions and payments were increasingly contextualised to increase trust. However, this did not mean that there was no mistrust in the markets. Participants also mistrusted each other which led participants who sold on cash to instantly deposit their earnings into their personal accounts or *Me2Me* payments to avoid theft and misuse of funds. In addition, some participants in both markets reported that they did not trust themselves as well with money.

"I easily blow cash when I go out with my friends, mostly it's just women, beer and shisanyama all night. When I out in mobile money I do not spend as much. It takes mental awareness and reflection before completing a MM transaction. So, when I think of it the thought just fades away quicky" (Interview with Thami, Manzini, 2 December 2018).

In addition, the trust framework was of primary importance in the markets i.e., trust that went beyond the traditional convenience, speed, and security of payments to building the social in the payment system to enable credibility, loyalty, payment reputation among others. Hence the way in which mobile money was used in the markets challenges the logic of the world market (self-regulating market). This is because, the economies of everyday in the study sites were as diverse as the money forms in use in the different cultural and historical periods. To the ordinary market participant, mobile money was defamiliarized money – a new way of imagining a way of doing things different at the bottom of the pyramid. Trust in mobile money was therefore a socially active process whereby participants performed their various roles either as expected of them or not as expected. Borrowing from Latour's actor network theory, market participants were all actants and were able to impose specific designs on social life (Latour, 2007). Hence, within this ontological position, MM use and its design in the markets impacted on the nature of social and human relations. In these two cases case, EcoCash and MTN mobile money became powerful actants which created new forms of transactions in a dematerialised form. However, trust was also engendered by the specifics of the context. In Masvingo, it was not easy to know who to trust because everyone seemed dishonest and in search of marginal gains or to extract sone form of gain.

Furthermore, according to Iazzolino and Wasike (2015), the context of deployment of digital money mattered in understanding how technological artefacts and social organisations in communities of adoption shaped each other (Nelms and Maurer, 2014). These strategies included traditional ceremonies, weddings, local organisations, church, local ROSCAs and traditional ways of managing money (Kaye et al, 2014; Lewis and Perry, 2019). Despite having mobile money wallets, women in the markets including Gogo Flo and Gogo Cherry reported that they only withdrew money to put in the envelope for church.

As Gogo Flo explains below,

"In my Anglican church we don't have the typical tithe, at the beginning of each year, we are given forms to pledge the amount which I can be able to pay. After signing the form, I must collect my 12 envelopes i.e., one for each month. Every end of the month I take one envelope for that month to church, there is no way I can send via mobile money because I have to return the envelopes, it's the rules of the church. It makes me feel good to be contributing to the house of the Lord" (Interview with Gogo Flo, Manzini,15, November 2018).

Although there were no rules against sending mobile money to church, Gogo Flo preferred to keep the church tradition unchanged. Further, mobile money deployment also relied upon strong networks of trust, reputation, and relationality through networks of human peers. In both Masvingo and Manzini, mobile money depended on the availability of local agents, already existing mechanisms of trust and innovative spirit of entrepreneurs in the markets. Also, important to note is that mobile money payments depended on the supporting structures such as retailers and other small businesses who were willing to accept it as a final payment for settling debts even though they had less information about it at the beginning. Most importantly, in both Masvingo and Manzini, the findings indicated that social networks became the critical structure upon which participants' trust and confidence to adopt mobile money was built, extended, and deployed. Gogo Cherry an EcoCash agent in Masvingo, sums this well in her own words,

"I deal with many customers on day-to-day basis. Sometimes it's old people like me who struggle to understand. Some younger people also are not sure how the service work. So, I normally just do the whole process for them and ask them to check their phone for the messages to confirm that the transaction is done. I have been working in these markets for years and I think people trust me enough not to cheat them in any way given all this cross rating that we

must do. We also started charging commission for people who wanted cash because it's not easy to get cash" (Interview with Gogo Cherry, Masvingo, 31 January 2019).

Another interesting finding was how the philosophy of ubuntu promoted trust and unity among the MM users as discussed in detail in the next section.

6.3 Buntu in practice as a means of accounting for trust and solidarity

Furthermore, as the findings in both Eswatini and Masvingo demonstrated, mobile money capitalised on the essence of the traditions of people for its success. These included diverse gift giving practices, existing traditions like funeral rites, cleansing ceremonies and marriage rituals.

The findings also showed that MM was used in the markets in ways that tied it more to sociality than to its intrinsic value as a medium of exchange. Therefore, as people tried to imagine their debts and bequests to others, mobile money became heavily depended on the level of trust and solidarity among participants in the informal markets. In more ways than one, mobile money depended on the existing and local understanding of the abstract African philosophy of Ubuntu. In principle, Ubuntu as an African philosophy is incorporated in the day to day lives of African people and is shared among most ethnic groups in Central, East, West, and East Africa as a guiding principle for community organisation at grassroots levels. Important to note is that various derivatives if the word *Ubuntu* exist across the Bantu languages of Africa which include but are not limited to Abantu, Botho, Utu, Vhuntu among many others (Broodryk, 2005; Khomba, and Vermark2012; Khomba and Kangaude-Ulaya, 2013;). Therefore, essence of "buntu" and "unhu" which are the Swazi and Shona translations of South African Ubuntu in this study were mirrored in what mobile money was supposed to achieve and do on the ground in the markets in ways that fostered trust and solidarity and as well as a strong sense of community amid precarity, uncertainty, socio-economic and financial crises, high levels of inequality, and ambiguous policy options. However, it is important to note that these deep-seated moralities of solidarity also disguised power and hierarchy as dominant features reinforced through mobile money use.

Important to note is that ubuntu was deeply tied to reciprocity whereby the golden rule of doing unto others what individuals would also love to see do unto them. As such Ubuntu in markets was more like a form of monetised connectivity involving participatory practices that still served the purpose. Failure to conform to unwritten market conventions led to tainted

reputation, loss of connections and valuable social and economic resources. In Masvingo, Zimbabwe, reciprocity was used as a way to secure scarce financial resource which people had different access to depending on their relative positions in society.

"My neighbour works at CBZ, I am happy that I have lived well with them all these years. Who knew that money will be so problematic to get to this extent. Every day when I have fresh mealies, and other traditional foods from the market, I make sure to give Mama Musa, my neighbour's wife. When they need airtime, they can call me anytime. One day they had any emergency I think, and I heard my phone ringing past midnight, I wanted to ignore but when I saw it was Mai Musa, I woke up quickly and returned the call. I can never bite the hand that feed me They just needed airtime. In return, when I need cash, I tell his wife to organise for me. My son was able to get a loan quickly because of his connections. Life is hard but it's always good to have friends in higher places" (Interview with Gogo Cherry, Masvingo, 2 February 2019).

In Masvingo, it was very important to at least know someone who worked at the bank, one police officer, one soldier, a nurse at a government hospital and even shop keepers in retail shops. Many participants alluded to that they survived because they had people in their corner. both civilians and government workers in key offices such as education, police headquarters, border officials to bribe to get their way and forge a livelihood. It is common in Zimbabwe to be asked whether you know someone at the office than whether you are qualified. Further, in both Masvingo and Manzini, sending mobile money to parents or grandparents was a common practice which was equated to a mastery of cultural traditions or the basics of *"Kukudzwa zvakanaka*" which translate to *being raised well*.

"Buy buying airtime, I feel it's a way of returning the favour they did to raise me when my parents died. I feel like I owe it to them and that pushes to hustle harder to be able to be there for my grandparents, I hope one day when I marry my wife, she will not have a problem helping me with them" (Interview with Tawanda, Masvingo,22 April 2019).

Most of the participants in both locations alluded that they send mobile money and US dollars to their families. The eldest in the families were more obligated to send more to the family than younger siblings or to coordinate the process of securing resources for parents, aunties, and minors at home. In both Masvingo and Manzini, home was synonymous with countryside, a system that had been in place since colonisation created the dual economy with unique socio-cultural characteristics in the late 19th century. My findings showed that mobile money and

goods were sent towards contributions for happy occasions such as childbirth, weddings, festive holidays i.e., Christmas, New year, and Easter and towards the farming season. In addition, findings in both locations also suggest that mobile money was also sent during sad times like death to convey condolences, to help with burials, and other culturally significant occasions such as tombstone unveilings and *'manyaradzo'* (comforting) or *'masuka foshoro'* (washing shovels) in Zimbabwe which were the specific spiritual and traditional ceremonies that were done at least two weeks after funerals to thank the people who helped to bury and to comfort the bereaved families. These practices suggested that sending money was and is still considered a sign of respect and mobile money removed all the previous excuses that people used to make such as lack of bus fare, bad roads, bad weather etc. to refuse to contribute for such ceremonies. Before mobile money, sending physical cash carefully packed and put in an envelope during these occasions conveyed emotional investment and the inalienability of the gift object (Weiner, 1992). However, after mobile money participants felt more comfortable sending virtual money instead. In return, on receipt of the money the receiver(s) would call and declare blessings, ancestral and Godly protection, and long life upon the sender, acts that are taken seriously in African communities.

In practice, *Ubuntu* as an indigenous African epistemology in the two informal markets entailed exclusion of selfishness and the possibility of participants to be deeper into community with others. It defined what it was to be human and what was necessary for humans to grow, and this was something positive about these traditional informal markets in their engagement with new technologies such as mobile money in the face of crisis. In Manzini handcraft market, participants exhibited high levels of trust for each other to the extent that they could sell merchandise for each other or leave their stall unattended while running errands and still find everything intact as described by Sipho below,

"On Thursdays, I wake up to display my stock in the market, and I have to leave early to take care of another part time job or get new stock since I stock as I go because I don't want to keep a lot of things because of storage expenses. Sometimes I just see notifications on my phone and see its mobile money credit and I know that my friends have sold something on my behalf in the market. I trust all of them completely. No records of theft have been recorded and I have been leaving my stuff unattended for years and it works" (Interview with Sipho, Manzini,9 September 2018).

In both markets practicing ubuntu enabled participants to have more compassion, mutual respect, trust, and concern over others with the goal of building their communities. They understood that they were equally struggling; although they were not always at the same level and hailed from different social classes, when they were participants in the markets, they were able to rally under a common identity as hustlers and they took pride in having that identity. Hence interconnection, group solidarity and responsibility to others was a way of life (Tutu, 1999; Nussbaum, 2003). In as much as mobile money technology was concerned, I noted that participants were comfortable to utilise it in line with their own exiting values to avoid being plunged into an existential problem of dehumanisation through technology (Letseka, 2013; Dolamo, 2013). By integrating it in line with their own existing ways of being as a community of informal traders, participants felt like they had control over it in some way.

In addition, the findings in Manzini and Masvingo indicated that the recognition of socio-cultural values is important in mobile money adoption. Contrary to its theoretical goal of fostering individualism, assertiveness, and individual financial activity, the essence of *unhu* and *buntu* in both markets stood in opposition to this view as they were key in determining a kind of self-interest whereby subjectivity was expressed more in conformity than in opposition to others. In Manzini handcraft market, participants had formed lasting reciprocal bonds that facilitated MTN mobile money use in ways that reinforced a combination of both technological awareness, and social responsibility to community and others.

"I feel like everyone in this market is my family. We have been togethers in these markets with Bogogo Sara for more than 30 years. It's my home, without this place where will I go to look for money, so I don't have to beg" (Follow up interview with Gogo Flo, Manzini,26 June 2019).

Although Flo did not finish her primary education, she educated herself in the market so she could speak English with foreign tourists. She insisted she wanted to do the interview in English.

From my interaction with Gogo Flo, I started understanding how and why the participants were so close. Due to the precarious nature of the job, participants needed to move from one place to the other and had to leave their stock and belonging unattended. As a result, participants were forced by their own circumstances to lean on each other for support. Both EcoCash and MTN mobile money usage and adoption required team spirit, strong sense of community, cohesiveness, and collectivism. It was common to hear family metaphors, i.e., expressions like *gogo, sisi, mama, bhuti, mkhulu* etc and other very affectionate ways of relating which

emphasised a respect for elders and consequently a way of building and nurturing trust and solidarity among each other.

In addition, deep-seated ideologies of humanness drove the adoption and usage of MTN mobile money in both Manzini and Masvingo. The Buntu philosophy operated in both communities based on unwritten rules or practices that remain codified in day-to-day symbols that are used to convey humanness- all of which are social in nature including the ideals of communal living. Findings show that in the informal handcraft markets and other informal markets transactions were based on how people perceived each other – either as being a good human being, a trusted neighbour, or loving father, a caring granny etc. In the markets, ubuntu- which was at the core of humanness and morality- entailed being there for each other enduring that no one was left struggling alone in the event of crisis. In the same token, the social meaning attached to money enabled participants in the markets to interpret mobile money as an innovation in their own terms and by so doing they were able to navigate both their social and economic lives through references to enhanced relationships and connected livelihoods. Through this practice, people were there for each other in both visible and invisible but coordinated ways. Therefore, mobile money became one of the ways through which the market participants were able to forge dignified livelihoods as it enabled the participants to extent help to other individuals who might have been left out due to distance or lack of viable financial services.

Plausibly, this observation, when I asked about how contributions for the stokvels were made, in both Masvingo and Manzini, participants admitted that mobile money or cash were used in making their *mukando* or in*hlangano* contributions, with mobile money being the go-to option for members who did not like drama and gossip. Similar findings were recorded by Waweru and Kamau (2017) who submitted that M-PESA helped members of ROSCAS to contribute from anywhere given the informal nature of their jobs. In Manzini, Gogo Flo and Vee reported that physical ROSCA meetings were characterised by lots of gossip and quarrels among members, but these quarrels were not detrimental to the group's goals of saving together. Rather, it was humour, and play apart from social insurance and support that encouraged them to stay in such groups. The physical stokvel meetings were also spaces to learn new skills, new recipes from others as people cooked and shared meals during the meetings. Although participants were allowed to contribute digitally via mobile money, they were still obligated to attend physical meetings that were hosted in every member's home on a rotation roaster to increase trust and social compact of the group. Another reason why mobile money was

encouraged by the treasurer was that it enabled them to keep a digital proof of the transaction and avoid future account balancing problems.

"Before we used to have arguments, especially with members who borrowed money and were not good at keeping physical receipts of the transactions done. When time comes for us to share money some people expected more than they contributed. But with mobile money contributions that is no longer an issue since all records of transactions can be screenshot and shared with others". (Interview with Vee and Gogo Flo 26 June 2019).

The same has been observed in East Africa by Kusimba, Yang and Chawla (2016) who submitted that mobile phones are tools for cultivating continuous human emotional, social, economic connection and inclusion on multiple fronts as digital gifts not only create social relationships but amplifies them. I say this because mobile phones have become an excellent means of creating and nurturing relationships, i.e., through mobile communication alone, people are able to shape and direct personal ties with others at a much faster pace than ever before, creating a sense of oneness at a distance. With the same token, mobile phones if used to enable money transfer, the money transfer service itself as well as the money transferred automatically become a form of communication (Taylor and Horst, 2013). Hence, despite its virtual and abstract nature, MM is an example of how personal relations are converted into things with a social life (Appadurai, 1986) and vice versa.

Nevertheless, the enactments of *Ubuntu* in the markets were variable in practice and only universal as a concept. I say this because at times personal networks and individuals in the markets in both locations could not count as solidarities and participants reported that they could not always depend on or count on each other. In addition, the uncertain financial terrains in Zimbabwe made MM use a bit unreliable to foster solidarity and oneness as individuals did not conform to the golden rule due to circumstances beyond their control and giving support depended on getting support in return. Most importantly. Mobile money enabled participants to offer ever-present help to each other and avoiding such scenarios that called for questions like, "Where were you when I needed you". This shows that Mobile money was introduced in a context where participants/exchanging partners had already established frequent contacts and trust and claims on each other.

In addition, the catch phrase "Leaving no one behind" which has been the motivation for financial service innovations such as micro finance and mobile money also highlights the essence of *buntu* in Eswatini as well where traditional annual ceremonies and rituals like

umhlanga and *incwala* continue to be the highlights of the physical and invisible spirit that binds them together as a nation. Swazis have undying love and allegiance to their traditional culture and identity which manifest in how they use services provided for them. For this reason, in Manzini markets mobile money accounts were used in ways that reinforced reciprocity, equality, and less hierarchy and at times mobile money wallet pins were shared or accounts owned by whole family as illustrated by Qhawe below,

"*My wife Constance and I used to fight so much over money, we all work these part time jobs and get our money in cash, so I have decided to buy a small phone and open a mobile money account and gave him the pin. No one uses the phone, it's just our bank we all use it for important purchases. My friend gave me this wonderful idea and it works*" (Interview with Qhawe, Manzini, 23 December 2018).

As the extract above indicate, the practice of sharing mobile wallets, which was also common not only among relatives but friends as well in both locations, retells a story of how mobile money accounts and usage patterns were repurposed to align with users' circumstances. In both locations, mobile money required human actions which were hinged on trust such as opening account in someone's name, using someone else's ID, receiving payment on behalf of a friend or family members as well as keeping someone else's money safe. Participants reported that this practice of sharing had many advantages and they had to look at many factors such as access to a phone, distance from the agents, literary and basic mathematical skills, etc. Therefore, sharing was more convenient, and they did not have pressure to open an account if a trusted friend had one already. From my observations, the question of account ownership was irrelevant for participants like Thato and Qhawe from Manzini who shared their mobile money accounts with their significant others and Tito from Masvingo who at 61 needed helps from his grandkids to check his EcoCash balance after every transaction. However, Tito was up to date with his financial status, he kept his own physical record of all his transactions in an old notebook that he used when he was still working in the mines before he retired. For him what mattered most was the level of trust he had with his grandkids not the EcoCash account itself. When I jokingly asked him if he suspected that the grandkids could hide some of the money, he had returned the same joke saying this,

"Stealing my money is like cutting their own bellies, since my daughter passed away my earnings are strictly for their upkeep and of course a few beers. Besides I trust these boys with

my life; they are all I have now as you can see, I have eaten so many Xmases and nearer to God now than things of this world (laughs)" (Interview with Kule Tito, Masvingo).

In a similar vein, Vee reported using friends' accounts to send her money at times in her village, so she did not have to worry about travelling to the village. This practice was also not only common among people who did not have their own mobile wallets, some people had wallets but were low on money or were on negative balance as explained by Lunga below when I asked him in 2019 what his worst experience with MTN MoMo was so far. This is what he had to say,

"*One day I had no money in my mobile wallet, and I needed to buy electricity urgently; to be honest I was on negative, and I knew any money I deposit was going to fall in a ditch. So, I decided to ask my friend to buy electricity for my girlfriend. We quarrelled a bit over it because she felt exposed that she didn't have any units herself, she felt that my friend will think she is a wallet virus (girls who love money too much) or gossip her with others, but she understood later"* (Interview, with Thulani/Lunga, Manzini, 25 October 2019).

Moreover, participants at the handcrafts markets found ways to channel the mobile phone as a communication technology and a money transfer tool to ensure their collective wellbeing in the era of crisis whereby a new conception of ubuntu was centred on mobile money services which were channelled for survival as sanctions and rewards continued to be built upon existing practices which made integration of MM possible and smooth. However, there are cases where being there for others also came as an unnecessary pressure on others. As MaGugu explains with reference to her church.

"We really have to step up for church activities and contribute if one of the mothers in church has a problem. and money is very important for our meetings. We normally contribute the money through mobile money, and I feel a little bit coerced by the leader. She keeps pushing as if she doesn't know that mobile money can be sent anytime. I understand her because she wants everything to go smoothly without any problems. Whenever I think of not contributing, I fear that if one day I have a problem no one will help me since all records ae kept intact, we have to help others in order to be helped as well when we have our own problems" (Interview with Ma Gugu, Manzini,21 November 2018).

Furthermore, the findings also reveal that mobile money was intrinsically tied to the social identity of its users including their strong belief in oneness and being there for each other. Hence MTN mobile money is what it is today in Eswatini because of what amaSwati people

think they are themselves in their own settings. The findings show that participants saw themselves as essential parts of the mobile money service as an innovation not existing alongside it. This is so because, as people learn from each other, more and different types of connections surfaced and took over which in-turn influenced further mobile money adoption. This way, mobile money payments developed as key pieces of social fabric of the adoptive community itself in ways that connected to the culture, norms, values, gender, economic and political landscape just to mention a few. The next section sums up how the social life of mobile money was discursively constructed in Eswatini because of the interconnections and disconnections between all the factors discussed above.

In addition, to politicise the markets, the women in the markets made individual decisions that were based on the complexity of their relationships with other women in the markets in areas pertaining to social lending, borrowing and the collateral for such transactions was social collateral, mobilisation of solidarity, peer pressure and censure. Thus, when borrowing money participants had to disclose information about their social connections, preferably someone with high status and a good reputation as collateral to secure short term loans amongst each other. As Rutendo and Yanda explained below,

"When I borrow money from the stokvel, I have no pressure but when I borrow from some colleagues, I feel uneasy when I see the person. I always think about the money I owe, and I often worry about what others will say if I fail to pay back the money, however, many people who know me know that my uncle owns a shop and even though I don't have a very close relationship with my uncle that belief somehow makes me a good debtor and I use that to my advantage" (Interview with Rutendo, Masvingo,6 March, 2019).

Similar sentiments of borrowing from a trusted few were also echoed by Yanda in Manzini who suggested that some people were so addicted to taking things on credit even though they could pay with mobile money and settle the accounts, He had this to say,

"Borrowing and taking merchandise in credit is like a virus in the markets. People are not willing to pay the full amount. They always ask how many months to pay. I only borrow from my top friends, so I haven't had a bad experience but a few of my friends have struggled to get the money. Especially if there are no witnesses it becomes extra difficult yet when the person comes to you to ask, they will be crying, probably just fake tears to elicit sympathy, the trust has to be strong or else the system doesn't work" (Interview with Yanda, Manzini, 17 October 2018).

The evidence shows that borrowing money and paying back resembled a gift or '*chipo*'. This is because the markets operated in an open-ended manner where exchanges were between people who were familiar with each other, same customers, friends, same suppliers, and enduring networks established over a long period of time. Thus, transactions were done between people who were almost at the same step of the social ladder, people who could joke and instil a sense of humour to understand the difficult circumstances they were faced with in humorous ways. It is important to also note that most transactions were laden with obligations (known and unknown) to be paid in another form in the future if such a need arises. These unknown obligations included future suppliers, future customers, temporarily using someone's mobile money wallets or any other need that may not even be known at the time of the initial transaction with the goal to enhance each other's wellbeing.

Apart from reviving old financial management practices, mobile money continues to be mystified and merged with sacred bonds of community. In both locations, cultural constructions and ritualised traditional preferences influenced attitudes and uses of mobile money. Apart from showing its social nature through the gendered lens, MTN mobile money and EcoCash played a critical role in mediating important life cycle rituals (Kusimba, 2018) that existed prior to its introduction. Since time immemorial, African people have developed and cherished worldviews and cultures of their own. A notable example relates to how mobile money was understood as a form of gift exchange among participants with relatively shorter distance in terms of social and economic hierarchy. As suggested by Mauss (1967), gifts in Pacific Northwest, Polynesia and Melanesia functioned most importantly to create, maintain, and sustain social relations tied to a set of known, perceived and unknown obligations. Hence in both Masvingo and Manzini informal markets, mobile money transactions were not voluntary but obligations to one another as people felt 'pushed' to help others in need as the markets were characterised by unequal fields of power and influence which manifested in the ways through which information was brokered, rates and benefits were negotiated. Further, the negotiation of the complex lives of the participants offered a means of tracing complex, unequal matrices through which mobile money value was translated, circulated, remade, and remembered. Even though some of these socio-economic cultural practices are adaptable, they cannot be cast out completely in favour of new technologies like mobile money. These practices reflected in the way MM was used in both Manzini and Masvingo. Hence mobile money has not been able to reduce the grounding of money in religion, marriage, death, birth, among others. Evidence shows that in the two informal market settings MM was earmarked

for various uses including religious purposes and for use in paying for traditional rituals within families and communities.

In addition, in both Masvingo and Manzini, my own understanding of how mobile money was used shows that the non-economic functions of money mattered to people in the informal settings. Hence tracing back from classical writings of Durkheim (1915) and Wallendorf (1990), contemporary money seems to maintain its sacred meanings and mobile money is not spared as it simply acquires the sacredness based on how it is integrated and respected when earmarked for scared and ritual purposes such as purification, unveiling etc. More than ever before, some things that are naturally not bought by money such as surrogacy, and abortion, could be purchased by money to influence practices of love and affection. Yet mobile money was used to buy objects and things that held no utility value practically but held a special sentimental value for the people involved such as traditional attires, beads etc. Important to note is that a common practice in Eswatini where the spirit of a dead person must be brought home, and mobile money was used to pool money for such. As a result, on many occasions participants highlighted the spiritual force of money The quotation below sums it up well,

"*Nowadays it's hard to trust people. They are jealous if they think you are doing well, and they can bewitch your money to become poor or not to see anything tangible from the money you make. For most family and community contributions I prefer mobile money because no one will be able to easily isolate my contribution. I can only give cash to my wife and kids"* (Interview with Thami, Manzini,2 December 2018).

"Cash make you do crazy things without thinking. It's a powerful force on its own, one day I saw myself buying beers for everyone because I had cash on me. The following day I totally regretted that decision, it's like I was under a trance; my grandmother always says money is a spiritual force and it has made many people do despicable acts. EcoCash brings some level of control, it's not as powerful as cash so I deposit all my money in my EcoCash account these days" (Interview with Tawanda, Masvingo, 27 February 2019).

Drawing from the above quotation, mobile money was not an asocial and neutral financial service rather it was sacralised by virtue of the ceremonies and rituals was used for. This means that through certain processes of giving and gifting, people's behaviour tells a lot about the meaning and spiritual force that money still holds regardless of its form and nature, the essence of money that economics miss. I say this because from an economic perspective, money is void of meaning and abstract as it reduces social life to economic calculation of worth and value. It

is relevant and understood in terms of the exchanges it facilitates. These exchanges in the markets were the nuances of critical social communication between social beings who interacted and gave meaning to money in its digital form not the other way round. In this light, MM transactions were critical meaning-making moments in the markets not just lifeless and abstract exchanges. Most importantly, this is summarised in Mary Douglas's words below, "Money mediates transactions, ritual mediates experience including the social experience and help evaluate the importance of ritual. Hence money is a type of specialised ritual, it demands public faith to enable economic transaction" e.g., digital currencies such as Bitcoin and MM require public faith- which is a social attribute (Douglas, 1966:69). This makes MM money as a digital currency dependent on sacred traditions embedded through the communication symbols and processes for its success.

In addition, in Manzini, Eswatini MTN mobile money was used within the existing norms, traditions, taboos and general organisation of life in Eswatini. In Manzini markets, mobile money (MM) practices overlapped or were built upon existing patterns of social life within the communities in ways that enabled both the literate and illiterate to use the service without any issues. This shows how unwritten norms and values helped to accommodate everyone and leave no one behind with reference to existing network of relationships and practices that were in place before the advent of mobile money services.

Below I explain how MTN mobile money blended in with existing social practices of buying, praying, respecting elders, giving to church etc., a system that has been operational for generations in Eswatini. A notable observation was related to how the participants mostly women and men in the handcraft market viewed MTN as something that could not exist without them since they were the ones who accepted to use it not vice versa. As *Vee puts it,*

"...as for me, MoMo fits perfectly well with my day today needs. My Gogo lives in the village, and she loves church as well. I make sure every Saturday afternoon I send he some money to take to church and I have to give her money after I sell her weekly stock beads. because she feels embarrassed when she doesn't put offering for free. Weill, I used to struggle to send by bus drivers. Sometimes she will miss the bus. Because she is old, and she can't travel unnecessarily. I used to take a bus and go home when she needed the money urgently before she starts threatening me that Jesus will deal with me. I understand Gogo, she is too old now and I am sure she feels closer to God than to us, and what better way to connect to her

spirituality than to do everything that is supposed to be doing at church including giving money" (Interview, with Vee, Manzini,7 November 2018).

By selling Gogo's beads and religiously sending the money to her on weekly basis, Vee was using mobile money to gain respect as a mother, to make her grandmother happy as well as to gain admiration of her Gogo as a capable woman, she also continued to use the bus as a sign of humility and to care for her grandmother who was not well. With every prayer from her gogo, she was surely a blessed woman. MTN mobile money in Vee's case was not just a medium to send money but a link to her loved ones, a connection with her home village and a way to gain blessings from her Gogo. For Vee, Mobile money was enabling her absent presence. She could feel she was part of everything that was happening in the village. Hence the factors such as efficiency, security and safety and using MM to gain financial history and credit score was only secondary to Vee who preferred to be recognised as a responsible woman who could take care of her family on her own as a single mother who did not have the support of her two baby daddies.

Another import finding related to how the participants were able to use mobile money to give little amounts of money on ceremonies without any shame or embarrassment. When I asked Gogo Flo, a mobile money agent, if she preferred giving gifts or offering in form of mobile money or not since she was an agent her answer was,

"These days I only tell the master of ceremony (MC) at church that I will deposit MoMo, I whisper in his or her ears, so people do not hear. So, whether I am sending 50 rand I don't want people to laugh at how little it is, the same if it is 500 Rands I do not want people to think I am showing off" (Interview with Gogo Flo, Manzini).

Based on Gog Flo's words, people were expected to behave in certain ways when they had too little or too much money This is because financial issues remained among the sensitive issues in communities, hence openly discussing or showing how much one had given was a bit embarrassing for those who had little money or were just stingy. Further, a similar practice of hiding what is given was common among a few other market men. Thato, a 46-year-old man who was good at carving wood said that,

"At my church they have this thing of calling people and the money they have given if it's for pledges to encourage others to stand up and do the same. To me that's a spiritual taboo against God. Normally people could get away with saying they forgot cash at home. Now we have a projector at church and during offering time the stewards will make a short power point

presentation on giving to the Lord. On top of the multiple verses, they will also do a short sermon on giving and the consequences of not giving, I do not know how many times I have heard the story of Ananias and Saphira. After the sermon, phone numbers to send the Mobile money will be projected to for people without cash, so they will not have an excuse but to give to the Lord. I normally grab my phone and opt to do mobile money than to put cash in the physical baskets, although I do not believe that giving to God is a sacred relationship which should be kept a secret. Besides giving through mobile money is more expensive because it just doesn't make sense to make a transfer of 5 emalangeni (equivalent of 5 South African rands). With cash I can drop 5 or 10 emalangeni and ignore, no one will know it was me. But with mobile money all my details are recorded with the payment. Hence for my name's sake I start at 50 emalangeni up to 200 emalangeni on good days" (Interview with Thato, Manzini,25 November 2018).

Furthermore, there was agreement among female market participants on the issues between giving to show off or to hide themselves. Mobile money allowed participants to give remotely and to earmark certain monies as demonstrated below in Vee's statement. Some women reported that they preferred to give quietly as the Bible say let not your right hand know what has been given with the left hand. For that reason, mobile money, and the use of deep collection baskets at church seemed to serve the purpose perfectly showing how money regardless of form has been tied to taboos and unwritten beliefs in the communities it is operational. This also related to how ideas and ways of thinking about money and the message it can convey needed to be given more thought. Given that MM is a very conspicuous way of giving and no one was able to know who was not giving offering or gifts, MM was preferred to cash.

As Celiwe rightly puts it,

"In my church, we used to have small wooden baskets that were so shallow and wide, I used to be ashamed to put coins when the basket was being passed around. The coins for example would make a sound on impact with the basket that would draw everyone's attention. Now I don't know who came with the idea of making a cloth offering bag that is deep and with a small opening enough to put a hand inside without anyone noting how much has been put in. However, since we can now pay tithes and offering using MM the anxiety of feeling left out when others are paying is reduced. Before MM, if the offering basket passed by and one ignores it, it could have been interpreted as lack of offering money. Yet presently, there has been a big

shift in regarding this perception, if I someone let the basket pass it can mean that the person prefers to pay via MM" (Interview, with Celiwe, Manzini,3 October 2019).

Drawing on these examples, these findings demonstrate how mobile money practices were skilfully absorbed into the existing culture of gift giving in Eswatini, Manzini. Before mobile money gifts were physical and dictated by the function or ceremony they mediated and represented. Similar culturally mediated gift giving practices still exist today but have evolved to suit the current times. Although MM has been criticised for lacking personal touch and authentic intimacy, findings in both locations showed that this is not the case as participants found ways of making their digital gifting practices through MM carry cultural connotations. For example, the messages sent together with the MM were used to convey the affective spirit that otherwise would have been lost if no message is communicated. As illustrated by Ruva below,

"Whenever I send EcoCash to my aunt, I make sure to write a long WhatsApp message to tell her. She normally calls me immediately she gets the notification on her phone just to let me know that her prayer has been answered and to ululate a little. When we send money or gifts, I believe we send part of ourselves as the gift becomes a representation of ourselves to the receiver" (Interview with Ruva, Masvingo,30 March 2019).

To add on, gifts were supposed to suit the occasion i.e., on weddings gifts included household furniture, kitchen utensils, blankets, livestock and houses or plot of land, on birthdays gifts included mobile phones, jewellery, and any other items givers felt were of value and appropriate for the age of the celebrant. In both Masvingo and Manzini most participants agreed that gifts such as clothing, and household items were supposed to be among close relations and in line with the receiver's character as well as the giver's character. Gifts depicted the character of the person who sends them. The following extract from Tino, a 21-year-old college student in Masvingo, demonstrates this less documented practice.

"My uncle and aunt always show their characters and how they are as people through the gifts they give me. For example when I turned 18, my uncle who is a high school teacher gifted me a book on how to be successful in life while my aunt who is a devoted Christian gifted me a bible and a prayer book citing that as a new adult I was supposed to lead my life in Christian ways, I never thought of it much but it's funny how I always know who has sent the gift just by looking at it, My mom is the worst gift giver, she always make sure she doesn't give something

expensive and says it's a way to make me motivated to work and buy stuff on my own and see how hard it is" (Interview with Tino, Masvingo, 20 March 2019).

"I prefer going to shop or to make a gift for my twin nieces during festive season, I do not have any kids of my own so put so much effort to be present in their life so one day they will take care of me (laughs), Although they live in Mbabane, and I live in Manzini I prefer to travel to give them the gifts personally. They are always happy to see me bringing gifts and I am not a fan of using MM to convey gifts. I see it as an easy way out where I don't have to put any effort at all. For me what makes a gift special is the amount of effort put" (Interview with Zamo, Manzini,29 November 2018).

Furthermore, among the male participants, digital gifts i.e., giving mobile money was more popular. Men took advantage of the virtuality of MM to act out their fantasy and desire. It was easier for men who had money in their mobile wallets to afford better looking girls, 'slay queens', that they met in the market. As Lunga – a male participant explained, cash and mobile money worked differently, "*you cannot just give a girl you do not know cash, chances are she might not accept it, but with MoMo now I can buy the girl airtime and give her money as long as I have her number and start everything else from there*". This way, digital gifts stood a better chance to create new social relationships and simplify them, rendering mobile phone a tool of emotional, social, and economic connection and exclusion at the same time as some gifts were rejected and returned to senders or never used at all.

These narratives demonstrated how gifts sent through mobile money were not merely virtual monies but had a personality, a name, a past and other symbolic meanings tied to them. Not all mobile money gifts were received and perceived as equal. Some were more worthy than others depending on the use, the giver's intention, amount of effort and thought put into it. It is not surprising that considerable literature on gift giving mirrors current practices of gift giving using MM. Gift giving reflected social class, gender and lifestyles and was sometimes used as a reciprocal redistributive measure, to honour people in leadership, to gain prestige, reduce jealous and potential theft of property (risky pooling and survival among the Massai herders, Aktipis et al., 2011), for diplomacy and maintaining peace or creating ties, for eliciting sexual favours as well as electoral votes justifying a moral economy of corruption (Olivier de Sardan, 1999), as well as to demonstrate love and care among different people. Important to note is that some participants preferred mobile sending mobile money as gifts than physical gifts

highlighting that sometimes the receivers do not appreciate the choices made by the giver and would prefer the money instead of redundant items.

Another important existing practice that was mirrored in mobile money financial practices is the art of hiding money from others for fear of theft, jealousy and show off. Culturally, showing off money or even counting money in public is shunned upon in most African rural settings. The participants reported that they only counted money inside their bags or at the mobile money agent while depositing or withdrawing. Unintentionally, mobile money reinforced an existing practice, and it became the go to option for people who were interested in 'laying low' about what God or other unknown deities had done for them. However, it is important to note that when mobile money started, people who opted to pay with mobile money in some small establishments were labelled as the ones showing off only because a few people were using it then. In addition, in both the Swazi culture and Zimbabwean culture, witchcraft, '*uroyi*' and '*uthakhathi*', meaning the practice of witchcraft in both Shona and Siswati respectively, did not end because of improved education, rather it escalated as some people became better off than others after securing better opportunities outside their small communities. Hence, mobile money was a perfect tool for people who were worried about giving people hard cash for fear it could be bewitched and they become poor through mysterious and magical manipulation in the spirit world.

Furthermore, non-market and sacred exchanges have also spilt over to the current day practices with digital money. For example, the practice of monetary gift giving was an old social practice in Eswatini and Zimbabwe. Swazis loved giving as well as receiving gifts, precisely for important ceremonies as a form of expression of warmth, appreciation, love, and affection for one another depending on relationships and context. Before mobile money, gifts were both in cash, kind and strictly livestock for marriage ceremonies. As the findings indicate, the practice of gift giving was affected by MTN mobile money. It was a common practice and unwritten rule that gifts were not supposed to be altered, given to another person, or swapped. Due to their symbolic nature, gifts could not be substituted by any amount of money. There is a wealth of literature explaining this spiritual power of the gift giving practices in Africa and beyond (Schwartz, 1967; Mauss, 2002; Offer,1997; Sahlins, 1997). However, in Manzini markets, it was common practice to pass gifts that were given in form of mobile money than in cash or in kind as participants believed they could be cursed or receive bad luck. Mobile money was easily convertible and mutable (Hart, 2001; Maurer, 2011) unlike other forms of currencies

like livestock. When I probed about this further, Sipho, 30, a teacher who owned a small market stall in the market explained as follows,

"When someone I know and trust gives me 200 in cash, I can do what I want with it if the giver did not state what I have to use it for. I am not a fan of receiving cash from people due to the rituals that some people do with money. If I don't trust the person, I ask them to transfer the money. If I happen to receive cash, I have to sprinkle salt on it to remove bad luck. Normally if I give someone a gift there is always a purpose such as birthday or graduation party or anniversary. Thus, depending on the occasion, I would say buy yourself a dress, a pot, or some books for school. The receiver is obligated to buy what they are told to buy. With mobile money, personally if someone gives me, I can do anything with it. Once money is together in one mobile money account it could only be mentally separated but physically set apart again. That way the money could be used for anything. The money will mix with my own money if I already have. It's easy to use that one or even give to another person" (Interview with Sipho, Manzini,9 December 2018).

Based on Sipho's concerns, the context through which money was presented determined whether money was regarded as special or not. Hence, from the perspective of a single mobile money user, daily choices of using the payment service were increasingly dictated by situational factors, intertwined routines, role expectations and social norms governing the sacred beliefs tied to money. The findings in both Masvingo and Eswatini revealed that having excess money was associated with bad spirits and those who had money in families preferred to share with the poorer members of the household to reduce suspicion of black magic on their part and being alienated by the family. Thus, the adoption and use of both MTN MoMo and EcoCash were less and less about individual preferences, rather they reflected the cultural aspects within which they were conditioned. In the next section, I discuss situations where MM was affected by lack of trust in the markets.

6.4 Mobile money use and Distrust

In as much as EcoCash and MTN mobile money use depended on existing social bonds and the philosophy of ubuntu in the two locations, in Masvingo, mobile money was more a tool to forge dependable livelihoods and survival in the face of limited alternatives, which also added to further uncertainty and complexity in concluding everyday transactions. In Manzini, adopting mobile money helped the participants to be in 'sync' with their counterparts outside

the markets who they perceived were enjoying the good life working in formal jobs. The proximity of Manzini handcrafts markets to the neighbouring villages meant that most of the participants interviewed commuted from the rural areas to the city to sell on market days which were on Wednesdays and Thursdays. As the findings indicate, for these women, city lights are still synonymous with the good life 'bon viveur'. The good life was characterised by eating shisanyama for lunch during the two market days, buying few luxuries including meat, French polony and bread and clothes at the second-hand market as well as having some money remaining in one's mobile money wallet to take home. This gave the participants, especially women, a sense of self-worth, peace of mind and feeling of accomplishment and inner peace which were by all standards the necessary aspects of the good life.

Participants detailed how mobile money was not spent on minor items like bread, sugar etc. Rather mobile money was used for bigger purchases, for cashing out the money when needed or when traveling to rural areas to visit parents or relatives. However, the cash crisis in Masvingo mean that mobile money was used to pay for taxis, for smaller items and other frequent bland routine inexpensive items which in turn increased the cost of acquiring such items. However, this pain of paying was disguised as by the immaterial form of mobile money. Participants reported that physical cash was much harder to spend foreign currency, particularly in bigger denominations on taxis and other smaller and frequent purchases. But with mobile money, participants were able to pay more for smaller items because they did not necessarily part with their physical money, although they understood the value of the money. At this point, I can safely argue that rather than enhancing wellbeing, mobile money increased unnoticed wasteful expenditure among the participants who were also in precarious predicaments and could not afford to save more and become financially empowered. With more uncertainty, participants did not have many options than to depend on each other for social and economic support. In Zimbabwe, the difficult socio-economic landscape subjected participants to extreme lack and forced them to innovate and find ways to thrive.

In addition, important to note is that throughout history, there is evidence showing that innovation and creativity in currencies have consistently been tied to scarcity and lack. In Masvingo, participants' repurposed EcoCash and domesticated it in practices of their own which had origins in the pre-colonial past. For example, in the English past (16th and 17th centuries), scarcity of money was one of the drivers for innovations as transactions were entwined in human relationships more than ever before as people strived to make ends meet (Valenze, 2006). Due to the shortage of currency to mediate everyday transactions, people

invented and adopted other things that they repurposed to function in place of money including but not limited to counterfeiting, and informal practices such as personal promissory notes which worked within specific boundaries set by the people and qualified as qualitative and abstract reserves of money (Poovey, 2008).

Participants like Gogo Cherry, Rutendo, Ruva and Chipo reportedly borrowed money from family ultimately tying each other in webs of unwritten contractual agreements and systems of entrustment which enables them to bank on multiple but precarious pockets of small but interest free credit from friends and family (Rutherford, 2009; Collins, 2009; Bernerjee and Duflo, 2010). Even though EcoCash introduced a loan system called the Shagi, mobile money from friends thus became the "go to tool" for settling small but frequent loans when there were no reported sources of credit for the women and men in the informal markets. This finding, however, contrasts with Morawcyzsnki and Pickens (2009)'s findings in Kenya who found out that M-PESA helped in moulding financial behaviours of households by reducing wasteful and unnecessary expenditure. Thus, in Masvingo, the goal for using mobile money centred on survival and wellbeing within their social networks to such an extent that had MM been used as a tool for individuals in its entirety, it might have been socially and economically divisive as service users in both markets demonstrated enduring attachment to their society.

Furthermore, another illustration of enduring social bonds and family metaphors in mobile money use was related to how few participants were able to remain useful to their parents after disagreements. The use of mobile money helped children who had troubled relationships with their parents to send money to them incognito. This is because it was not easy to reject mobile money like cash as there is no option on the mobile money drop- down menu/interface to refuse or reject money once credited in one's account. Tinotenda, a 34-year-old man who was married to a woman from another tribe (Shangani), had problems getting his family to trust him. They saw his marriage as an ultimate betrayal and a cause for family conflict and distrust. However, Tinotenda had the sole responsibility of looking after his mother and younger siblings. When I asked him about how he manged such conflicts to make sure his mother was taken care of he had this to say,

"I married a lady who is not from my tribe at a young age of 23 and my mother never accepted her. She wanted me to marry late and take care of my little brothers and sister. It is common in my family for man to marry late. It has been 10 years now and she doesn't accept anything that she knows it's from me. To solve this problem, I send EcoCash to the shop owner in my

village and I ask him to tell my mom that it's my sister Ruth who has sent the money. That is the only way I can help her because I know she struggles, and I am the first son"* (Interview with Tinotenda, Masvingo,11 February 2019).

Further, in as much as mobile money users were controlling their wallets, mobile money use ultimately imposed its own controls, restrictions, rules, mechanisms and constrains for the users in less salient ways which resulted in new social behaviours as the users in both Manzini and Masvingo struggled to adjust to irregularities of local trade and a complex payment system. Based on the participants' narratives, instead of being a tool for inclusion and savings, both MTN mobile money and EcoCash were socially situated reactions to the disenchantment with the current government and socio-political situations in both Eswatini and Zimbabwe and an example of participatory dictatorship. I use this term not in its literal sense but as a metaphor to describe the process through which the mundane activities of MM users coupled with their informal work activities were indirectly aiding the oppressive regime specifically in Zimbabwe. As the findings indicated, this was done through creating a buffer or a cushion for households outside state provision.

Findings show how mobile money as a digital currency became a parallel infrastructure that replaced and complemented physical cash, ultimately resulting in blended social entities characterised by partial indifference to power. Therefore, ensuring that people have financial services in their hands was not enough on its own as evidence suggested that digital payments provision did not necessarily lead to financial empowerment of the participants who instead used mobile money in line with their existing domestic financial practices discussed in Chapter 5. Mobile money was socially and culturally included in the existing regimes of poverty and lack which made participants extremely ingenious as they had to tailor make it to reduce their own individual vulnerabilities in ways that enhanced trust in each other and the service by extension. Participants like Koni, Qhawe, Tito among others reported sharing their mobile money PINs as a mechanism to enhance trust and reduce mistrust and suspicion.

Although mobile money promised and offered high levels of security, trust was a very important factor in its adoption. Sharing a mobile money wallet PIN or password with a wife, child or colleague symbolised the highest form of trust in the markets. Important to note is that the place of MM in both Manzini and Masvingo markets remained controversial as mixed conclusions can be drawn from the narratives of the participants. They bemoaned that moving from cash to digital did not bring fundamental benefits to all. Most people withdrew all their

money immediately it came in, while some used mobile money for one specific role only or in combination with existing informal channels such as hand delivery, sending bus conductors etc. Similar findings were highlighted in separate studies by Blumenstock, et al. (2015); O'Neill, et al. (2017) and Dhareshwar and Muralidhar (2018). Based on these observations, MM rode on the social characteristics of the markets since on its own, it was not enough and could even be detrimental (Donovon, 2018). For MM to address financial wellbeing it needed to be connected to other social cultural spaces of the people in ways that increased capabilities (Sen, 1999) to make informed decisions and active choices to improve their current and future life outcomes which were tied to digital money and its potential to ride on existing forms of sociability.

Contrary to literature that argues that complex institutional arrangements and uncertainties created barriers for entrepreneurship, the opposite scenario emerged in Masvingo that they could not just sit down and suffer with hunger waiting around for decent employment to knock on their doors. Hence instead of being a structural constraint, the uncertain environment became a breeding ground for entrepreneurship and innovation as the women in the markets endeavoured to address social problems using a combination of social and cultural skills within their social networks. The participants actively chose to maintain, expand, broaden, and renew their everyday practices by making mobile money more aligned to their practices not the other way round. My argument based on the participants' narratives is that mobile money was not presented in consumption ready mode that will remain on autopilot throughout, but it was made and remade during the processes of use.

However, the findings were at odds with mainstream literature on social innovation and general wellbeing of communities whereby social innovations are framed around the marginalised segments of the population. While the argument that is normally given is that social innovations are a means to reach the low income or "no income" groups to incorporate them into wider capital and financial transactions, the findings showed a different story. Participants incorporated mobile money in their own way within their social networks and did not necessarily change their existing financial practices. In both locations, participants enjoyed using mobile wallets but there was no indication that using mobile money altered their personal circumstances drastically given that they already had active financial lives, managing their small erratic incomes before the advent of mobile money. As Maurer and Tooker (2016) submitted, the everyday life of financial practices of the low income and no income groups often connected to high finance either illegally or legally in documented ways. In Masvingo

and Manzini, however, the market women were found at the centre and forefront of social innovations and social processes that delivered social and economic goods and services to their communities and at the same time fulfilling their long-standing social obligations to their family, friends, husbands, extended families and more importantly to themselves, a practice that is well aligned to women's historical role in social reproduction of societies.

In addition, the findings showed that trust in mobile money in Zimbabwe was gained almost instantly due to the institutional void that resulted from policy contradictions on governing the multiple currencies (Rands, RTGS, Mobile money, Bond notes, United States dollars) coupled with shortage of liquidity. This saw digital money being integrated quickly in Zimbabwe's payment space through the deployment and reconfiguration of EcoCash mobile money and existing monetary repertoires. Similar practices of multiple spheres of exchange and value registers were recorded by Bohanan (1959) among the Tiv of Central Nigeria, where multiple conversions took place on frequent basis from one sphere of exchange to the other.

Contrary to official guidelines on rates and terms of use, in practice, EcoCash mobile money involved a lot of small talk and negotiation. I say this because rates and values of EcoCash were improvised 'just in time' for the transactions in ways that somewhat benefited both parties. In Masvingo, the tripartite pricing system and the multi-currency payment space made it difficult to maintain values of EcoCash at a stable position. As a result, the rates fluctuated on daily basis which resulted in ambiguities and uncertainties which might have rendered mobile money impractical if not for its alignment withing the informal multicurrency trading spaces that ensured its value and maintained its use in the market together with other currencies. In a similar vein, a study conducted by Gukurume and Mahiya (2020) in Harare and Chivi sheds light on the complexities of liquidity crunch in Zimbabwe. Their study highlighted the importance of social capital on mobile money and cash access as people, were able to access cash and better rates through references to reciprocal relationships not because of efficiency and security. As highlighted earlier, the negotiability of mobile money enabled change options to be kept open as new associations and relationships sprung to the surface to aid currency conversion, sales of cash and other Ponzi schemes at the backdrop of chaos and ambiguities. The structural arrangements of the markets also meant the absence of a sustainable money transfer mechanism in Masvingo market spaces which in turn created anxiety and social void among the participants who had no choice but to depend on networked relationships established over time to ensure survival and wellbeing not financial inclusion. As a result, EcoCash mobile

money was able to assume hegemony as a payment mechanism. This process was, however, not without own consequences which are discussed further in Chapter 8.

6.5 Mobile money as a tool for realising wealth in people

"Most relationships between people can be interpreted as forms of exchange".

(Simmel, 2011:82)

Following Simmel's arguments in the *Philosophy of money*, it is safe to say that people do things expecting to get something back in the future which can be regarded as a form of underhanded bribery. In both Masvingo and Manzini mobile money use enabled different sets of financial relationships and transactional practices to emerge as pre-existing payment structures were able to reproduce themselves in new fields of economic and social life. Hence the concept of wealth in people is a useful idiom to understand MM usage as more than just transactions but a measurement of both current and future value in the market trading networks and beyond. In the two markets, mobile money fitted well in the narratives of wealth in people than cash with its own registers of value kept intact in the meanings attached to it. According to Guyer (1995; 1997), wealth in people is based on the hierarchical relations aimed at maintenance of obligations within a network. In the absence of alternatives for completing exchange, people invested in relationships as they were considered convertible and infinite and had multiple uses. In both Manzini and Chitima markets, relationships with others were tapped on as sources of investment, savings, life insurance, funeral insurance among others.

For example, a few participants that I asked whether they had used mobile money to pay for policies and life insurance policies jokingly claimed that taking out such policies were bound to trigger premediated murder as seen in the movies.

Similarly, when I asked Tito, a retired former miner from Masvingo whether he used his EcoCash to pay for Nyaradzo (a popular funeral cover provider in Zimbabwe) he jokingly said that there was no need to take out life insurance since he still had a lot of younger siblings, grandchildren as well as their future husbands and wives who were able to ensure that he gets a befitting send off to the ancestors. Important to note is that the practice of taking care and expecting to reap rewards from family or friends in another form later on is a common practice in the African culture and both Swazi and Shona society are not excluded. The concept of black

tax[19], for example, describes financial flows in poor and middle-class family who more often depend on each other for smoothing incomes with both negative and positive consequences on the people involved (Sibiya, 2018; Mhlongo, 2019). Therefore, an understanding of money as wealth in people based on non-capitalist procedures of the post-colonial society was a way of organising social relationships in such a way that they could be utilised to generate support when need arises, or as a form of unlimited traditional insurance policy.

In the two study locations, MTN and EcoCash mobile money fitted well in the economies of wealth in people where people made claims on each other i.e., participants reported that they took care of siblings, extended family, and friends with the hope of being taken care of in the future indirectly. According to Zelizer (2005), money as a product is constituted by social relations and people managed their relations and expectations of these relations using different forms of money (Zelizer, 2012; Wherry, 2017). According to O'Neill et al. (2017) and Nelms and Rea (2017), mobile money usage practices do not occur in a vacuum, rather they are predicated on existing habits within the spaces within which they are supposed to be operational. While it is true that people are coordinated by parameters set by money in modern societies, it is the meaning which money communicates among the people that remains difficult to decipher. Understanding the use of money and requirements for applications that handle it goes beyond simply seeing money as another form of data but rather requires one to look at it as a language (Wang & Mainwaring, 2008).

In line with Clarke and Tooker (2017) and Zelizer (2010:388) who saw MM as an example of relational finance, evidence showed that mobile money was used to cement solidarity, solve conflicts, pay for traditional cultural ceremonies and social events, as a marker of new relations, to reinforce a sense of oneness and belonging, Ubuntu, and sense of community in the era of dispersion and lastly as a way to share the burdens of the crisis with people within and outside immediate social networks. In a similar vein, a study done by Kriem (2009) in Casablanca, Marakech and Rabat in Morocco highlighted how the mobile phone was leading to new communication practices which maintained traditional social rituals. Hence in mobile money as a technology represented a mediated sociality, as exchange of messages involves active negotiation of meanings and relations. In Masvingo and Manini. Mobile money was socially

[19] My understanding of black tax in the two locations hinged on the social and economic support given to kinship networks and sometimes extended to close friendship networks. Black tax was mostly in for of informal financial transfers and mobile money. From my observations, the participants seemed to know that it was obligatory to take care of family members especially old parents, widowed relatives, divorced women, and orphaned children. This was without question in both locations.

shaped in the same way Moroccan consumers managed to appropriate the mobile phone and use it in line with their traditional socialisation of the '*silatu Rahim*[20]*'* in virtual forms of connection using the mobile phone (Kriel,2009; Taha, 2020).

In addition, mobile money was also oriented towards important group rituals (Bandelji et al., 2017) and were part of all social institutions such as marriages, birth, Christmas celebrations, Easter, weddings, funerals among others. The functions of mobile money were as many as the needs, aspirations, values, and taboos of society it was operationalised in. Evidence from other countries such as Kenya and Uganda also support the social network effects of mobile money and the possibility of a social life of money that lies in understanding transactional relationships as wealth in people.

Further, regardless of its physical representation, money has always been a powerful form of collective memory, a way of remembering the relations that people enter with others so that they can be acted upon in the future (Hart, 2001). Likewise, in the two markets, participants reported using mobile money in their social networks and at household level for critical time and history marking cultural customs (bride wealth, dowry, coming of age, funerals, births, Christenings, extended family schooling and hospital bills, coming of age rituals, weddings etc) and other activities that linked people to their communities in a meaningful way. Hence money was supposed to always flow in the right path i.e., money for family upkeep could not be shared with girlfriends outside the family. Hence MM use in the markets demonstrated the strong influence of social life on how money was socially organised by different individuals according to the type, quality, and strengths of relationship. In Masvingo, Tinotenda, reported that he had to send MM to his sister-in-law to help her take care of his drunkard brother's children without his wife's knowledge to avoid drama since his wife did not approve to help people who simply were not serious about life. When I asked him further, his reason was deeper as he says "*Chirere chigokurerawo*", literally translating to "*raise it so it can raise you*"- a typical Shona idiom loosely mirrored his hopes that his brother's children will be able to take care of him and two children in the future if he was not able to work anymore or in the event of his death. Hence, in his mind, taking care of his brother's children was a form of life insurance in case he was not able to work anymore, given that his brother's children were older

[20] This involved maintenance of traditional socialisation rituals regarding basic communication that were embedded in mobile phone communication. For example, maintaining the culture of who calls first, who greeted first, not speaking over them, saying thank for the call if an elder calls first, asking about their wellbeing before addressing the main purpose of the call, not hanging up, reciprocating the communication and other forms of respect that would be only possible in face-to-face communication.

than his children, they were the only ones most likely to step up and help his kids. This is a simple African philosophy of wealth in people whereby extended family and friends take care of each other with the hope of reaping the benefits in another form in the future. A similar practice was also upheld among the Swazis who believed that taking care of extended family helped to keep the family better off and wad poverty away for future generations. However, this process was also rife with jealous and acts of selfishness as some people only chose to take care of their immediate family, believing that helping people outside of the immediate circles increased chances of witchcraft and possible loss of income and source of livelihood as Gogo Flo's story partly shows below.

"There is a lot of witchcraft in my village, I am still suspicious about my husband's death; he was a cheerful giver, and he gave everybody money when he came home from the city where he worked. He helped the poor widows and orphans. He was a good man. In my village if you look like you are doing well something can happen to you. I do not even post pictures of myself on WhatsApp or Facebook. Though I know they still do it, I forbid my grandkids to do so. It exposes them to the invisible enemies. Some people have gone crazy or lose money under mysterious circumstances. For this reason, I only go to the village once in a while. And I don't dress very well when I go there. I also make sure to not just give anybody money but my daughters only if it's cash. But with mobile money I do not worry much, I can relax knowing it's not real money" (Interview with Gogo, Flo, Manzini,15 November 2018).

Despite her concerns about witchcraft, Gogo Flo admitted that using mobile money enabled her to make contributions at a distance to her daughter in law's family wedding when she couldn't attend because of her supposed ill health; she jokingly said her legs were giving up on her and the station was so far away she couldn't walk that far since she had no car. When I asked her further, she conceded that whenever she visited that family in the village, she occasionally came back very sick and could not work properly. She didn't not believe that they were witches but insinuated that they had bad energy and a spirit of poverty lurking in their home which she did not want to develop so in that case she preferred to give them money virtually. This shows that attribution of meaning to money was an active process regulated by socio-economic contexts and beliefs of the people themselves i.e., what made sense to them and what did not or simply what made sense but was not that important to them but critical for future survival. In this example, Gogo Flo did not have a close relationship with her daughter's in-laws, but she participated virtually in their family ceremonies by sending MM in lieu of her presence as a future investment in the relationship and as a way to ensure her daughter's

wellbeing in that family. In Eswatini, in-laws who send monetary as well as in-kind gifts are valued and respected more than the ones who do not do anything.

In addition, giving mobile money corresponded with the literature on peer-to-peer transfers (Mbiti and Weil, 2011; Morawzynski, 2009) rather than savings and investments. This was made possible also by the dual nature of the Swazi and Zimbabwean economies whereby money flows were unidirectional i.e., to rural homes and extended family. The same trend of the existence of dual homes was also noted as one of the important factors in explaining the success of M-PESA in Kenya (Rea and Nelms, 2017), especially why the same levels of success could not be reproduced in other countries at the same rate. In both locations, mobile money was marketed through the doctrine of "send money home." **Fig 9** shows an iconic M-PESA advert where money can be seen flying through the air. Of significance is how the nature through which this advert highlighted the importance of sending money to rural homes. For digital money to work, it had to appeal to family and members of social networks as mobile money was understood as a social channel of conveying meaning and value whereby transactions depended on reputation, network affiliation and existing understandings of home and family.

Fig 9 Early M-PESA 2007 advert, *(Nelms et al., 2017)*



Similar observations were also noted by Maurer and Nelms (2013) who argued that the M-PESA in Kenya was not only attractive to the people due to its potential to cover gaps in transmitting remittances to family in the rural areas but also due to the dual nature of the Kenyan society which posed a unique set of challenges for formal financial institutions which were based in the cities. Thus, MM was dependent on cultural cognitive legitimacy which appealed to emotions and affect of the people. Hence by directly linking MM to the act of care and love for one's own family, MM harnessed the practical affirmations of its usefulness to

participants and their communities rather than the conceptual understandings of it. A few participants in both locations were not knowledgeable on the technical aspects of MM but reported using it anyway as they believed it was good for their family and friends. The same observation on the social problem of adoption of Bitcoin was made by Shaw (2021) who argued that the initial economic value of Bitcoin was bootstrapped by participants of conceptual understanding of the new virtual coin. They knew and agreed Bitcoin had value in practice and this shared meaning (mostly social than economic conception of value) gave it its value and popularity. In addition, the findings show that there was a general lack of conceptual convergence on why mobile money was useful, rather the individual willingness to participate and voluntarily adopt it gave it its practical affirmation which was more or less the same case with Bitcoin in its early stages where success depended on the ability of the abstract currencies to cultivate interpersonal dependency and strategic investment through networks of people who mined the coins and believed of that the coins had value through social references (Shaw, 2021).

Nonetheless, although mobile money as a modern financial service was assumed to change how basic exchange functioned in the markets with an emphasis on security and safety, mobile money use in these heterogeneous contexts became a perfect example of how the concept of wealth in people functioned in post-colonial but highly informal socio-economic settings. However, it is important to note that this concept of wealth in people was to an extent not flexible enough to explain the differentiated practices in the two markets where circumstances on the ground were not equal and aims and goals were complex. In Masvingo, participants bemoaned that it was difficult for them to think of others and sometimes acted to promote self-interest due to the economic hardships they faced. Considering this, the next section discusses the unique ways in which participants in both locations were able to multipurpose MM as a financial service and a communication tool.

6.5.1 Mobile money as a communication tool

Further, recognising money as wealth in people required moving further from looking at the physical representation of money and its economic value to a deeper understanding of money both as a symbolic language and as encoded information (Comaroff and Comaroff, 2005; Maurer, 2014; O'dwyer, 2015; 2017; Bandelj, et al., 2017). The findings in both locations demonstrated that mobile money was a channel to communicate social and cultural meaning

regardless of its digital and immaterial form. Hence by acknowledging money as communication, I recognised the different ways through which mobile money moderated different attributed meanings for different people (Doyle, 1999). Important to note is the way through which the mobile money digital transactions completed through the mobile phone, which meant that it involved multiple levels of personal and interpersonal communication which made both the mobile phone and mobile money account indispensable for participants in both markets for their day-to-day functions both monetary and non-monetary. Given that MM was shaped by and in reverse also shaped social meanings in the markets, it is important to understand how MM was also used as a critical communication tool among different groups in the markets who shared different goals and aspirations. In the eyes of the participants, mobile money did not discriminate and categorise like banks which issued different bank cards (gold, blue, silver, black etc) which communicated class, social position, and nature of jobs.

"It is almost impossible to operate in this market without a mobile money account because you just do not know who will ask to pay with MoMo, no one wants to be left out. Mobile money is especially good because we all use our phones so it embarrassing to not have an account. When you are selling you just have to try everything and it's important to copy others as well. WhatsApp, Facebook, and Instagram are also important to have because they are all connected to each other" (Interview with Koni, Manzini,10 December 2018).

In Masvingo, Tino, a polytechnic student had the following to say,

"I use my mobile money account for most of my sales since I am sometimes at school attending my classes parttime, post my things and my skills on Instagram and Facebook. I know how to fix cell phones and watches. People who buy on Instagram pay me through my EcoCash which I indicated on my page. But I sometimes insist to meet with people who have cash because it's very important to get cash if it's dollars. Some customers end up becoming my close friends because we keep talking even after the transactions. Sometimes they ask me if I still have what they previously bought or just ask about the rate of the dollar in town which happily share if *I know. I am trusted because I am studying at college and people know I do not share fake information. It's important to keep all customers, especially customers who become friends in the process, I increase my customer base and I earn more money"* (Interview with Tino, Masvingo,11 February 2019).

In both markets, mobile money use was also tied to social media apps as indicated by Koni above. In her edited volume "New *money: How payment became Social Media"* in which she

investigated new financial technologies including, Venmo, Google pay, Apple pay, Bitcoin among variations of digital money payments, Swartz (2020) reflected on how money in its digital forms reflected back on users' everyday lifestyles, personal tastes and values which were not shaped around the objectives of the cashless economy. Yet mobile money as a payment system acted as symbolic and informational tool which excluded, integrated, and included people within their surrounding environment depending on their relative social positions (more details on how the digital divide caused and is exacerbated by MM use is discussed in Chapter 8.3 of this thesis). In Masvingo, EcoCash mobile money also mirrored past and existing Hawala practices in Somalia and Afghanistan and other places in the Middle East and North Africa – a social channel for transmitting meaning, communication, and economic value in unstable economies (Maimbo, 2003; Mas and Radcliffe, 2011; Blumenstock, et al., 2014; Waweru and Kamau, 2017). In Masvingo, the unstable financial situation was an ever-present feature which led to the adoption of multiple informal currencies to support livelihood. Similar findings were also noted by World Bank (2017) in Somalia, where due to dysfunctional formal financial institutions, over 73% of the population over 16 depended on mobile money and hawala- an informal practice which has traditionally ensured that all transaction records are kept intact including customer profiles, destination of the money and rates if involved. A similar practice is summed well in Ruth's words below,

"I come from the villages near Muchakata which is not very far from here., I sell fresh produce here in the markets and I have been doing it for years. Normally my mother sends stock for me, and I get it on the early morning bus. Before I used to send cash but now, I settle the children of my supplier at their school as payment. The farmer's children are studying here in town and sometimes they just send me the stock and payments cancel each. Sometimes I tell my mother to pay for me, but I don't remember when last I paid directly to my supplier. It's always a chain of debts that we cancel at every turn; we just take care of each other in that way, on one hand they make sure I have stock and I make sure their kids have money in the city. Sometimes I don't have to pay directly at all" (Interview with Ruth, Masvingo).

Further, the markets were also an accurate example of platformed sociality whereby social connections were monetised. The markets depended on timely dissemination of information using apps such as WhatsApp and Facebook where participants joined groups they thought were beneficial for them. Through these groups, participants were already keeping their records of transactivity and interacting with each other on digital platforms before mobile money. Participants were able to share what they were selling and attach their EcoCash number and

describe the delivery options. In both Masvingo and Manzini, due to privacy concerns, participants reported that they had two or more phone numbers so one could be reserved for personal use while the other was used for business.

"My phone has two sim cards, but I bought a small phone to use at the market. My mobile money number is in my small phone because I can't risk losing my smart phone" (Interview with Vee, Manzini).

"I did not think twice of opening my MoMo account. I was the first one in my circle, I used to enjoy it when my friends would always come to me for help sending money. One day I had asked our neighbour who has a good job at the hospital to pay application fees for my son who wanted to apply for a course in South Africa through a bank transfer since I didn't have one. She looked at me and said 'You, what bank do you use?', as if she didn't understand I was asking for help. I ended up going with cash at the bank and they helped me. It really pained me that I was not able to do something for my son. When mobile money started that's why I opened fast. And as karma would have it, one day my neighbour was asked by her helper to send her wages through mobile money. Surprisingly she didn't have, and she asked me for help, and I helped her. I did not want to return evil for evil" (Interview with Yanda, Manzini, 17 October 2018).

On the day I spoke with Yanda, she was not on my schedule for that afternoon. I had gone to her to confirm if she would be available for the interview the next day. Unfortunately, the person I was supposed to meet with that day did not show up. Since it was a slow day, I decided to sit and have a chat with Yanda. From my discussion with her, it shows that during the early days when MM was introduced in the markets only a few people adopted it immediately. For this reason, Yanda's friends depended on her for sending MM and sometimes, she kept her friends' money in her mobile wallet. Although the friends could have easily opened their own accounts, somehow Yanda said they were enjoying the arrangement they had made. Yanda felt useful for once, especially after being mocked by er neighbour for not having an account at Standard Bank. This shows that mobile money became a very useful tool for people who knew and trusted each other well before it was introduced. The women in the markets, for example had already built a shared identity as market traders and because of that they did not have a problem trusting each other. In the beginning, mobile money was circulated in close circles of friends, kin, and family. Yanda's case demonstrated how trust was cultivated and sustained

among friends through the use of mobile money. As clearly highlighted in her story, MM cultivated and entrenched feelings of gratitude and respect.

This practice became very instrumental during the Covid era when the markets were forced to downsize and eventually to temporarily close. Similarly, O'dwyer (2015) reflected on how mobile phones were used to manipulate, transfer and store value while at the same time being used as communication tools. His further work in *Cache society: transactional records, electronic money, and cultural resistance* O'dwyer (2019) maintained that money is an enduring tool for collective memory because of its close connection to information and information technology. Therefore, money as a technology can talk (Bandelj et al., 2017), sending mobile money was equivalent to sending messages which could be interpreted differently by different people based on their relative socio-economic positions. The key to this insight was on how the social shaped the economic and vice versa whereby meanings were attached at different points of the exchange actions, i.e., giving money, receiving money, saving money, borrowing money, paying for commodities each communicated different meanings and moderated different types of relationships in the informal markets effectively, rendering EcoCash and MTN mobile money crucial avenues of information.

In addition, the evidence from both markets also demonstrated how MM and meanings attached to the process were constituted in each other, as a form of new money MM communicated new forms of identity, community, and power relations. Notable examples included how women like Koni and Celiwe as well as Gogo Flo identified themselves as breadwinners, a shift from the conventional understanding of a woman as the caretaker of the home. Arguably, the way mobile money was used in the markets did not only point to the participants' ability to receive technology blindly but also to the innovativeness and agency of the service users to understand and manipulate the messages it communicated for their benefit (Maurer, 2008; Swartz, 2020) as participants calculated what was at stake before adopting. The findings suggest that MM brought about new ways of thinking about money in general and participants had to tailor make MM a viable alternative to communicate feelings of love, grief, togetherness, sorrow, guilt among others creatively. This was done for example, through sending MM together with a nice message on WhatsApp or a sweet message or condolence as payment reference for the receiver during payment. Writing on M-PESA in the Silicon, Savanna in Kenya, Kusimba (2021) argued that the everyday uses of money and the webs of relationships that grounded its social meanings were very important in giving M-PESA its social life in Kenya. In both Manzini and Masvingo informal markets, local understandings of worth, wealth and wellbeing were critical

in how MM was used, interpreted, and understood. Therefore, when people transacted not only money was at stake, but also social politics that were involved and tied directly to the socially constructed understandings of value regardless of its current digital form. Along the same lines, a similar but very interesting point was raised by Gogo Flo from Manzini and Tito from Masvingo regarding paper notes as a medium of exchange. In the two quotations below, they both highlighted, not in dissimilar terms, how they understood their respective bank notes and coins which they related with history, leadership, natural environment, and important events that money had traced through the images imprinted on it.

"*MM is the only payment that we are not constantly reminded that all the money belongs to the king (laughs). All our bank notes from the biggest note which is 200 emalangeni to the smallest coin which is 5 cent bear the head of our reining monarchy. Although it's not very important to me sometimes I wonder why it is like that. However, with my MM wallet, it's just money"* (Interview with Gogo Flo, Manzini,15 November 2018).

"*I am only trying to remember the last real money we ever had in this country before the government started printing bond notes in unbelievably high denominations including 1 billion, I trillion etc. I remember the 100 Zimbabwean dollar bill which was very valuable had balancing Epworth rocks on one side and the Kariba dam on the other side, the 50 Zimbabwean dollar bill had a rhinoceros and the Great Zimbabwe ruins. I can't recollect all the notes and coins correctly because it has been many years since their last circulation. However, I can say that money has always been part of our man made and natural history, culture, and nature. I'm happy that EcoCash has helped us to reduce carrying wheelbarrows of worthless bond notes, but I can also say we have lost a part of our history. My children cannot believe me anymore when I say we used to have proper, and strong money and we never used the American dollars and South African rand"* (Interview with Tito, Masvingo,27 April 2019).

Hence digital money just like paper notes and coins followed the same process. For example, through bearing respective country of issue's governor's signature, images of the queen, kings, presidents, important animals, natural and man-made wonders, serial numbers, colours, textures, etc which all communicated different things to people both young and old who sought to find meaning behind each symbol and image.

To sum up, mobile money services in both Masvingo and Manzini were part of an ecosystem whereby human and non-human technologies worked hand in hand in calculating and communicating obligations and rights in societies. According to Guyer and Pallever (2018),

African people have managed multiple currencies for all the four classic functions of money in different historical epochs. Both EcoCash and MTN mobile money, cash facilities and other non-monetary forms of value co-existed as parts of the MM value chain which was made up by mobile network providers (MNOs), Banks, Retail shops, Agents, money changers, communities, and the users.

Therefore, mobile money as a form of exchange did not have utilitarian value on its own rather, its utility was tied to the different ways masses of people adopted and used it to fulfil needs and wants during a crisis era. Hence with mobile money, the different parts of the ecosystem coexisted and interacted in ways that maintained, broadened, expanded, and renewed the social life of MM in mutually beneficial ways among a group of people who had established longstanding trading networks rather than deepening financial inclusion in its deepest sense. To illustrate this further, Malinowski (1922)'s study of the Argonauts of the West Pacific comes to mind whereby the kula exchange involved exchange of objects (red shells and white shells) across a huge trading network. The shells on their own had neither utilitarian nor hedonic value without the existence of a huge transactional network of people who experienced the fulfilment the exchange brought to them. Put simply, the shells, just like mobile money, enabled the participants to communicate emotions of varying degrees, ranging from respect, appreciation, care, strength, love among others. As a result, when mobile money was used as a conduit to communicate love, care, lust, hatred, pride, among others, it was highly likely that it strengthened old and created new social relationships. Hence, in a bid to increase such rich communication, mobile money fuelled consumption that otherwise would not have been possible with informal channels of money, barter, and cash. For this reason, consumption in the markets was purely a social act that was enabled by mobile money. Most importantly, through these multiple social acts that mobile money enabled, it got entangled in the webs of exchange that guaranteed it a durable social life in the informal markets with limited characteristics of incongruity or 'otherness'. Owing to its flexibility, convertibility and mutability, mobile money was able to align seamlessly to the precarious nature.

6.6 Chapter Summary

In this chapter, I discuss how the social life of mobile money did not depend only on the social meanings that continued to be attached to its virtual and immaterial form but also on the mechanism that were used to build, maintain, and sustain trust and solidarity among the service users. As discussed in the previous chapter, in both Manzini and Masvingo, socio-cultural factors rather than economic and political factors were among the top reasons for adoption and use of mobile money regardless of the user's existing technical knowhow. In addition, in both locations as the findings show, mobile money capitalised on egalitarian multilateral relations of colleagues, family, neighbours, children, wives, etc.

These findings correspond with Maurer's observations that money (mobile money) is not just a store of value but a "system of relationships, a chain of promises and a record of people's transactions with one another" (Maurer, 2015:46). Important to note is that mobile money was introduced with a neoliberal touch to it, however the existing culture of solidarity, ubuntu, mutual existence, common good claims, egalitarianism, social connection and continuous cultural learning enabled MTN mobile money services to be useful not only in the markets but also in other sectors as well as mobile money was viewed as a human practice and a continuous process of sense-making endeavour that was deeply rooted in participants' conscious experience of everyday life and social action. Payment practices and options spanned across multiple daily activities which had moral, cultural, religious, spiritual, and performative roles. These socio-cultural factors included, but were not limited to, the degree of connection, enhanced, or acquired trust, gender, age, personal circumstances, physical location, and marital status, level of education, family rank or status in community. Important to note is that mobile money enabled a sort of a social economy embedded in the concept of wealth in people where everyday relationships and human reproduction is exposed to claims by others (Guyer, 1995; Rakopoulos and Rio, 2020; Kusimba 2020) in the markets which was critical for ensuring grassroots forms of survival in Masvingo amid a never-ending socio-economic crisis. Mobile money was therefore a tool for people who belonged to each other, possessing same meanings and values not necessarily a tool for financial inclusion. This way the existing practices of sharing, solidarity and ubuntu principles in both Masvingo and Manzini markets contributed to the reinforcement of meanings that were articulated by everyone in the markets not necessarily financial independence.

As a result, mobile money wallets became a common means of storing value among people at the bottom of the pyramid as participants were able to circumvent restrictions and policies meant to control their transactional lives for their own livelihoods. In Masvingo, for example, the participants used EcoCash to manipulate the ways that transactions were coordinated and the nature of social interactions that surrounded the tripartite pricing system. Contrary to received knowledge whereby Mobile money as a financial service innovation for the poor is meant to atomise and disrupt established human relations and promote sufficiency, efficiency and independence at individual level, the salient function of mobile money in the informal markets in both Masvingo and Manzini is/was the reproduction and maintenance of social relations and to an extent socially negotiated economic ones. This is because mobile money usage in the two case studies in Zimbabwe and Eswatini continue to produce and configure social relationships into new unimagined socialites or simply basic forms of experiencing life. In both locations, ways of existing, identifying and relating with each other have been shifted in ways not visible to the naked eye.

Further, with reference to western Kenya, a similar argument is presented by Kusimba et al. (2013) who presented that mobile money was used as a social and economic tool through which people created relationships by sending money and airtime gifts to each other in ways that cultivated lasting bonds of trust and service to others. Although this may sound as falling within the neoliberal realm of commercialising social relations through the household enterprise, social benefits outweighed the costs as mobile money use increases familial and social embeddedness and cohesion within the adoptive communities. Important to note is that financial agency of women was reinforced by existing norms and vice versa. With reference to Kenya, Kusimba, Yang and Chawla (2015) also found out that digital value calculations created and revealed multiple social relationships as mobile money was consumed as a sign of one's connection to or differentiation from others.

Moreover, the findings are also in line with the growing body of literature that explores the social life of digital money and its associated services in selected Asian countries like China, Bangladesh, Japan, and India where digital innovations in finance have been instrumental in the lives of the marginalised groups of people (Mainwaring, et al.,2008; Mc Donalds, 2019; Athique and Baulch, 2019). This meant that the use of digital money with reference to its cultural meanings has been instrumental in ensuring the success of MM and its ability to reconfigure individuals' social, political, and cultural lives in ways unimagined before leading to a predictable social life of digital money within the communities it is operational. In addition,

the findings in both locations put to test the existence of binaries of as exclusion and inclusion, formal and informal which remained fluid in this study. Social relationships, familiarity, trust, mutually binding socioeconomic networks, social obligations, and levels of relatedness determined how MM was used successfully. I argue that these social and material stakes of mobile money as a financial service innovation remain open to investigation for it to be holistically understood and not mistaken as a silver bullet for inclusion of the world's unbanked and less economically privileged population segments. as such less understood. The findings indicated that the women ordered their financial lives through an embodiment of relationships and networks which in his extensive work on the anthropology of money, Maurer (2006; 2011) described as the "social infrastructure".

Lastly, access to mobile phones, networks, and wallets in both locations creates a web of linkages that fulfilled needs and wants of diverse magnitudes but also came with risks, social pressures, and conflicts. As both MTN and EcoCash mobile money were lived and experienced, they also came with social risks attached to them whereby people lost money in translation, not sure of rates, not sure how to transfer the money, covering charges without realising, dealing with strangers and other problems that were associated with the so-called cashless economy. Mobile money in my view has stood the test of time in crises ridden Zimbabwe because it is interwoven with users' dreams, habits, realities, and aspirations. People had the inherent ability to activate, modify, dream, and love the technology regardless of its advertised efficiencies. On the other hand, in one of my interactions with Thami a participant in Manzini, the use of mobile money also helped people to control their alcohol intake and drinking limits. When buying using mobile money, the customer had to punch not only the pin but the seller's number to make a purchase. If customer failed to do so without any assistance, it meant that they were really drunk, and it was time to go home resulting in moderated behaviours.

In the next chapter, I discuss how MM mirrored existing gender practices in the markets and how the relational nature of mobile money meant that MM was constituted and configured in ways that made the relational work invisible to the participants. Though socially motivated, adopting mobile money and institutionalising it brought its own set of challenges. And like many critical infrastructures service users only notice dysfunctions when they are broken (Maurer and Swartz, 2017). Mobile money appeared frictionless and invisible, making visible exchange impossible without looking at the social relationships it rendered visible. For example, mobile money transformed, eliminated, generated, and maintained some existing

inequalities in highly invisible ways as mobile money accounts were not equal. Like micro-finance, mobile money which was aimed at improving the financial status of the poor women and men in some ways inserted the market logic in non-market spaces moderated by social meanings (indigenous knowledge, traditional ways of securing credit and contextualised methods of ensuring trust), which raises political questions on the consequences it had in the markets. Therefore, in light of this, in the next chapter I discuss how mobile money as a financial technology was incorporated and used along gender lines in the markets.

CHAPTER SEVEN: MOBILE MONEY AS A GENDERED PRACTICE

7.1 Introduction:

Apart from meanings formed due to precarious existence and the sacred meanings in the markets, broader social and cultural constraints including gender also shaped MM meanings in the markets. Evidence in both locations shows that MM was shared, refused, modified, rejected, interpreted, and reinterpreted in ways that justified and challenged existing gender arrangements.

Money earned in the same way, i.e., through selling in the markets, by both men and women was valued and perceived differently. In both Manzini and Masvingo, traditionally money was a domain of men. However, some women were independent income earners who managed and controlled their income and were at the forefront of MM adoption. Hence the involvement of women in the markets was a screen to look into their transactions and the relational work involved. Most importantly, both women and men negotiated their gender identities using mobile money which was presumably introduced as a gender blind and neutral financial service tool based on the supply side assumption that unbanked people at the margins required efficient and safe financial services. Therefore, in this chapter, I discuss how MM opened up unique possibilities for both women and men to reimagine and recreate their own worlds in meaningful ways as they aspire to be better. Important to note is that mobile money usage practices among both men and women intersected at multiple levels which make it difficult to discuss the issues in isolation.

In this section, I discuss how mobile money as a financial service innovation fitted along gender lines in the markets.

7.2 Negotiating mobile money use among married couples

Regardless of the pervasive assumption that modern money rationalised social life, market exchanges were not free from cultural and social constraints of gendered norms, practices, and division of labour in the markets. Consequently, this meant that in spite of the success of mobile money, household income was highly differentiated within the seemingly neutral mobile wallets. From my discussions with Zamo, I figured that she was conflicted on whether to give her live-in boyfriend access to her money or not. In Swazi culture, there are so many traditional

practices that restricts women to the domestic "protected" sphere in a way that limits the capacity of women to earn money and mobility such as mourning rituals that go for months. However, mobile money is being used as a method of resistance whereby women can break away from their gender defined identities and related roles and use MM and social media to continue to conduct their businesses from a distance without the man realising. Mader (2015) also observed the same whereby women were able to use microfinance to transcend the boundaries created to curtail their mobility socially and economically. Although money is viewed as a central mediator of power and status within families (Wilkis, 2017), important to note is that the actions of participants in the informal markets at times went against the view that ownership of money puts people in their relative places without negotiation.

In Manzini, Koni admitted that her husband considered the money she earned and deposited in their shared mobile money wallet as theirs, which by extension meant his as shown in her words below,

"Growing up in my mom's house, my mom used to keep money for bread and other small items on the table; they didn't have any mobile money. My father had a bank account with the building society, but he kept most of the money in cash. But in my house, I can't even leave money on the table like that, I have to keep cash in my bag including small change otherwise my husband takes and claims he thought it was his. I think it's a matter of upbringing and what kids are taught about money as they grow up. He grew up with his grandmother who referred to him as the man of the house and call him using clan names. But to my surprise, he always says his grandmother used to hide money so much that at times she could not remember where she hid it. Apparently, all the money including coins are his, everything in the house it's his, he always refers to money as my money, my rice, my sugar, my house. He doesn't consider how many years I have been helping him build. That's why I always hide some money instead of depositing it in our joint MoMo account, it's high time I start having my money as well" (Interview with Koni, Manzini,10 December 2018).

In addition, Gogo Flo described how getting married very young affected her earning and bargaining power in her home. And when she started earning income it also became a bone of contention in the hone which left her insecure of her position in the home regarding money ownership and control.

"When I got married to my now late husband, I was very young and naïve and did not know anything at all about managing the house or money. He did everything for me. But after some

years, we had kids and as they started to grow up money started to be scarce in the house. Husband started complaining, pointing to how useless I was as a wife. He would compare me to my neighbour Mrs Phiri and say look they have two salaries; it was very painful. One day I decided to ask a lady from church for a loan and started this business. When I started there were many tourists and I used to make a lot of money. To my surprise, my husband complained again and saying he did not like a woman who works. I was very confused because I thought that since I was making more money, we will live happily. To the contrary, he started checking my phone accusing me of cheating him in front of my teenage children. But I stayed. Where was I going to go because all the property was only in his name. So, for me sometimes if you live here kaNgwane, (local name for Eswatini) and you are a woman and you have money in any form it can turn into your worst nightmare. I realised that sometimes the things we wish to have can be the biggest disadvantage. I had money and I felt trapped" (Interview with Gogo Flo, Manzini,15 November 2018).

Based on Gogo Flo's story, while women gained access to MM as a secure means of transacting, through MM, the deep-seated structural drivers of gendered financial inequality were not completely addressed. When I asked Qhawe and Thatho what they thought about women accessing money and helping in their respective households, they all agreed that mobile money was not supposed to be accessed by women. They reasoned that when a woman gets money they want to divorce. Yet the household is owned by a man. That means if the woman is working in the household her earned income belonged to the man. Although they said they were just joking I was curious to know more, and I asked the women how that could be possible. I found out that in many cases the husband did not demand the money directly from his wife, rather they stopped contributing to the household pool of income for upkeep and dumped everything on the woman. Worst case scenario, they moved in with another woman and disappear from home and blame the wife for their absence when they finally decide to return.

"*When I was able, I used to go to Joburg to sell and work, I would leave my husband with the kids and spend three months in Joburg. I bought most of the furniture myself because my husband did not earn a lot of money. In the early years he was happy with the support and only started being indifferent when I became more successful in my cross-border business*. (Interview with Rutendo, Masvingo,6 March 2019).

Although Rutendo had stopped going to South Africa, in Masvingo, women had become sole breadwinners as they were able to migrate to South Africa to sell and sustain their families in

Zimbabwe. However, the culture of patriarchal gender relations affected the life opportunities of Koni. From what she shared with me, Koni had gotten married at a young age only to find out that her husband was very lazy, very traditional and in her own words "an abuser" who equated being hands on with the kids as "soft". Koni would normally rush back to go home claiming that she has left her kids alone even when the husband was at home, she still considered that they were on their own and as such at risk. Although, she said he had improved his behaviour and was coming to the market with her, deep down Koni was convinced that he was just following to see if no one else was interested in her so he could give her trouble by manufacturing accusations and hailing insults at her. When I asked her what she had stayed for so long with him, she admitted that whenever she wanted to leave him, he promised to change but never did. Because of his laziness and failure to keep jobs, Koni was forced to take double her own share of household roles on her shoulders alone.

While Koni did not have good experience to share, other women like Gogo Flo have been managing their money as matriarchs in their female-headed households, but most female participants still find themselves subconsciously trapped with the ideas of having a man provide money and ration it for them. As the following extracts from interviews with Rutendo, Jasmine and Celiwe in both markets show below,

"I work, I am married and widowed but if given a choice I would rather be a housewife only and manage my husband's money if he allows" (Interview with Rutendo, Masvingo).

"It's nice to earn money and all but it's hard to be a woman as it is in our society and it's hard to be a woman who works and earn money for household upkeep" (Interview with Jasmine, Masvingo,16 February 2019).

"Our men here in Kangwane (Eswatini) would never give money to a woman even in a marriage. They rather support girlfriends outside to lure them to have kids with them and dump them later. It's very common here. So, with mobile money at least it's easy to hide a little bit of money for self-care. It's so hard. The woman must work hard, or the man buys everything on request than give the money" (Interview with Celiwe, Manzini, 31 October 2018).

For Celiwe, in as much she was aware of her situation, she could not do anything than perform a role in which she felt constrained.

The women in both locations were the main breadwinners in their homes and supported networks of extended kin as well. The men I interviewed mostly gave money to the woman in

their lives such as sisters, wives or mothers who had the responsibility of running the homes. In Manzini, Sipho who had three kids with three baby mamas gave money to the mothers of his kids, while Thami, who was widowed. gave the full responsibility of running the household to his mother. From my few interactions with him, he was not interested in remarrying, he had moved to his mother's house and was very comfortable living with her. Men's income was used for what were widely seen as "manly roles" like providing school fees, building houses, buying livestock, while women were responsible for the upkeep of children, food, caring for elderly members of the family. In Manzini, I also found out that men did not support women, especially if their economic activity did not directly benefit them. This was mainly because women in Eswatini generally had lower levels of education and were forced to be subordinate to their male relatives since they cannot access land and other productive resources, making their decision-making power in the household lower as compared to their male counterparts (Fanta and Mutsonziwa, 2016).

Although there were few isolated cases whereby women managed to control their household income without the intervention of men, mobile money slightly changed ownership of money, its control remained vested in the hands of men. In random cases, women such as Koni and Jasmine admitted that their husbands had bought mobile phones for them and as such, they were obligated to share with them. However, it was possible to share the phone but not share the mobile wallet with their male partners. Koni was not alone in her quest to learn how to hide money. Zamo hoped to turn her mobile money wallet into her own secret reserve bank,

"I need to have my own secret money to buy clothes for myself. My boyfriend doesn't think of that at all, so I save a little in my mobile wallet and bring some of my earnings home as cash to avoid suspicion. I am not married to him yet but we have two kids so I can lie to him. I only tell him that I only need the mobile money for airtime for everyone as well as to buy electricity easily, that way I can save my money and have my own little reserve bank in my phone" (Interview with Zamo, Manzini,29 November 2018).

Based on Zamo's words, she felt like she had to lie and also, she had to hide some of the money she earned for her private expenses because there was no agreement with her boyfriend on when things like clothes could be bought. Although they were not legally married, when it came to managing money in the home, Zamo felt like the boyfriend was going overboard. Even if they could get married it was not supposed to be like that. Money issues drained the affection in the relationship, especially when lifestyles do not match and one or both parties are not

willing to compromise. Sometimes the budget for the home was very strict and frugal due to the erratic income they earned. There was also no budget for such expenses which made it obligatory for her to use a mobile money account as a safe tool to hide money. From Zamo's story, it also shows that she was prepared to lie to him because he was not her husband, so she felt that it was not a problem to be dishonest. In the next section, I discuss how some of the issues discussed above led to the modification of spending behaviours among both men and women.

7.3 Modification of spending behaviours

Although mobile money was expected to modify existing spending behaviours of the participants, findings indicate that despite their access to MM women were more comfortable using their money for domestic purposes than men. In addition, income earned by women was also viewed by men as supplementary income with men like Tinotenda from Masvingo and Thatho from Manzini converging on the view that wives' roles were at home since they were able to provide. Hence, regardless of its form and type, money was defined through ownership and association to roles whereby women accessed money through their husbands or other working men in their households; in isolated cases, money that was independently by women also belonged to the husband or to the whole household. The important question therefore pertained to who owned and controlled the money in the mobile wallet if jointly contributed.

"Mobile money has really helped me to take care of mom in the village. Before it was a little difficult for me to send money. When I got married, I moved far away from my province, and I always worry about my mom. Sometimes you will hear that she is sick and because it's too far I normally fail to go and visit her. My husband always says there is no money when it comes to my side of the family. When I started my small business in the market and opened my EcoCash I started saving small amounts and sending to the local shop owner to keep for emergencies. But it's now a burden because I am afraid if my husband can find out it will be a problem. I still save small amounts of money in US dollars as well. If I have to send, I will change it and send to cover immediate needs only because EcoCash is no longer the same as before. Now it loses value as well" (Interview with Jasmine, Masvingo,16 February 2019).

Based on Jasmine's story, mobile money use might have altered spending behaviour of both men and women by encouraging conspicuous and invisible consumption, savings and sharing of money.

Contrary to Zamo's thinking about the importance of keeping control over her money, men had this idea that women were careless when it came to spending money on unnecessary items, hence their spending patterns had to be strictly sanctioned to save money for the household. In his words,

"If I am not strict with money my wife spends all I give her on food and clothes for her and the kids. She does not think of saving apart from contributing to her Stokvel group. She feels the rest of the money has to be used, fortunately we have one mobile money account, although she thinks I am a very bad husband as I am able to check if money is being withdrawn unnecessarily and tell her to stop, but it's difficult for me to monitor because she comes up with many stories that sounds like truth when I ask" (Interview with Qhawe, Manzini, 23 December 2018).

Based on Qhawe's words, there was contestation over spending habits and behaviours among married couples than cohabiting ones. Zamo was cohabiting with her boyfriend, and she admitted that she did not feel any guilt about lying to him and hiding part of the money she earned from him. In addition, women and men owned different types of money and had different types of methods to transfer, use and keep the money for themselves. To illustrate this, Rutendo and Jasmine all came from well-to-do families who sometimes send them money. For Jasmine, the money that came from her family was hers alone and she said she was not obligated to show it. It was difficult for her when she receives cash. Most of the time she was given clothes and money towards holidays. While women cheated and deceived - i.e., overcharging on groceries, lying that children needed to go to the hospital, exaggerated prices of water and electricity units and withhold actual receipts by buying goods in informal shops that did not offer receipts among other techniques to keep secret money in their name - men also pretended to be broke, lying that they were working less hours than usual to save money for future emergencies. For these and other reasons, women used mobile money more than their male counterparts in the markets.

"*Sometimes, I feel guilty for some of the things that I do. Last time I told him that our youngest kid needed to go to day care during the week because I needed to work on a few orders. He left me the money and I took my baby girl to my friend instead, when he came back, he never asked. I don't know why some people need stories to be framed before they can give"* (Interview with Jasmine, Masvingo, 16 February 2019).

In a similar vein, my reflection on mobile money use in the markets was that participants barely reflected on what was at stake when they made different payments.

"I wish there was no mobile money sometimes, I can't get any loose change in the house anymore because money in in his mobile money. When I get some money for the house, it is equivalent of what I ned to buy. If I am not careful, I will not even be able to come back home after shopping because of taxi fare. I wish he brings cash home like he used to do" (Interview with Celiwe, Manzini,3 October 2018).

In both markets, female participants admitted that they preferred for their men to keep money as cash so they could pull out a few dollars when they were drunk as mobile money was not easy to steal due to the electronic proof generated. A study done in Kenya for example, showed that M-PESA was used among Somali women because of their low value, high-volume transactions on frequent basis while their male counterparts preferred the traditional hawala system (with the women as the likely receivers) due to the need to transfer large amounts of money but less frequently (Iazzolino, 2014).

7.4 Compartmentalising and managing relationships through mobile money

Money in general was used to manage multiple social and economic relationships (Zelizer, 2010). In Masvingo, regardless of the patriarchal nature of the homes. women were already managing multiple relationships before the start of mobile money due to the multi-currency situation. Both women and men used the different currencies within diverse spheres of exchange to achieve different goals; the introduction of mobile money only altered the payment landscape but not the internalised skills (Gukurume and Mahiya, 2020). However, in Eswatini while men decided on how money they earned was used, women did the majority of mental accounting (Wherry, 2016;2017) for household and other domestic uses, as such they were able to create a believable mental picture of expenses that did not even exist in order to remain with excess change. In both study locations, women did most of the mental accounting. Although she was not married yet, Zamo, did most of the mental accounting with her boyfriend, while Thami gave his mother money to manage the household, and although she was married, Koni ran her household single handed with no help from her husband. To achieve this, women engaged in complex forms of relational work to categorise their spending and developed practices of resource allocation by virtue of the relationships they were able to manage. Hence managing mobile money did not change the performative way that women accounted for their money as they continuously weighed their options and non-options. Hence performance of

gender with regards to MM use was not voluntary but dictated by socio-cultural context which provided many ways of gendering women's income.

As Gogo Cherry rightly puts it,

"*If I tell you how many people, I have to take care of you will think this Econet hustle give me a million dollars. I have three kids left by my sister when she went to Durban and never returned home, I also take care of my own kids, I have a home in the village and there is someone taking care of the home, I have to pay him. This year I am the treasurer for my cell group at church, every month end we all have to contribute 5 US dollars- because we decided to surprise our Mfundisi (Pastor) in December with a trip to Victoria Falls, I myself have never been there, but for the glory of God I do not mind doing it for him and his wife"* (Interview with Gogo Flo, Manzini,15 November 2018).

Based on her account, Gogo Cherry had a reason and a mental plan for everything, including a trip for the pastor, which at the time of the interview was many months away. In Masvingo and Eswatini, women's secret money was used for maternal relatives or for financing visits to their moms, sisters, and brothers as well as for supporting unmarried siblings without the knowledge of the husband in the case of married women and most importantly without alerting the in-laws. However, this was not without exception, among Swazi families where women were the bread winners before the advent of mobile money, women continued to exercise autonomy over their finances. They also possessed unique skills and talents in terms of raising income and were free to be part of traditional savings schemes, and spending money for groceries, funerals, and church without the knowledge of their husbands, especially in families like Gogo Flo's, that were predominantly female headed and unconventional. Important to note is that female participants including Vee, Zamo, Ruva and Rutendo explained that most of the stress they experienced came from not knowing where electricity units, food, clothes, bread among other necessities will come from.

In addition, among married couples, mobile money was also a source of tension that required negotiation. It was also navigated materially, psychologically, and emotionally as a relation of obligation to reach cooperation and to reduce the level of tension and friction that characterised cash. The quotation below illustrates how mobile money affected existing understandings of social relations as well as the constellations of domination and dependency in the markets and how independent income generated by women was treated.

"Now that I work full time in this market and I also bring the baby with me, I think I am now the head of the house. My husband is a security guard, he earns money, but he is totally not aware of the needs in the house. Whenever I ask him about money, he reminds me that he was the one who gave me the money for stock and if not for him I will not have any business to do. He hides how much he earns and often says money is paying never ending debts that he creates without alerting me. We barely see any cent from him. I don't want to say it, but he is totally a child" (Interview with Koni, Manzini,10 December 2018).

Based on this extract, the process and nature of money generation affected the meanings attached to MM. The questions arise on whether women were able to generate independent income without the help of men and on the nature of access and government of family income. In both Manzini and Masvingo. money brought by husbands was treated differently, often used for bigger purchases compared to money brought by women. To illustrate this further, in both locations, the sociality of mobile money was represented by under-recognised factors such as number of children together (for cohabiting partners), owning property or renting together and childhood experience like mirroring parental financial practices. As Tinotenda says below,

"*My father was always the one who worked, and my mom stayed at home. My mom used to write a list and give to my father who will then give her the money; lots of quarrels and arguments will follow later, especially if the money was not enough. My wife and I decided to put money together to reduce quarrels of money. We all share our mobile money wallets pins and use the money jointly. My husband pays for most of our formal bills such as school fees, hospital fees while I am more interested in making sure everyone gets food. It reduces so many problems since most problems starts with and ends with money"* (Interview with Tinotenda, Masvingo, 20 March 2018).

The quotation above illustrates how in both locations early socialisation about money affected how mobile money as a service was institutionalised and understood in the adoptive communities. In Masvingo, the popular saying *"musha mukadzi"* which literally translate to "*a home is a woman"* meant that most financial management was done by women. Women had more experience compartmentalising irregular amounts of money to run their homes and their business. Hence MM was not only received but adapted, changed, and aligned to personal and wider societal circumstances which required great innovative skill among women who had more use of the MM app than men who simply used to make single transfers to their wives. In both markets, MM was leveraged alongside other financial repertoires rather than replacing

them. Interestingly, findings in other settings also showed the same pattern. In Colombia, Klyton et al. (2021) reported that women in Hispania used the MM app more than their male counterparts and the cash saving circles *natillera* continued unabated. This was due to the failure of the service providers to consider the value system and social context of the town regarding their willingness to take part in the mobile banking application. At this point, value in the markets was simultaneously co-created and distributed in the communities in ways not assumed by service providers. In line with this observation, in Masvingo and Manzini, men had their own circles and sometimes helped the women to contribute for savings for the household through the all-women savings group. A related interesting finding related to how married men had a certain type of access to their wives' savings groups but were not eligible to borrow money or deposit money on their behalf. However, men could still manoeuvre and get access into these spaces reserved for women by simply paying the monthly contribution in the place of their wives and girlfriends who could not afford to pay consistently. Since the men claimed that all household money was theirs, women like Koni did not mind that their men contributed for their stokvels. The main advantage was that access to the bulk of the money remained under the control of the women as long as it remained within the stokvel. Despite their ability to help women with their contributions, men were not able to collect the stokvel money on behalf of their wives without their permission.

7.5 MM and existing gendered financial practices

The findings indicated that gender was one of the factors that moderated the use and adoption of mobile money in the markets with more women than men in my sample using MTN mobile money than men. Both men and women possessed different emotional and psychological attachments to money in its digital form based on their past experiences and relative social positions in their respective societies. The aesthetics of mobile money did not appeal to men than women who also bought nice phones to use for mobile money transactions. This is also because women gave and received more emotional support than men due to their existing social reproduction roles within their households and communities. Further, mobile money as a new digital financial innovation was bound to change both men's and women's usual habits and ideas about money. It is therefore not surprising that the participants' understanding of money and value in the handcraft market in Manzini, Eswatini was influenced by dealing with money in its digital form in line with their established ways of life. There is evidence to indicate that women had developed empathetic understandings and friendships with each other before

mobile money and as such they were able to use mobile money for mutual support which included savings club, funeral contributions in the marketplaces among people with diverse cultural and tribal backgrounds.

As a result, mobile money was a product of social construction, and it possessed its own distinct social life. In addition, although day to day running of the markets seemed to conform to egalitarian principles and less hierarchy, the markets were still gendered in many ways, especially considering how women's activities and interaction with mobile money was not entirely dislocated from historical and present domesticity of women within the households.

"Swazi men enjoy having many women, and having money give them access to resources with the key resource being women; it's like mobile money came to just help them to spread as much of their money to as many women as possible without the wives and other girlfriends noticing. By the time you get the phone and check, it is only notifications left if they were not clever enough to delete, and all the money is gone" (Interview with Gogo Flo, 15 November 2018).

Based on Gogo Flo's narrative, there was an intrinsic link between the promiscuous behaviour of Swazi men and the social life of MTN mobile money in Manzini. With mobile money, men were able to send money secretly to their children who were born out of wedlock and to girlfriends, '*makwapenis*' or *side-dishes* without the wife's knowledge, whilst the women could easily send money to the children they had before marriage (it's very common in for woman to have one or two children before marriage in Eswatini). This practice of using MM to send secret monies was not only common in the two study locations in Southern Africa but also in East Africa. A notable example was in Bungoma and Trans Nzoia counties, Kenya, Kusimba et al. found out that men also send M-PESA secretly to their grown siblings' families without the wives' knowledge. Thus, the most important spec of mobile money was its ability to be sent secretly to other people without any evidence unless someone had access to the pin to access a record of transactions through *SMS* receipts. On discovery, this caused a lot of drama within households, including separation and souring of relationships ranging from actual sanctioned customary and civil marriages to cohabiting relationships (a common feature in Eswatini).

Few cases included how women expected to receive household upkeep money from men through mobile money, i.e., the case of Celiwe and Koni who wished their husbands could share their MM pins. Interesting enough male participants reported that they linked the mobile money accounts of their girl children to theirs instead of boys' accounts as a precautionary

measure against “sugar dating” whereby high school girls were dating older men for money and gifts. The idea was that if a girl is provided with money and gifts from her own home, then the chances of her getting involved in sugar dating will be lower or non-existent. However, important to note is that nowadays young boys can also be trapped into relationships with other men or older woman who will in turn secretly give the mobile money. There is a wealth of literature showing how sugar dating is common in Southern African countries, including South Africa, Mozambique and Eswatini with specific emphasis on the vulnerability of women to this practice (Hunter, 2002; 2004; 2010; Groes-Green, 2012; 2013).

Therefore, mobile money as a way of sharing responsibilities within communities and individual households through covering for each other in times of crisis and uncertainty resonated well with the gendered identities of both men and women in both locations Most importantly, this demarcation of money by gender and other social positions in the markets also affected how mobile money and other forms of currencies were managed in the markets.

Although there were mentions of women’s money and men’s money in my interactions with women including Vee, Yanda and Celiwe, I was able to understand that although they had opened mobile money accounts freely, however, they did not have control of their earned income, and this was not tied to the money form, i.e., mobile money or cash. They preferred cash because it was easier to hide a few notes in an apron. Despite mobile money use, domestic fraud and juggling of monies in homes continued unabated for women like Zamo who shared all the budgetary details with the husband or boyfriend. In as much as Zamo did not have control of some of her income, she admitted that she inflated the figures that she indicated on the budget especially on kitchen stuff and food. Zamo’s boyfriend did not like to cook, he considered all housework as women’s responsibility. Zamo took advantage and budget for more food than necessary so she could remain with some money. Her boyfriend never noticed that some of the items in the budget were never used in their house because the only time he went to the kitchen was when he was checking if the doors were locked, the stove had been switched off and windows were closed. At times, Zamo, reported that she would insist on going shopping with him and she would take double of each item so the following month when it was time to restock, she would only pick a few items and save the rest of the money that was intended for the groceries in her friend’s mobile money account. This practice was not only common among the women in Manzini. In Masvingo, Rutendo, Gogo Cherry, Jasmine among others also hinted that they committed domestic fraud in different capacities ranging from

inflating food prices, buying cheaper brands, inventing drainage problems that did not exist among many others.

Important to note is that this situation was exacerbated by cultural norms whereby women did not have control of earned income as well as access to some public spaces. From the group of women I interviewed, only Gogo Flo had full control of her income which I figured was because of two reasons; i) she was a widow; ii) she had managed to move away from her in-laws in the village to be closer to the city which liberated her from cultural obligations and her fears of witchcraft. Gogo Flo believed that her husband had been bewitched because he was the only one who was educated in his family and had secured a good job with the government in the city in 1970s just two years after Eswatini had gotten its independence from colonial rule in 1968. As such her financial practices mirrored her belief in witchcraft. In the next section I discuss the subtle forms of resistance and control that mobile money either enabled or constrained among the participants.

7.6 Gendered spaces control and resistance

Understanding the social life of mobile money also means unpacking the social practices that women and men used to modify, restrict, and maintain boundaries with each other as they selectively responded to the favourable or unfavourable changes ushered in by mobile money in their social lives. Therefore, access to financial resources by women reflected power relations not only in the households but broader social context which included how women were valued as individuals and as resources to be harvested by men. From my interaction with Qhawe for example, I gathered that for him women were resources and having money as a man was a license to get as many women as he wanted even though he had a wife (Koni). While it was common for women to complain they their husbands were using mobile money as a tool to pay their *makwapenis* (other women), women were not at liberty to do the same regardless of if the status of their relationship. Contrary to assumptions of empowerment and freedom which are tied to mobile money use, in Manzini, Zamo, who was cohabiting with her boyfriend reported that it was particularly difficult for women like her and married women alike to receive mobile money without a valid reference from men outside market hours, let alone have any form of close relationship with men outside your family.

"As long as I am at work, my husband doesn't care how much money I receive and in which form. However, immediately after I step in the house the rule of the game changes and he wants

to monitor my phone. I have been thinking that maybe in the markets he doesn't want to look like an abusive man in from of many people but at home he wants to fulfil two goals by controlling the shared mobile money ewallet. I am very sure that he wants to see if I transfer money to my sister or to check whether I have funny messages from other people" (Interview with Zamo, Manzini,29 November 2018).

In line with this observation, in his study of different kinds of money and their social meanings in the family realm, Wilkis (2017) found out that money was a central mediator of power and status within families who often earmarked different types of money and safeguarded other monies for emergencies. This money was held in high regard and reserved only for specific uses. In both my study locations women and men reported that there were often fights over this type of safe guarded money. In Masvingo for example, Danai, who was a police officer, once sent his wife home over using a safeguarded $50. He said he felt bad, but it was necessary, as he plainly puts it in his words below,

"*I once sent my wife packing after she took $50 that I was keeping for my transport to travel to South Africa, I only went for her after I felt I had taught her a lesson so she can be honest and trustworthy in the future, besides these days I barely give her money for safe keeping again. She has done this more than four times, I think. For one reason or the other she always ends up misappropriating and misallocating the money. I don't know what she thinks. My wife is a graduate you know, I hope she gets a real job and learn to save money, otherwise we will always be in one place without any progress"* (Interview with Danai, Masvingo, 18 March 209).

Normally, the person who contributed more had more power and control over the other. In Manzini, interviews revealed that women often had streams of safeguarded money (Musaraj and Small, 2015; Roy, 2018) that could not be used for anything as well as other portfolios and streams of income that were hidden. As illustrated in Koni's and Zamo's narratives, in both locations, mobile money enabled women to hide/save money secretly for hidden transactions for fear that they could be beaten up or insulted for saving their money. Similar findings were reported in Pakistan where women needed to save secretly for dowry and other transactions that their husbands did not support or approve of (Mustafa, et al., 2020). However, despite the availability of cheap handsets, mobile phone ownership is lower among women in countries like Pakistan (Mustafa, et al., 2020) which meant that hiding money in mobile wallets could

not be taken as a universal practice among all women especially for women who practiced shared phone ownership like Koni.

In addition, having access to money and an active financial livelihood in any form was linked to feelings of confidence, acceptance, and self-sufficiency among women whose previous financial livelihoods were deemed irrelevant and unimportant. While in Masvingo Rutendo was able to buy her mother a phone with WhatsApp, Vee enjoyed taking care of her grandmother in rural Eswatini, Tito felt useful in his old age to his grandkids and Sipho felt that he was value and recognised for being able to send all his three *baby mamas'* mobile money for the upkeep of the kids. Hence, mobile money's utility as a financial service was viewed in different lenses in accordance with the different perspective of bon viveur and similar connotations of the good life as experienced by the participants in their own personal contexts. It is evident from the female participants' narratives that they were able to forge a way out of acute poverty by their standards.

Moreover, mobile money adoption and use was also based on existing knowledge, local wisdom, and practices of women themselves. This among other day to day practices led to a slow but negotiated move towards a gendered social life of mobile money in both locations. I say this because many women adopted mobile money not because of its efficacy but because of the promises of independence, freedom, and liberation it awarded them. For women like Zamo, the money she used to earn from her handcraft business was controlled by her boyfriend as he was the only one with a bank account at FNB. When mobile money was introduced a decade ago in Eswatini, Zamo was among the first people to register for a mobile money account. This mobile money account helped Zamo to keep her own money safe without the help of her boyfriend who often did not give her funds when she needed it. Hence from Zamo's story, mobile money was not only an efficient way of storing value and transacting with others in the market, rather it was also a tool to fight back abuse from her husband/boyfriend and a tool to escape the clutches of poverty and marking a new social status in the community. As she puts it,

"I feel so free, I can keep my money all by myself. I can send money to my widowed mum. I have never been this happy. My mind is just at peace" (Interview with Zamo, Manzini,17 October 2018).

Based on Zamo's story, the assumption that women are financially naïve and at times detrimental to innovation is put to huge test. Zamo's story show that mobile money was not

just a neutral channel for conveying monetary messages through transactions. Rather, it was embedded and packed with meanings and social functions; it was a weapon, a tool, and a mouthpiece through which to express love and happiness as it was used to shift the balance of power, though sometimes this was only a temporary shift. This is so because, for most of the female participants, these good feelings were ephemeral and short-lived memories as the informal markets were not stable sources of income hence, they needed to be supplemented by the husband's or other relatives' income.

Rather, money as a symbol of care and love subtly reinforced existing balance of power in the markets as it was used to create and differentiate social relations (Zelizer, 2011:89) in ways that did not deviate from the norm. Although women could now access "a dollar of her own" i.e., independent income, it remained under the ownership and guardianship of men based on the idea that the distribution of expenditure and budgetary considerations of women centred around short-term womanly expenses. and seldomly encroached the male arena of long-term investments and building fixed assets. According to participants in both locations, even the money given as gifts through mobile money reflected social relations not just convenience and safety.

Subsequently, the practices of MM use in the markets were a key example of earmarking in practice in the participants' daily lives. In her research on meanings of money in Swedish families, Nyman (2003) found out that money and its many uses created multiple meanings. She found out that money was either privately or jointly owned among couples. And despite the commonly held sentiments of equality, money inequalities existed and persisted in the Swedish context. Further, a study by Singh et al. among Indian immigrants in Australia revealed pinand password sharing among individual and joint bank account owners. They argued that sharing Pins was not a reflection of lack of awareness or control, but it had more to do with trust among couples who voluntarily shared their sensitive data (Singh, et al. 2007). There was a greater financial joint decision-making among legally married couples than cohabiting ones. As said earlier, some women and other groups did not use mobile money – a practice that mirrored existing exploitative relations existing among and across diverse groups in society. In addition, some problems could not be fixed by the provision of mobile money alone i.e., problems caused by sharing a mobile phone with dual SIM cards, helping a partner who did not have an ID card, etc. Some women for example did not have IDs, some were extremely poor and very old and were not interested in learning something that would take

considerable amount of time to learn when there were family members who were trustworthy and willing to help.

Further financial management was influenced by childhood experiences which in turn influenced how MM was used by young adults in both locations. In both markets, participants performed socialised view of money use and technology (Butler, 2009) which tended to favour masculinity with its own fair share of resistance.

Another interesting finding relating to mobile money use and gender in the markets was the way it enabled men to do things that women could not dream of doing. Historically money has been a restricted dominion of men who used money to gain power and prestige, i.e., for men what mattered most is what money could do for them while women viewed money in terms of the things, they can-do with-it more than what they can become with it. As a result, the labour of women and men as well as proceeds of such efforts yielded differently regardless of using the same mobile money wallet to keep or transact. Hence despite having similar value quantitatively, women's and men's income were not qualitatively regarded as the same. In most patriarchal societies like Eswatini and Zimbabwe, money earned by women was often trivialised and used for household upkeep while the money earned by men is used for productive family assets such as building a house and starting a business. This echoes with Zelizer (1989) who submitted that money earned by women is often trivialised and minimalised. However, mobile money in the markets reverses this classical view. Women reported being able to build their own homes, send their children to school avoid verbal abuse, and do other important work with their money. However, some women like Zamo and Koni struggled to have a secret stash of money for their own private uses.

"I think I used to be poorer when I was married. But when my husband left, I was in pain but only a little bit because I started realising, I was better on my own and I could manage my money better. I have managed to build a house in the village for my kids and I am able to rent a bedsitter in Matsapha to use when I am at work, I also have saving s in my MM wallet in case of emergencies" (Interview with Gog Flo, Manzini, 15 November 2018).

This quotation shows that money was fluid in character and was socially and contextually defined as a shared response to financial hardship and adjustment for women. By linking money ownership, divorce, single parent household and better lives, money is a projectible field (Lakoff, 1987 cited in Belk and Wallendorf, 1990).

However, even though most women evaluated their mobile wallets as positively affecting their families than men, the different narratives of women regarding MM in the informal markets showed that there is no single 'women experience' (Butler, 1994 cited in McNay, 1999; Fraser and Nicholson, 1988). Counter narratives also emerged whereby women reported that despite the success of MM they still preferred using cash as the extract from Celiwe below explains,

"Mobile money is good and is bad at the same time regardless of the meanings attached." In her words she says *"Kuhle, Kubi"* in Siswati translating to "beautiful but ugly" or "good but bad" (Interview with Celiwe, Manzini,31 October 2018).

However, it is important to note that this is a minority voice, it represented reality of some men and women in the markets. And these voices are often overlooked in favour of financial inclusion success stories. For Celiwe highlighting that MM was both good and bad is a courageous move which demonstrated awareness of the problem of financial innovations as technofixes which subject users to new forms of financial subjectivity. In addition, the participants did not consider themselves poor. The only problem was scarcity of money and mobile money was for them not an income generating tool, but a tool to manage their own finances as such it did not change their existing financial circumstances.

Further, mobile money usage pattens were moderated by shifting gender norms in the markets as women gained agency to make choices for their families. Gender remained an important cultural currency for determining inclusion and exclusion in most informal settings and same applied for Manzini handcraft market and Chitima Market in Masvingo. Women like Gogo Flo and Celiwe were obsessed by being in control of the situation, on top of what was happening all the time. I figured this need for constant control and connection resulted from their social status as a widow and a single woman respectively. In Eswatini, unmarried or widowed women do not command any authority or respect among their peers therefore they saved mobile money and offered other women money privately when they were in need to paint a picture of being in control of their life. Further, the findings indicate that mobile money usage practices such as selling at home and receiving payments through mobile money resulted in complex gendered forms of immaterial labour among men and women. As their narratives show, women were able to continue the production for their business at home (weaving baskets, knitting, beading and flower making) while at the same time cooking, cleaning, and doing other household chores, attending to their added role of social reproduction.

"I don't normally reserve time for making my stock. I bead when I am waiting for a pot of stew to cook, for water to boil, or for my husband to finish his meal. In my culture I have to wait for him to finish so I can remove the dishes or attend to him quickly if he might need anything to add to the meal like salt or chilli" (Interview with Koni,24 October 2018).

Given that market days were only Wednesday, and Thursday, Koni, and her husband Qhawe came to the market every Tuesday evening and returned home every Thursday after work. Qhawe started only by escorting her for fear that she will be taken by other men due to her young age (*market rumours*); and later started selling making and selling cooking sticks after he found out that some men in the market were making them. Qhawe did not sell the cooking sticks on his own rather he gave them to his wife to sell together with her beads. At first, I thought he was just lazy, but after talking to him, I realised that he did not have a registered place to sell in the market. Koni and her husband shared one mobile money wallet but she was pestering him to get his own MM account so she wouldn't share with him, that way he was able to access the money. From observations, I noticed that Qhawe was the one who controlled the money, even before he started selling the cooking sticks. He will be the one to buy lunch and supper for the two of them. In my personal interview with Koni, I also noticed that she was not free to talk when the husband was there. When I interviewed her alone, she bemoaned that while she hoped that a mobile money account could end her woes with her controlling husband, it actually made matters worse. The husband started accusing her of cheating in a way to emotionally blackmail her to share her money.

7.7 Chapter Summary

Theoretically, the markets in both locations operated based on simple undifferentiated social relationships of exclusion, inclusion, and peer to peer association. In line with this illusion i.e., markets were not homogeneous and conflict free, mobile money operated in a way that reinforced solidarity and equality between the users. However, in the markets, not all relationships were supportive, mobile money reflected both reciprocal and egalitarian relationships as well as ranked and ordered differences, confrontations, and contradictions. In Manzini and Masvingo markets, MM use supported the continuations of gendered division of labour. This was evident in Zamo's relationship her boyfriend and Koni's unfulfilling marriage. Further, money ownership in patriarchal societies like Eswatini and Zimbabwe remain the domain of men who routinely rationed money to women for household upkeep, be it sisters,

mothers, or wives. Through this practice, existing power structures in the markets were able to reproduce themselves through new financial service innovations such as mobile money. I say this because MM, when confronted with existing socio-cultural identities, women wielded less power compared to their male counterparts in the same markets. Qhawe, for example, thought it was his right to control the money earned by his wife. To him it was only cultural appropriate that women should know their place.

Important to note is that mobile money in the two communities represented a story, an account of the different actions, events, processes within which its legitimation was woven into. The social context of use and the actions of its use were delicately knitted together seamlessly as MM use reinforced collaborative and unequal human relationships. In Masvingo for example, participants reported dealing with multiple impediments which included policy irregularities and ambiguities. Hence in both locations, mobile money can be seen as a weapon used by the participants who have always sustainably existed on the margins to adapt and make their complex realities legible (Scott, 1998). Women including Zamo and Koni used mobile money to reclaim their position as working woman in their households.MM was used and appreciated differently by women in diverse circumstances. While single and unmarried women like Vee, Rutendo and Ruva were free to do as the please with their MM wallets, deeper structural obligations tied them down to family.

CHAPTER EIGHT: MOBILE MONEY, FINANCIALISATION AND THE PRODUCTION OF DIGITAL SUBJECTIVITIES

8.1 Introduction

The social life of mobile money was not only about adopting and aligning services to existing lifestyles. Rather it was also about resistance to the process of financial subjectification as MM did not fully manage to redirect participants' practices but illuminated them instead. A wealth of literature on financialisation[21] has looked at the formal sector, however, with evidence of saturation of the formal sector, financialisation as a process also takes place in the informal sector whereby financial services are provided to the previously unbanked, insecure, and risky clients through financial services innovations like micro-finance and digital currencies including mobile money. Similar remarks were echoed by Ertuk and Solari (2007) and Elyachar, (2012) who concurred that individuals were sometimes unknowingly and involuntarily incorporated into global finance through their everyday practices in the form of mortgages, loans, micro-credit, pension schemes, credit card overdrafts and life and health insurance schemes that makes financial transactions the centre of everyday lives more than ever before.

Important to note is how digital financial service innovation has led to the expansion of the role of the financial sector in societies (Van der Zwan, 2014). Through the process of financialisation, the unbanked population is converted into sources of financial profit as businesses such as private or semi-private mobile network operators in this example capitalise on the everyday activities and the survival strategies of the poor i.e. financialising behaviours of households by monetising their digital financial footprints and trying to restructure their financial behaviours to suit a predefined path (Van der Zan, 2014; Aitken, 2013; Mader 2015; 2018; Yenkey et al., 2015; Gabor and Brooks 2017; Jain and Gabor, 2020; Pellandini-Simanyi, 2020, among others). However, important to note is that transformations in technology, politics and the economy affect each other insofar as they produce new subjectivities and new relations (Read, 2001: 28). The importance of this insight is that the transformations produce new

[21] See Langley (2020) for a more balanced discussion of financialisation and post structural theorisation of contemporary power relations, governmentalized configuration of economies, culture, and financialised subjectivities. He explains clearly how governmentalised and biopolitical modes of power do not simply displace formerly dominant sovereign modes of power as enacted by the state, but instead overlap and operate simultaneously, if not always equally (Langley 2014). This literature includes concepts such as financial ecologies, assemblages, and intermediaries to shed light on the new social spatial relations that emerges. The financial ecologies approach has demonstrated the importance of socio-spatial analysis in revealing the ambiguities and tensions inherent in the financialisation and subject formation process.

subjectivities and new relations that informed how participants may have become better or worse than their current circumstances in both contexts.

8.2 Mobile money use and the financialisation of everyday life

In both Masvingo and Manzini, findings showed that diverse individual and collective subjectivities were assembled in the informal markets showing how participants imagined a better life for themselves or new visions of the financial system within which they would have flourished, a better vision of the future (Weeks 2007:248). In other words, through the active production of subjectivities, participants became the authors of their financial worlds (Hardt and Negri. 2009: 173) that is influenced in a consequential fashion by the experiences and modes of autonomous production characteristic of unwaged digital labour. However, due to heterogeneity in the markets, both EcoCash and MTN mobile money use were neither frictionless and neutral payment methods nor were they able to facilitate currency uniformity in the diverse artisanal markets where participants preferred the complexity that represented their flexible contexts i.e., Masvingo markets were affected by liquidity crunches, multiple currencies, and poor regulation while Manzini markets were affected by inequalities, poverty, and job precarity.

Drawing on my field work, in both Manzini and Masvingo, the cultural power of money meant that its digitisation became one of the key processes through which the dynamics of class subjectivity in the informal markets played out in expected and unexpected ways. In the two study locations, participants inhabited multiple subject positions within MM as a financial ecology in ways that conformed, diverged, and subverted the narrative of financially disciplined subjects with the common aim of maximising survival and livelihood outcomes. Therefore, use of MM altered the behaviour of the users to an extent as they had to engage with the materiality and sociality of MM as a currency. Mostly due to the traditional context of the informal markets, MM did not change existing financial practices, rather, it was used to maintain existing practices of bartering, gift giving, stokvels, grassroots insurance policies among many others rendering the process of financialisation of the everyday slower and counterproductive. Similarly, Kusimba's research in Western Kenya corresponded with the findings to show how participants leveraged M-PESA to mobilise other money forms within the context of socially important life-cycle rituals (Kusimba, 2018). Therefore, mmobile money did not fundamentally change the purposes of economic practices; rather, it became

incorporated within existing hierarchies of value formed by the specific socio-economic context. For example, mobile money and other forms of digital money did not only affect informal savings groups in South Africa where digital payments that were meant to improve the distribution of social security grants led to the emergence of new intermediaries who hijacked the social security grants to small loans and deducted directly from the beneficiaries' accounts, leading to further disempowerment, loss of autonomy and impoverishment of the grant recipients as the financial sector deepened (James, 2015; Donovon, 2018).

However, this process has not been without resistance as cultural traditions are difficult to displace using technology. Therefore, the process of financialisaton which involves changing practices more than simply using new products to enact the same practices has not been a smooth process in the informal markets which have been characterised by volatility and risk since time immemorial. On the positive side, mobile money enabled new forms of individuality whereby the participants felt less vulnerable but agentic in pursuit of their own financial lives. It is important to note that mobile money is used at the backdrop of precarity, uncertainty and weak social safety nets for citizens in both locations. Although financialisation was highly likely in the markets, given this context, the findings showed that MM did not result in extreme forms of financialisation and subjectification as informal practices of borrowing, saving, sending, insurance and investing money continued taking advantage of MM. Women especially continued to use MM for their existing informal practices while man reported paying for bills outside the informal spaces. This can, however, be viewed as a subtle form of resistance to financial subjectification i.e., using MM to enact the same practices. In both locations, audible voices of resistance could be heard as explained below,

"I have never understood how mobile money works. They are small charges for everything which if added together amounts to lots of my hard-earned cash. I am not sure, but I feel like money is being stolen somehow, no one gives anyone freebies without hiding something these days, there should be something they are benefiting from us and for that reason I barely used MoMo unless for electricity and airtime, I keep my money in cash, I prefer clean notes, so I normally swap my dirty notes for clean ones when I am buying" (Interview, with Thato, Manzini,25 November 2018).

When I probed Thato further regarding who he was referring to as *"They"* he was not sure and a little bit confused as to who provided the service between the government, the monarchy and the privately owned Mobile Network operator, MTN.

Furthermore, savings continued within the ROSCAS i.e., *mukando* in Masvingo and *inhlangano* in Manzini. Important to note is that these groups were more common for women than men. As the extract below indicates,

"My husband and his friends sometimes borrow money from Umoja, our savings group. I asked him to join through me, but he was not interested saying he is not 'gay' meaning he doesn't want to behave like a woman. I must fill forms for him, and sign and I get money for him from our group signatories through MM with interest once all the papers are approved" (Interview with Koni Manzini,24 October 2018).

Based on the above quotation, Koni used mobile money to quickly send her contributions and to quickly receive loans from Umoja -a savings group she had joined. Although all records were electronic and could be retrieved any time, the group secretary kept records with every transaction intact in physical forms for meetings presentation purposes despite the easy audit trail enabled by mobile money's electronic receipts. In this light, MM was merely a change of payment method which did not yield any significant transformation as far as the transaction types were concerned.

These findings suggested that the actual factors that led to mobile money adoption were less about financial inclusion but surviving precariousness and uncertainty In Masvingo, for example, the idea of the 'underserved' or 'disadvantaged' categories did not really exist given that the financial/cash crisis affected people from all walks of life regardless of their relative banking status. Both the rich and the poor have become accustomed to banking money in jars for easy access to avoid inflation. In both locations, the boundaries between the poor were very fluid to say the least i.e., in the markets it was difficult to categorise between the poor, the average poor, the working poor, the self-excluded, and the poorest of the poor. Therefore, the dichotomous nature of phenomena whereby we have the advantaged and disadvantaged, excluded, and included, legal and illegal etc. remained very fluid in societies characterised by multiple exclusion and vulnerabilities at multiple levels. A wealth of evidence showed that both men and women in both Manzini and Masvingo used MM to enact the same financial practices and transactional behaviours which was not an indication of complete financialisation of everyday life. In as much as a few day-to-day transactions changed, high order services such as savings, investments and insurance remained in the informal sector. This meant that at corporate level MM's wish to significantly alter savings, spending and investment practices of the informal participants remained beyond reach as consumer practices were deeply embedded

to be shifted so easily without proper incentives. Instead of democratising payment space, the social aspects of the transactions or payment experience through MM remained more important than convenience, security, safety, and ease of use.

Moreover, due to the precarious nature of their existence and overall livelihoods, participants were more attuned to risk and uncertainty than the former audience of the financialisation process within the formal sector in Western Europe and North America. This was partly because the level of connectedness in the study locations reflected the African context and other parts of Asia which did not necessarily exist in most economically developed countries in the same way as the nature of their economies did not provide build in motivation for such services to be used sustainability. Contrary to the well organised economic and social structures in the global north, the failure of the state to provide social safety nets meant that financial products such as mobile money were used to smooth day to day consumption and to cope with shocks as well as to improve livelihoods as citizens were forced to stand alone against financial risks they encounter in their day to day lives. Put simply, financialised behaviour because of MM was less about navigating complex, long term securities and more about immediate savings and securing future needs or investing in assets that improved day today lives such as grinding mills, peanut butter machines among other small consumer durables that were within their reach. Hence, financialised behaviours in the markets had different connotations as precarious existence enabled participants to take advantage of services provided to them and align them in a positive and developmental way without having to negatively depend on the volatile financial market. However, it also important to note that, the vulnerable populations continue to be used as a new stream of profits by the telecommunication companies including Econet and MTN in this case.

In Masvingo markets, the context of exchange reminded me of the Darwinism philosophy as only adaptive species could survive, not the strongest. Mobile money use in Masvingo was more about survival than efficiency, security, and financial inclusion. Put simply, Masvingo's Chitima market operated on a survivalist mode, operated informally as a livelihood strategy to respond to the multiple crises and evolved to become an indispensable part of the local economy. This rich context explains the unique ways through which the community of users in the informal market interpreted EcoCash mobile money in their own terms not previously thought of or envisioned by providers. In as much as mobile money could be viewed as one way of doing "*smart economics*" (Chant and Sweetman, 2012), a process whereby the poor or previously disadvantaged populations, including women, are included but not for the purpose

of empowerment but for the benefit of capital accumulation for rich companies with only marginal gains (Guyer, 2004) accruing to them. In my view, while mobile payments may make certain services more affordable, safe, and cheap, engaging people who are currently existing outside formal systems, the so called 'untapped market segment' (Elyachar, 2013), remains arguably a strategy for converting a large number of people into customers. Similar findings were recorded by Deborah James, who referred to this process as a deepening of the financial sector with reference to her work on debt in South Africa (James, 2015).

However, the findings contradict the hegemonic discourses on MM and FI based on the lived realities of the participants. While its optimistic and encouraging to write on paper, in reality, hundreds of registered mobile money accounts did not necessarily transcend to hundreds financially included people as the people at the margins continue to be excluded from the visions of a cashless society and what it stands for. In her book, '*New money'* based on research in the US, Swartz (2020) found out that Black Americans' credit cards were more likely to be declined as compared to their white counterparts as participation in innovative payments remained heavily socially regulated. This is because factors such as existing inequalities, poverty, patriarchy, and other manifestations of the digital divide remained unchanged if not worse in both Manzini and Masvingo and participants made strategic choices only to remain alive and not to be active financial subjects.

Correspondingly, in her study of financialisation in rural England, Coppock (2013) submitted that the participants she interviewed inhabited multiple subject positions within the different financial ecologies that were at their disposal in ways that conformed, diverged, and subverted the narrative of a financially self-disciplined subject. For her, the financial ecology concept and the role of space and place determined the everyday lived experiences of financialisation. The diverse dynamics in various spaces and places explain why mobile money wallet ownership did not produce a standard experience of being financially included or being part of a financial system. Furthermore, the findings also indicated that financial engagements in the markets were shaped by several factors including past experiences, financial knowledge, gender, culture, norms, and attitudes as well as personal and social network preferences which resulted in diverse subjectivities being assembled in the informal markets.

Hence, these findings make it imperative to look beyond neoliberal versions of financial subjectification, instead focusing on the multiplicity of economic subjectivities that were assembled in the market spaces. Similar sentiments on diverse economic subjectivities were

also echoed by Gibson Graham (1996, 2006, 2007), whereby capitalist economic activity and neoliberal forms of subjectivity are just one part of a "particular set of economic relations situated in a vast sea of economic activity" (Gibson-Graham, 2006:70). Most importantly, the findings in the two markets highlighted that an important difference existed between the assembly of financially self-disciplined subjects promoted within neoliberal discourses, in which individuals were directed to perform various subjectivities in a top–down manner. Contrary, in both informal markets, participants like Gogo Flo, Koni, Vee, Tito among others demonstrated greater degree of agency as they were able determine their level of engagement and non-engagement with mobile money in their own terms.

This was also partly because participants' precarious and volatile financial activity forced them to be creative with the limited financial products at their disposal (Schwittay, 2011). Undeniably, they employed multiple portfolios including bartering, multiple social currencies, deferred payments among others to deal with the uncertain and ambiguous financial situation they faced on daily basis (Collins et al., 2009). This showed that informal financial practices played a significant role in the adoption, use and experience of MM. As Ruva from Masvingo rightly puts it,

"EcoCash *works but it can't work on its own. Some people offer to pay with cash, either bond notes, rands or US dollars. It's up to me to see what I can accept based on my current circumstances. Some days I don't take EcoCash but some days I do. Especially for my frequent customers who have become my friends. Some people just like to take on credit even though they have money. These ones I charge with either rands or US dollars only. It's like a tradition that will never die. The cross rate is the problem, but business must go on. In the absence of small coinage for change we give airtime or data bundles but not often; mostly prices are fixed that they do not require change, if it is required other small items can be given, apparently people like it"* (Interview with Ruva, Masvingo,30 Mrach 2019).

Although having savings and investment to manage risk and uncertainty is theoretically consistent with manifestations of everyday financialisation, however, the goals of the market participants differed from conventional forms of financialisation. Conventional financialised practices could not be easily reinforced in the informal sector without risking rearranging the social organisation of the informal market economies, which ironically made the domestication of both EcoCash and MTN mobile money possible. Hence for this reason, participants in both Manzini and Masvingo markets adopted MTN and EcoCash mobile money respectively to

enact their existing financial practices. This may also have been as a result of the shifting configuration of their financial knowledge and practices which remains largely assumed rather than interrogated (Lai, 2016). The important political consequence of mobile money hinged on its ability to reinforce a type of sociality which manifested in how MM was used in line with specific cultural, social, and political practices that was moderated by social and economic organisation within the markets. Hence the way MM was used and manipulated to enact traditional financial practices of the market setting revealed the creative instability of money in its digital form as discussed earlier. Clearly, MM failed to fully bring new behaviours to transform the informal market participants into well-behaved subjects through digital monitoring (Mader, 2015; Gabor and Brooks, 2017). Participants continued to use MM, which at face value may signal high levels of financialisation in theory but practically, MM was used less in the ways it was intended to at its inception and more to facilitate existing, traditional financial practices. Hence regarding the financialising capacity of mobile money, the findings in both Manzini and Masvingo indicated that the participants were active adopters who creatively made mental accounts of their financial decisions, most specifically by weighing how each decision was most likely going to affect them either positively or negatively. While some participants chose to use mobile money within their networks, others saw it as a tool to have a secret stash of income hidden away from others based on their own calculations.

This shows that financialisation in the informal sector remained a multifaceted and complex process which was not under the control of the financial industry (MNOs) but conditioned by a wide array of institutional factors existing within the markets prior to its introduction. Similar observations were also made in relation to micro credit whereby the household became a conceptual lens that made visible how the mundane everyday activities of households exposed the vulnerabilities of financialisation (Mader, 2015; Prahalad; 2016). Most poor households were left worse-off by financialization, despite the common-sense consensus that access to financial gains has been "democratized". The participants' lack of clear financial goals made them uncertain and unpredictable financial subjects (Erturk et al. 2007; Langley 2020). In the markets, mobile money did not lead to unprecedented differentiation and a new way of social existence as it was used to mirror existing practices as opposed to Polanyi (2001)'s classical sentiments that economies developed an independent existence as a socially objective functional context with its own dynamics. This is because crises such as inflation, shortages, demand, and supply curves that seem like natural occurrences are produced by intentional human action. In Masvingo, amid the functional chaos, participants continuously searched for

better ways to survive in markets by using MM in conjunction with other currencies to close gaps caused by the digital divide. Another consequence worth mentioning centred around the continued use of cash in the markets as discussed in **8.3** below.

8.3 Digital divide, new money, and mobile money sociality in the markets

One Wednesday morning I sat in the market in Manzini to take a break to enjoy a cup of Kenyan tea that I had been offered by Khanyi, a friend of Koni -one of my participants. I wanted to refuse but it was rude to do so given that I had known these women for some time, and we were more like family. She poured directly from her flask which to my surprise looked very expensive, the tea was smoking hot, and I took my time sipping it. Whilst I was sitting there, a customer came and wanted to buy beaded necklaces in bulk, but she did not have enough cash. Koni offered a big discount since she was buying a lot. They talked and finally agreed to settle the bill in the following manner, The traditional beaded necklaces and bracelets which were in Swazi flag colours totalled 1500 emalangeni in Swazi currency of which 800 was paid in cash, 300 was paid in mobile money and the remaining 400 was to be paid after she had sold them at the reed dance ceremony the following Monday. The problem was Koni did not have a mobile handset, it was broken, so she had to ask for a handset from her husband briefly to complete the transaction. It was a little problematic, but it worked eventually (Extract from Author's field notes).

Just like any other soft currency, mobile money use in exchange functions was also restricted in terms of access and some participants reported that they felt restricted in so many ways due to different reasons, including lack of access to mobile handsets, using shared handsets, limited knowledge of mobile wallets, poor network coverage in the rural areas in Manzini and due to extreme power cuts in Masvingo, as such they were not able to participate in its use meaningfully. Hence, new forms of inclusion and exclusion were bound to occur when transactional infrastructures are owned by private payments companies, in this case MTN and ECONET, a distinct change from the public utility of cash (Donovan,2018; Roy, 2010; Tankha and Dalinghaus,20209). Based on this observation, referring to mobile money transactions as a new form of cultural wealth and a return of the original sociality of African money remain open to discussion given that mobile money created new social and technological divides in the informal communities within which it was operational (Kusimba, 2021). It was clear that a seamless social life of mobile money was not possible; there were cases where mobile money

became a contested social relation in the communities. In Masvingo, EcoCash use in combination with other currencies i.e., US dollars, Rands and Bond notes, and the virtual Real Time Gross settlements (RTGs), involved constant negotiation over value and understandings of meanings of relations of exchange as well as constant modification and contestation over charges, commission, rates among other issues (Southall, 2017). The use of agents who are human beings as "ATMs" whereby money was banked and withdrawn from people meant that what was transported from one person to the other at the cashing points was not only money, but virtues of humanness and personal identity entangled in confused ways of relating.

For participants like Koni who had to share a handset it was less convenient, and it highlighted the gender differences in resource ownership and priority. Koni's husband had a handset, but he was not working except for the few times he sold his merchandise in the market. Koni was working day and night making beads, but she could not afford to fix her handset due to the burden of family upkeep that was on her shoulders. Surprisingly, Koni's husband's mobile handset was bought using Koni's income. Therefore, although not very salient, mobile money caused a multiplicity of social hierarchies which were specific to each setting (Zelizer, 2009; Dodd, 2014; Guyer, 2004; 2016). The findings in both locations indicated that, some participants were unable to capitalise on MM as a financial service innovation due to a combination of cultural, geographic, and other forms of self-exclusion which were coupled by extreme poverty and lack of disposable income. However, for other participants including Thami, Sipho, Tito and Tawanda from both locations, mobile money was used only when necessary. For Tito, who was elderly, EcoCash was a symbol of difference and restriction rather than independence and belonging; he bemoaned that he did not feel competent enough to use the service compared his younger counterparts.

Important to note is that symbolic rejection was also highlighted in affluent societies as well. Specifically, a study done in Norway also revealed non-use of technology among the visually impaired which showed that technology was adopted or rejected in ways that were symbolic of various values and identities (Soderstrom and Ytterhus, 2010). This can also be explained in terms of symbolic rejection whereby participants did not see how MM fitted within their existing lives in an extensive way, choosing to use mobile money for some transactions and not others, making MM for some participants, a means to an end not an end in itself. Further, the rejection of telecentres in India is one example of symbolic rejection of technology as people did not perceive any usefulness of the telecentres over traditional ways of sharing information that they had been using and deemed more inclusive (Gollakota and Doshi, 2011).

Therefore, by aligning and using MM as complementary to existing financial practices, participants in both markets were able to strike a level of congruence between the two systems in ways that increased their agency and personal wellbeing. Based on the above positions, participants' experiences with financial innovations were therefore mirrored in multiple divergent practices (Ozili,2020) and in few cases participants' limited use of MM became a new space for small scale resistance to the totalising nature of technology. In as much as mobile money depicted a moral social life, there were cases where public controversies ensued regarding the way MM was used. Participants reported deception, complained about fees and technical glitches that were beyond their control as summed up in Koni's words below,

"I send money to my supplier before for my stock towards the reed dance, however I realised after some time that she did not receive the money and I had to resend again, sometimes it is just the network that is not stable, sometimes I have encountered agents who do not have enough units to send a significant amount of money, and I had to wait for her to get a lot of customers to deposit cash, not to withdraw, and when business is slow this can take ages. It's sad because before we did not use mobile money. It was just cash and there were no such problems. Some customers will take goods and say they will send the money later on MoMo, but they never do it on time. It's an option that we cannot refuse, mostly the customers are my regulars, but people will always take advantage of everything for their benefit" (*Interview* with Koni, Manzini,24 October 2018).

In addition, trust in mobile money was also affected by the question of its materiality and as a valid representation of bank notes and coins in both Masvingo and Manzini. In both locations, cash functioned as an infrastructure on top of which exchange, communication and social interaction occurred. As the findings indicate, in Masvingo, the use of mobile money in the markets where scarcity and lack of liquidity was a common characteristic and storing money in cash also depended on existing informal alternatives such as group savings and merry-go-rounds which did not adapt to digital money as participants feared that keeping large amounts in EcoCash was counterproductive due to high levels of inflation. As such money had to be quickly converted into cash, preferably Rands and American dollars from the cash vendors in the streets This in turn affected the social life of digital money as the materiality or physicality of cash had a great role to play, particularly for elderly people in the markets. The physicality of cash enabled mental accountability as individuals could count, hide, and transfer few bills of money at a time. Moreover, physical cash was perceived as secure by old people as it has an immediate material presence that is not afforded by electronic money.

However, digital financial alternatives and electronic banking have for the most part ignored the power of these material and social qualities of money. Further, given the precarious nature of the jobs and income generating activities in the markets, participants in Masvingo bemoaned that physical cash could have made their control and transfer of money easier among networks of friends and family. A related study by Vines et al (2014) revealed that, for controlling purposes, individuals kept different earmarked stacks of physical cash separately in different pockets of a bag or purse, under mattresses, in unused pots and pillows among many other secret hiding places, a practice which can be likened to operating multiple bank accounts. In addition, unlike mobile money, cash could be separated and placed in different jars, where one can "see" how much is left of specific types of bills. Similarly, participants' narratives in Manzini markets demonstrated that the restrictive qualities of money based on their materiality alerted them as to how much they were spending and whether they should slow down as opposed to mobile money.

The other interesting result was the shared fear of theft even though the money was virtual. In Masvingo, market ladies reported that they continued to hide their money cashed out from their EcoCash wallets inside pillows, under mattresses, unused kitchen utensils like big pots. As Chipo rightly puts it in the quotation below,

"After every business day I go to my friend Tandai who is a mobile money agent to cash out my money; there is a guy who changes money near my house. I change it to US dollars before it goes away like the wind" (Interview with Chipo, Masvingo,4 April 2019).

Furthermore, hiding money from family members continue to be a widespread practice among low-income earners and precarious workers to safeguard money, primarily against theft and avoiding unwanted requests for money from the family and friends whose requests they deemed less urgent. It was common for participants not to disclose or share information related to the whereabouts of their money. However, important to note is that although money in the mobile wallet could be cashed in and out on daily basis just in time for use, mobile money did not allow the market participants to do the exact things they could do with banknotes and coins such as dropping few coins in a beggar's plate for future blessing, bribing security and police officers when caught doing illegal money changing, giving kids offering money in church, paying for small items like sweets and fruits from street vendors among many other activities that prompted them to keep cash in hand at all time.

Moreover, the persistent socio-economic and financial in Zimbabwe dictated that participants in Masvingo had to find ways to forge a living against all odds. Chronic lack and unavailability of cash meant that many market women had to rely on virtual money and RTGs (real time gross settlements) using virtual money as direct and full payment with cash became difficult to make. Important to note is that RTGs were only available to people with functional bank accounts who were able to move funds electronically to settle transactions. Thus, in the market participants reported that they depended on mobile money which became cumbersome to change to cash for many reasons, including the high would ask charged by money changers in return for cash. People like Jona, Danai, and Gogo Cherry among others who because of their roles had to interact with money changers a lot bemoaned that the (money changers) would ask for commission of up to 30 percent which made the situation hopeless. This meant when changing $100 in the mobile money wallet to cash, the charges became $ 30, meaning the women could only take out $70 dollars per every 100 dollars. The shift from material to digital money may have suggested the "thingness" of money. However, according to Dodd (2016), money is not a thing that can be abstracted from social life. The study findings in Masvingo revealed that individuals had a variety of monetary practices that directly mirrored their upbringing, their lifestyles, their networks and social circles and their places if origin just to mention a few. Therefore, EcoCash mobile money use in Masvingo did not result in the replacement of existing monetary practices rather it resulted in hybridised mixtures of digital and physical accounting of relationships and value.

Regardless of form, participants earmarked (Douglas, 1967; Zelizer, 1996) money by uses, sources, amounts, and spend it differently. Based on the participants, narratives, the categories of money were not weighted equally. In Masvingo, EcoCash mobile money exist in a complicated relationship with the other rails used for financial transactions which the people have formed lasting bonds with over time. Further, the ongoing cash crisis makes it difficult for people to rely on mobile money alone. Important to note also is that the nature of life prior to mobile money provided a breeding space for the social life of money. Mobile money was introduced in an existing socio-economic ecosystem where social bonds between the people may look non-existent but are ever present in the way their trading spaces are organised. From the participants' narratives, the difference between winning and losing in the markets was fluid as most of the transaction involved great risk. Though riddled with challenges caused by liquidity constraints and general financial woes, in Masvingo, mobile money helped to reinvent and strengthen local ways of being that were no longer based on local sociality maintained

through face-to-face interactions formerly enabled by cash transactions. As such, it was necessary to build the social into MM payments in ways that maintained the traditional rituals embedded in non-digital forms of payment.

Although mobile money could as well be used to settle many market exchanges, there were certain transactions that could only be settled with cash (forex and local bond notes) e.g., taxi fare, bread, one-dollar sadza plate and goods that were in limited stock in Zimbabwe at the time of writing such as cooking oil. The reason was that these goods were imported from South Arica using Rands not Zimbabwean bond notes. Further, insisting on paying with mobile money meant paying more for goods. For example, a 2-litre container of cooking oil was at three prices in dollars, RTGS, bond notes and mobile money with chances of paying increasing based on choice of currency.

Furthermore, the tripartite pricing system led to the emergence of new vulnerabilities among the elderly women who were not conversant with rates. Some participants lost money to unscrupulous money changers and barons who short-changed them. Also, the general preference for cash by market traders coming from the neighbouring rural villages in Masvingo was not supported by the financial structure that was weak. As a result, these women became vulnerable as they had to settle for other forms of payments that were not initially intended for their goods. Thus, the women had to change their minds on which type of currency to accept based on their existing knowledge of the currency. As a result, business as usual became more complicated by each day due to the shift in payment space from Zimbabwean dollars, RTGS, bond notes, US dollars and mobile money which were used either separately or in conjunction in a relatively short space of time with no time to adapt and understand the social and economic consequences. Irrefutably, this multicurrency system resulted in more than binaries of exclusion and inclusion but other layers of difference as well such as symbolic rejection, self-exclusion and further webs of socio-economic divisions and complex social economies whereby social relationships determined loss or gain.

Of particular importance is my discussions with Danai, a police officer turned undercover money changer in Masvingo who retorted that,

"It's just an unreal life, plain magic, we used to know money before the introduction of the US dollars in 2009. Now we are just doing this to survive otherwise I, for one see no way out of these financial woes any time soon. It's like problems keep ballooning and we have to get used to it and find ways to get on with our lives. I no longer talk about the poverty or politics in this

country, it's highly of no consequence to me now" (Interview with Danai, Masvingo,18 March 2019).

In this light, EcoCash and MTN mobile money practices, usage patterns and consumption dynamics were socially situated reactions to disenchantment with the current political and economic realities which forced people to unwillingly participate in participatory dictatorship in both locations. I say this because the hard work and effort of the ordinary citizens helped to cushion the dysfunctional financial system and government from uprisings and strikes as people focused on securing their own livelihoods in their own ways. In both Manzini and Masvingo, in the absence of a functional financial environment, MM became a parallel infrastructure that replaced physical cash with unintended consequences of producing blended social entities characterised by partial indifference to power structures and involuntary acceptance of the unbearable situation. The use of deferred payments (a usual and widespread practice in both Eswatini and Zimbabwe markets) through mobile money was normally between people who were not too different in relation to class and status or potential equals (who are not in current state of equality). In practice, the act of owing others and being owed by others smoothed, created, and reconstructed an on-going system of temporal hierarchies to be restored after the debt is cleared. As the findings show, this equilibrium was never reached as more debts are created and cancelled at the same time. Findings in Masvingo further reinforced the presence of conflicts as many participants reported not being able to pay debts due to the escalating rates.

It's difficult to borrow money from anyone or to promise to pay with credit; say I take stock from farmers today for RTGs 5000, if I pay at the end of the week after my sales, I'm at a loss because the farmers will expect money at the current rate of the US dollar equivalent of that RTGs 5000. I rather buy cash which is not easy as well given the challenges we have when buying cash from the money changers" (Interview with Tinotenda, Masvingo,11 February 2019).

As illustrated in the quote above, buying and selling using MoMo and paying later only increased relationship instability rather than levelling relations whereby some unpaid debts resulted in severing of ties, lack of trust and repossession of stalls in the markets. Hence, informal markets were supported by power and violence which operate in invisible but institutionalised ways. It therefore ironic how mobile money, a tool that was supposed to be used as a mechanism for reducing informal systems of deferred payments only ended up

creating more relations among the market participants. This way, MM became a mirror to existing ways of transacting, with some participants indicating in passing that the reason that they could not use MM was because it was slow and time consuming- a paradox to established knowledge about MM efficiency. This paradox was among the many reasons resulted in new digital subjectivities and various forms of grassroots resistance to surface. This study revealed that participants in the two locations had a distinct relationship with money depending on personal as well as societal relationships. Both MTN and EcoCash mobile money corresponded with the idea of sociality although disorderly connections existed as well encountered.

8.4 Chapter Summary

The findings go a long way in suggesting that technocratic solutions are indeed depoliticised schemes which fail to understand the wider context and to appreciate existing financial knowledge of the very people who are assumed to be needing the financial services. The findings indicated that participants in the informal sector had opportunities to exert their agency in subtle ways. They were able to achieve their own localised idea of mobile money use that paid homage to their way of life. Hypothetically, a family of five adults would have been expected to open five MM accounts, On the ground, some couples like Koni and her husband chose to open and share one account. Important to note is that this was not because of lack of knowledge but rather a calculated but unscripted choice. Hence instead of making them vulnerable, social norms informed the participants' agency in a positive way. In both Manzini and Masvingo, participants were able to carry out isolated individual actions that, unlike in the formal sector where resistance and rebuttal actions are built upon each other, in the informal sector individual actions were isolated, connected, and meaningful.

CHAPTER 9: CONCLUSIONS AND RECOMMENDATIONS

9.1 Introduction

In many African contexts, mobile money operates in a policy environment that is constantly shifting towards 'fixing' the problem of financial inclusion (FI) while considering financial exclusion as a technical problem. However, the institutionalisation of such binaries focuses more on creating an ideal society and in the process does not consider the local realities and mundane practices of the service users. There has been increasing attention on the advantages of incorporating financial service innovations to increase FI among the people at the bottom of the pyramid. However, the findings challenge the assumption that new digital financial innovations place the service user at an added advantage to accumulate wealth and savings for themselves. I argue that this deliberate lack of attention to the needs of the BOP's financial needs has led to the definition of FI by what it is not i.e., in terms of exclusion (Roy, 2010; Mubarak and Small, 2018:7). Therefore, by looking at mobile money usage and sociality through socio-cultural lenses, this study provides a useful space for the examination of hidden but critical forms of resistance to full subjectification as well as a useful dimension to understanding financialisation. In both Masvingo and Manzini, participants were able to cope with their everyday realities without necessarily changing their existing social relations. Hence, without considering the local norms, values, social meanings, and inbuilt trust mechanisms in the communities of adoption, MM is more likely to be neither transformative nor progressive.

In the two study locations, mobile money passed through stages like production, distribution, reinterpretation, and consumption, i.e., stages that are all socially moderated. Based on the diverse narratives, what mattered to participants the most was not the desire to make more money and keeping it safely locked away in digital wallets, rather the participants including Koni, Zamo, Vee, Rutendo, Gogo Cherry and Gogo Flo, to mention but a few, were focused on the human work (Ferreira and Perry, 2019) included in their use of mobile money by placing great importance on the intersection between their old and new social practices as well as the new type of life they produced and sustained through MM use. Therefore, MM produced a social life that mirrored existing financial practices of the market participants.

Therefore, rather than focusing on mobile money as yet another silver bullet for household economic empowerment, increased savings, and financial inclusion (Jack and Suri, 2016; Bateman, et al., 2019; Natile, 2020), this study pushes the knowledge boundaries towards a

new understanding of how digital money is socially created and understood within adoptive communities. I add on the strand of literature that considers the non-salient traditional philosophies and politics, non-ideal, mundane, characteristics relating to what humans do, how they act, and how they derive meaning from their lived experience. In 9.2 below I demonstrate how the social life of mobile money was co-created in the two locations through unscripted meaning making practices during use.

9.2 The social life of mobile money in perspective

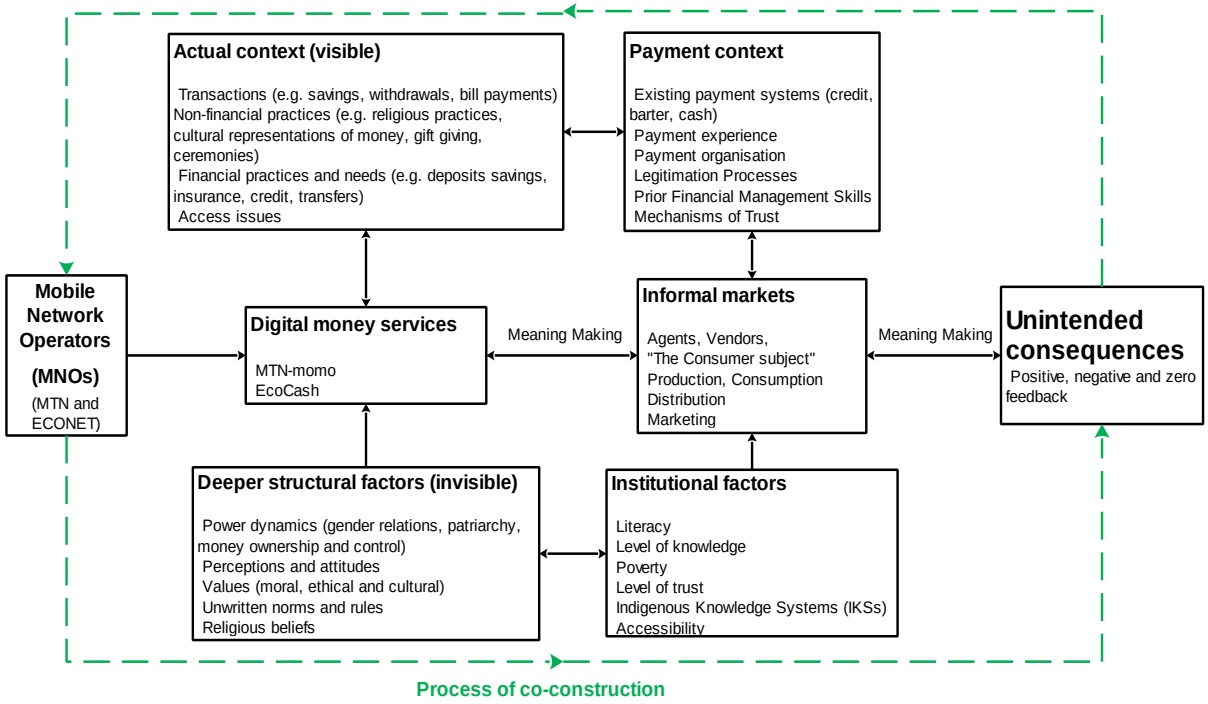

Fig. 10 Social life of mobile money in Manzini and Masvingo (Source: Compiled by Author)

In Fig. 10, I demonstrate how the social life of MM was shaped in the markets -i.e., how the context of use affected how they saved, earned, paid, and spend their money. Thus, mobile money as a service was deeply embedded in the socio-economic and political context of the market spaces within which it was operational. As shown above, MNOs such as MTN and Econet who were responsible for providing MM services were embedded in the local contexts of use within the informal markets. The social of life of MM was affected by the actual context of use including the payment context which included existing forms of payment, payment experience, payment organisation and the actual payments that the participants were able to complete using MM. In addition, the deeper structural factors included gender norms, religious

beliefs, power dynamics, norms and values that were not directly visible but affected MM access, use and control among participants. In addition, the institutional factors such as level of existing knowledge on MM payments, financial literacy and accessibility also affected the social life of MM. These factors were intertwined through meaning making webs at each point. Participants negotiated and made mental notes of what they valued most about MM leading to a process of co-creation of value.

Furthermore, Manzini and Masvingo markets, for example, are local contexts that hold space, not timeless entities- i.e., these markets are defined by time moments which produced distinct forms of sociality. Thus, for the participants, it was not about making more money but whether the kinds of sociability produced through their use could address existing needs in their informal lives. It seemed as though money's communicative role and symbolic capacities as discussed in Chapter 5, 6, 7 and 8 were slowly becoming a key means through which financial subjectivities were produced in the markets in ways that contextualised the market participants' experiences to have unique specificity.

Furthermore, despite our understanding of the mobile phone as a basic communication tool, findings in both locations indicated that the use of mobile phone as a financial service tool led to the development of new forms of relationships that were once made invisible by cash. This means that MM had a greater capacity to increase opportunities for sociability than cash. As the findings demonstrate, through MM use, participants were seeking self-preservation, survival, and continuity through references to social connectedness mediated by a combination of unwritten laws and unscripted but meaningful practices that were honed over the years. Further, MM was a very useful tool among groups of people who had already built a shared identity as market traders with emphasis on interdependence and mutual support. Although elements of marginal gains (Guyer, 2004) were equally present, the use of MM in conjunction with existing monetary repertoires increased trust and solidarity in the markets. MM cultivated and entrenched feelings of gratitude, respect, mutuality, reciprocity, and friendship rather than the assumed independence and individualism or a form of altruistic behaviour to empower oneself in terms of financial inclusion.

Therefore, in order to understand the impact of mobile money on financial lives of the people at the margins, let alone on financial inclusion, requires a thorough understanding of how people understand, interpret, and live with money in their day to day lives. This includes paying attention to mundane financial practices such as buying airtime, storing coins in a jar, carefully

placing notes reserved for church offering between the pages of a bible, earmarking different monies in one mobile wallet and many insignificant but impactful practices that gives meaning and value to life at the margins.

Although MM did not drastically change the way participants led their financial lives and conducted their everyday financial practices, the participants skilfully blended MM within their existing socio-economic lives without necessarily changing their social and economic realities. It was the participants themselves who changed their use of MM to facilitate their creation of a desired socio-economic reality. Therefore, mobile money provided a new way of doing old activities - including paying tithe, contributing for stokvels, funerals and other significant social activities.

The evidence from both markets demonstrated that participants constantly sought for ways to use MM more effectively to manage their concerns both at individual and group level. This is because the transformative nature of MM remained very limited, one of the ways to manage long standing socioeconomic problems and to meet long time social needs and goals in the informal markets and basic transaction behaviour and practices remained the same. Hence mobile money was without a doubt a gradual and adaptive process not a disruptive novelty through which participants reproduced their lives rather than developing new financial practices. A good example is how people used the internet and online communication such as emails only to make initial contact for subsequent face to face communication.

Lastly, in terms of future research, this framework is critical in guiding future quantitative studies on digital financial service innovation or other technologies meant to benefit the marginalised. By explaining the linkages between the MNOs, MM services, informal sector, and the invisible and visible contexts. This framework does a great job highlighting all the causal linkages and possible intersections which makes it a starting point for future studies. For example, future quantitative studies can formulate different hypothesis to study the statistical significance of the factors listed in the framework in a more generalised and larger sample to help in policy formulation. It might also be beneficial for future studies to look at the extent to which such transformations could challenge, influence, or shape institutional policies. However, caution should be observed due to the multiple overlaps that exist between the different variables.

9.3 Contribution of the thesis

This thesis has specific contributions to scholars wishing to make sense of the enduring social life of money in its multiple forms and mostly recently in its digital form in a society characterised by binaries of exclusion and inclusion, haves and have nots, deepening digital divide and fluid work arrangements. This thesis serves as a reminder for sensitivity towards how existing mundane financial practices which remain mostly obscured may be the starting point of transformational change from below with regards to MM payments.

Firstly, this thesis contributes critical new findings to the field of digital financial service innovations for the people at the bottom of the pyramid by highlighting a critical link between social practices and the sociality of MM. Thus, the study findings illustrate the need to include context specific experience in MM provision for the future. Of importance also is how the thesis show that mobile money as a new technology of payment is diffused and used in the new contexts in which it is introduced in ways that it was not originally meant as long as they are linked to the everyday practical realities of the people sustainably without disrupting existing forms of positive and negative sociation.

Secondly the findings of this study speak to critical labour studies, specifically on social relations of precarity and digital financial inclusion as they are enacted in the everyday lives of the participants in the informal markets (post Fordist Labour practices and affective labour). Specifically, it shows how it adds up to creating new vulnerabilities such as increased labour burden and other forms of financial abuses on the part of women from whom the performance of gender is not voluntary but dictated by the context (Butler, 2009). Other vulnerabilities included new ways of gendering that placed men at a better advantage of controlling women's income by simply refusing to cooperate when it comes to domestic expenses. It is also important to realise that provision of a secure ways of transacting only placed participants as the new source of profits for big telecommunications. Hence there is a big difference between having a secure form of transacting and actual means of earning gainful income.

Thirdly, the study contributes by providing evidence that expands the definition of social life of digital money so as to broaden understanding on the phenomena at a time where digital financial services are proliferating in new contexts. Understanding the social life of digital money sheds light on how problems of people in the informal markets are framed and unframed and how solutions might appear based on studying the practical realities of people themselves. As the findings show, my participants were able to adjust mobile money as a technical solution

to fit their real-life challenges and existing opportunities. This approach extends to the field of sustainable finance and entrepreneurship for grassroots populations by understanding and prioritising the deliberate actions taken by the people on their own to solve their practical needs by appropriating both old and new solutions in culturally specific ways.

9.4 Recommendations

9.4.1 Implications for current and future research

This thesis emphasised a micro level analysis of how individuals co-created and promoted the mobile money as a social innovation in two diverse communities. Insights I got from this study therefore direct future research on micro social innovations to focus on individuals not the services themselves. Projects and imaginaries about the future of digital money may surely do better to introduce technology to respond to social, relational, monetary and management needs that are already available as money is created with and from society. As the findings in the two study sites reaffirmed, the role of shared meanings in the construction of money cannot be underscored. The worth of money precipitates on social relationships to a larger extent. By focusing on how individuals live their lives, what they like and dislike, what they value, their behaviour, the ordinary and extra ordinary life points, researchers will be at an advantage to understand how innovations come about and how they are mediated, legitimated, and institutionalised rather than assessing their potential benefits to the communities at a more abstract level.

This step therefore helps reducing the problem of looking at phenomena from ‘a moment in time’ to a move towards understanding ontological problems pertaining to how the participants’ conception of reality is rooted in their social and historical processes that are much broader than their current space. By so doing, researchers can look beyond locating meaning from the participants’ immediate consciousness to looking at how the instances of daily practices represent in participants life span.

9.4.2 Implications for future practice

The difficulties faced by traditional welfare systems to effect change and meeting the growing and diverse needs of society is worrying. Hence insights from studying the social life of digital money directs us towards the open-ended nature of mobile money, i.e., its ability to enable imaginaries of multiple meanings and experiences without necessarily focusing strictly on

mobile money's promise of digital financial inclusion. Therefore, this study points future practice to the efficacy of channelling the unscripted day to day financial activities of the people at the margins so as to address practical realities of vulnerable groups in society on their own terms using their own traditional wisdom. As the findings indicate, in both locations, participants used creative ways to meet their day to day socio-economic needs to ensure survival. Important to note is that what may have appeared to be ordinary social interactions, interpersonal activities became instrumental in meeting one or more goals in a crisis era as they were based on established practices.

9.5 Limitations and future directions

Although this study is important in pointing out how novel digital technologies affect social life and subsequent social change and equity in somewhat egalitarian spaces such as informal markets, a few limitations of this study need to be noted. To begin with, the data set was drawn from two small locations, Masvingo and Manzini as such this cannot be seen as covering the universe of the social life of digital money to other countries with different money characteristics and practices around money aesthetics, earmarking and compartmentalization of money, labelling of money, gift acceptance and refusal, disclosure and secrecy practices, material properties of money bills, money counting and identification issues. Whilst I only focused on specific identified everyday user practices that affected mobile money sociality, including gift giving, sharing risks, and earmarking mobile wallets, practices continue to evolve in a fluid fashion. Important to note is that the social constructions that have occurred surrounding financial service innovations keep evolving. Therefore, this research may, however, be useful in suggesting certain types of beliefs, values, and practices to look for in other contexts. Also, important to note is that digital money is still a complex phenomenon that is still evolving in unforeseeable ways. Because of this, it remains unclear where mobile money services will stand in the short, mid, and long term in both Masvingo and Manzini. The research results are therefore only provisional. The findings can be tested by the degree to which they remain relevant in the future. Despite its current limitations, the study open doors to directions for future research in ways that can address such as broadening the scope, using a mixed method approach, increasing sample size, and doing longitudinal research on mobile money to see how its social biography continue to change overtime.

In Zimbabwe, for example, both external and internal factors have reduced confidence on state-provided money and as such there is a need to provide a more holistic representation of the social, political, and institutional and economic forces that are driving MM in that context. Therefore, it is important to understand MM as a social fact that has come to stay and one that will continue to determine individual and collective behavior.

Lastly, digital financial innovations like MM have not only brought about techno-social disruptions but conceptual ones as well. There is a need to address binaries and contradictions in understanding MM by paying conscious attention to the interlinkages, structures and the people who use MM as a connected ecosystem in ways that redirect society to the social aspects and value of money one more time. Regardless of the limitations, I managed to focus on everyday money interactions and practices and detailed how the sociality of mobile money was manifesting in salient and less salient ways. MM as sociality was produced within a space where actors directly or indirectly and intersubjectively constitute and shape visa own definitions and conditioning process as we see the veil of money being momentarily lifted. Mobile money does not operate in an abstract or utopian economy, rather it repoints us to the way ordinary people attempt to make sense of what things are and how much value they hold in their lives. A provocative outlier in the findings that went against MM logic and warrants further research was the practice of frequently cashing in and out and spending MM in cash rather than in its digital form.

9.6 Chapter Summary

The thesis examined the practices resultant sociality as a result of mobile money use in Masvingo and Manzini. As the world of payment evolves, discussions in this thesis show that the role of shared meaning in the construction of money's value cannot be underscored. In both locations, MM use did not eliminate the cultural rituals involved in day to day monetary and nonmonetary exchanges. Participants continued to use barter, borrow each money using social references as collateral, contribute to their community stokvels, use money in line with tahrir gender defined traditional roles and use mobile money wallets as a shared family resource not individually as advertised and assumed at inception and introduction of MM. As a result of MM, participants were able to transcend ongoing, unmediated interactions in the informal market spaces (Remme and Silander, 2017; Silander, 2021). By moving away from focusing on mobile money as a market phenomenon which aim at promoting individualistic ways of

circulating money, this study findings showed that mobile money's success in the two locations depended on the social characteristics and social benefits as opposed to the notions of financial inclusion and economic empowerment. Triggered by the success of M-PESA in Kenya and similar endeavours in other Eastern African countries, for over a decade now, researchers have looked at the sustainability, relevance, and level of fit of mobile money services within localised frames of adoptive communities in the global South. There is, however, a general agreement among scholars on the perceived quantitative and qualitative impact of mobile money on the marginalised communities. However, this study recognises the important contribution of the broader cultural, social, and moral meanings of money on MM adoption and institutionalisation in day to day lives of its users (Guerin, et al., 2013). Given my study findings, it is therefore important to revisit the notion of whose narratives are privileged over whose and for what reasons? I argue that if the goal is to introduce sustainable payment options for the so called vulnerable and unbanked poor, then their broader everyday practices and the payment ecosystem around transactions and their nature equally matters.

Furthermore, this study revealed the sociality of MTN and EcoCash mobile money as examples of how shared meanings of money manifest via community affirmations that a new type of money is valued and appreciated in practice (Shaw, 2021). Similar observations were made among low-income groups who used WeChat and Alipay in China by McDonald and Guo (2021). They argued that digital money visibility was experienced by those who used the services within the context of their social lives, which shaped such moments of choice and the relations that underlined them. Hence, digital money was used in line with transactional and social benefits inherent in cultural norms and values (Yang and Palladini, 2015). In the two locations for example, despite, the current digital nature, gift giving behaviours continue to implicate social relations more than economic ones (Mauss, 2002). This observation is not only demonstrated through mobile money, there is overwhelming evidence showing that other forms of digital currencies have also reaffirmed the central importance of social meanings accounts of money (Zelizer, 2010; Bandelji et al. 2017, Ferreira and Perry, 2019). In addition, the IMTFI for example commissioned multi country research on mobile money to document how emerging money forms such as bitcoin, m-money and other innovative currencies success and sustainability is depended on the localised form of wisdom, local customs and traditions that gives it meanings and a backbone for its legitimation. In short, the perceived worth and value of money in its digital form lies on social relationships (Shaw, 2021).

However, despite the recorded increase in interest in studying digital currencies such as mobile money, the social life of mobile money is less understood and remain isolated as secondary and supplementary. Given this background, I conclude by revisiting the main debates and arguments presented in this thesis, highlighting their theoretical, practical, and empirical contributions. A considerable body of literature on mobile money has generated ideas that point to the impersonal, universal, and neutral nature of digital money while unconsciously side-lining the political processes involved in the processes of deployment, legitimation, and mediation of mobile money services within communities. It is important to note that MM did not alter cultural expectations surrounding money use. The findings demonstrated that due to cultural conditioning and reflexive calculations, women were more attentive to mobile money usages in regard to their traditional roles of social reproduction.

This study therefore moves beyond this narrow focus and conceptualisation of social network effects and social factors affecting mobile money use to unearthing the "rich social life" of mobile money itself through the examination of participants' everyday practices and their intimate association with MM sociality. Further, this thesis breaks free from overemphasising the salient economic factors to show how the association of mobile money with grassroots empowerment is a top-down approach of highlighting the practical realities of MM users within their context while at the same time dislocating them from their context of use as depoliticised subjects with zero autonomy. It is however important to note that this thesis provides but an introduction to the study of social life of digital money, specifically mobile money, in the context of the adoptive communities. The study is based on the understanding that humans already possess the much-needed practical techniques to understand technologies within their culture, norms, and existing practices, which helps them to structure and cue their everyday material and immaterial exchanges. MM as a practice and a payment was therefore a socialising process whereby everyday social habits and manners were ingrained, in the individual such that habits involving new payments channels such as MM became second nature.

Most importantly, the existing institutional vacuum in Masvingo as well as the high levels of precarity meant that participants had to depend on social infrastructures of relationships, kin, friends, family, and other established relations in the informal markets within which mobile money acquired its legitimation and social life. Given the cash crisis, mobile money represented hope and nostalgia at the same time. However, unlike in Eswatini where mobile money led to increased spending and false security among women, in Masvingo MM led constricted and protracted spending habits due to the tripartite pricing system which

disadvantaged mobile money users in both informal and formal markets. Mobile money on its own was not sufficient to address the entrenched social and economic problems in both locations. Evidence also show that MM use brought its own fare share unintended consequences for the participants including constant negotiation of their new digital subjectivities and identities, unnecessary surveillance of spending behaviours through mobile wallets, and to a lesser extent involuntary control of the unsuspecting mobile money users whom the state had already failed. The performative nature of mobile money also meant that users contributed their emotional and affective labour and increased unremunerated work. To this end, the markets became ongoing sites for active, and strategic acceptance and refusal of other forms of subjectification.

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APPENDICES
Appendix A 1: Participant Information Sheet- Shona



University of Witwatersrand
Department of Sociology
1 Jan Smuts Avenue
Braamfontein 2000
Johannesburg
South Africa

20 Mbudzi 2018

Mudikanwi

Zita rangu ndi Emma Mavodza. Ndiri kuita zvidzidzo zvePhD payunivesiti ye Witwatersrand muSouth Africa. Ndiri kuita risechi inotarisa nezve kufambiswa kwemari nerunhare muguta reMasvingo. Ndinotarisa kugamuchirwa kwekufambisa mari nefoni nenzira dzakaita sana EcoCash ndichiongorora kusiyana kana kufanana kwazvo ne zvinoitwa mu Swaziland muguta reMatsapha. Ndiri kukukoka mudikanwi kuva umwe wevanhu vandichaita navo nhaurirano maererano nenyaya iyi. Nhaurirano iyi inosanganira kubvunza nekupindura mibvunzo nezve kufambiswa kwemari mazuvano nerunhare. Nhaurirano iyi inoitwa ne Shona nechirungu saka unosarudza rurimi rwaunoda.

Chinangwa chechidzidzo ichi ndeche kuongoorora magamuchirirwo enzira iyi yekufambisa mari nevashandisi vayo zvinoita kuti vabudirire. Kana uchida kuva muchidzidzo ichi, Ndinokumbira kuti tiite nhaurirano iyi nenguva nezuva ratabvumirana tese pazvimbo yakakunakira. Nhauriranoiti ingangotora awa rimwe chete or awa nepakati. Ndinkumbira

kurekodha tichitaura kana wakasunguka nazvo. Ndinokumbirawo kuzoita imwe nhauriran pfupi munguva dzinotevera kungoti ndibvunzurudze nekunzwisisa zvandinenge ndichinetseka nazvo. Kana pane zvaunoda kuti ndinzwisise ndinokumbira utore mufananiza nerunhare rwako toxzo tsanangurirana tese nekuongorora.

Hapana kukuvara kwaungasangana nakwo nekuva umwe wevatuari muchizidzo ichi. Kana usingachanzi zvakanaka tichiri kuita nhaurirano tinombomira tozoenderera mberi rimwe zuva kana imwe nguva. Hapana mari kana zvimwe zvinhu zvaunopiwa nekuti nhaurirano iyi ingoribyezvedzidzo. Hapana kusungirirwa kana mutongo waunopiwa pakurega kutaura neni nezvenyaya iyi. Handishandisi zita rako chairo saka hapana angaverenga akazuvva kuti ndiwe kana nhaurirano iyi yazioshandiswa pakunyorwa kwamabhuku. Zvese zvatataurana ndichazvichechetedza panzvimbo yakakiyiwa nguva dzese.

Unozvipira kuva muchidzidzo ichi kwete kumanikidzwa saka unokwanisa kurega chero nguva pasina mutongo. Unokwanisa kukumbira kubviswa kwemashoko ako murisechi iyi kana kuramba kupindura mibvunzo yausingadi. Kana paita kusawirirana kukutru ndinokwanisa kukubvisa murisechi iyi sarisecha. Hausi kuzotaura nezvezvido zvako or zvemitemo maererano nerisechi iyi. Risechi iyi yakaongororwa ikaonekwa yakakokdzera kuitwa ne yunivhesiti ye Witwatersrand nedare rezve risechechi dzinosanganisira vanhu.

Kana une mibvunzo unokwanisa kushandisa nzira dzinotevera dzakanyorwa pasi. Risechi iyi ichanyorwa serondedzero inenge ichiwanikaw muraibhurari ye yunivhesiti yeWitwatersrand uye ichange iripo pawebhusaiti yeyunivhesiti. Kana une zvaunoda kutasanngurirwa kana kusangutsikana nemaitirwo e risechi iyi, sununguka kutaura ne dare rerisechi payunivhesiti panhamba idzi. Runhare +27(0)11 717 1408, Imeiri Shaun.Schoeman@wits.ac.za

Wako muzvokwadi



Emma Mavodza

Imeiri: 1231184@students.wits.ac.za,

Murairidzi: Prof Bridget Kenny Imeiri: Bridget.Kenny@wits.ac.za

Appendix A 3: Participant Information Sheet – Siswati



University of Witwatersrand

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South Africa

22 Lweti 2018

Mnumzane/ Nkhosatane

Ligama lami ngingu Emma Mavodza. Ngenta Phd ku Development Studies kunyuvesi ye Witwatersrand ehlangotsini le Sociology. Ngenta luchwaningo lwetigcinamba tebatfu ngekusebentisa hamba mali endzaweni yakuMatsapha. Loluchwaningoluhlose kutfola bulukhuni bantfu labanglangana nabo kuMatsaphja. Ngitsandza kukucela kutsi utimbandzakanye name kukhulumo nconciswano.

Lenkhulumo nconciswano itofaka kuphendvula imibuto letsite lephetselene nalesihloko lesingetulu. Lenkhulumo nconciswano itowentiwa ngesiSwati nangesingisi. Umutfu uvumelikile kusebentisa lulwimi leva lumulungela.

Lenkhulomo nconciswano ifise kutfola tigcinamba bantfu labasebentisa hamba mali labahlangabeana nato nekutsi letigcinamba lenta bese bamusebentisa njani lohamba mali okhe Malanga. Uma une sifiso kutibandzakanya kulenkhulumo nconciswano ngicela kutsi sibe nenkhulumo nconciswano ngelusuku nelilanya nesikhatsi lesingangemizuzu lengemashumi lasitfupha ne hhafu. Uma uvuma ngicela kukawatisa kutsi ngito rekhoda lekhulumo

nconciswano uma kunesidzingo sente inkkhulumo nconciswano nami uma ikulungela. Loku kutwenta kutsi ngisheshe phindze ngitfle emaciniso etingcinamba tahamba mal. Kuzam a kwentela kutsi kutfolakale kahle letigcinamba kahle ngitosebentisa kwekurekhodha emavi aletikhulumo nconciswano ngitcela kutsi uebentisa namahlala ekhikhimi wakho kutsi ushuthe titfombe letiphatse ngelilangalesitovumelana ngalo kwenta lenkhulumo nconciswano. Loku awukaphoceleli kukwenta ungasho nawungeke ukhone kukwenta kute inhlawulo yekungakhoni.

Kute bungoti lebengibonile kutsi ungahlangabetana nabo ngekutimbandzakanya kulenkhulumo nconciswano. Uma uva noma uhlangabetana nebungoti nma bulukhulumi sisenta sivumilane ngalesinye sikhatsi. Kute imali lotoyitfola ngekutimbandzakanya kulankhulumo nconciswano.

Ngitokwenta konkhe lokusemadleni kutsi kube bete lomatanisa tiphendvulo takho tenkulumo ncomnciswano. Imiphumela yalenkhulumo nconciswano itosentjentiswa khona labanye bantfu ngitowenta konkhe lokusemaheni kutsi kube bete lapho kuvela bunguwe bakho. Konkhe lokutfolakala kulenkhulmo nconciswano kutowentiwa konkhe lokusemandleni kutsi kungaphumeli esiveni ngaso sonkhe sikhatsi.

Kuchubeka nalenkhulumo nconciswano awukaphocelelwa uvumekile kutsi uyekele nawuva sewungasafisi kuchubeka nayo ngapandle kwekutfola sijeziso. Uvumelekile nekutsi usho kususwe lichaza lolifakile kulenkhulumo ncinciswano nekutsi leminye imibuto lova ungatsi awutiveli ukhululekile kuyipendvula ungayiphedvuli kepha uchubeke udlale lichaza lwlitsite kulenkulumo nconciswano, Nginga kukhipha kulenkhulumo ncinciswano uma kune tintfo letimuvumelako kutsi ngikukhipe. Kute imigomo nemibadzela longaba nayo ngekuchubeka nenkhulumo nconciswano. Lenkhulumo nconciswano ubuketwe kabanti iyunyivesi ye Witwatersrand sigejane.

Uva une mibuto lofuna ngemalungelo akho njengemuntfu lototimbandzakanya kulenkhulumo ncocciswano ungashayela letinombolo letibhaliwe ngaphansi.

Telephone +27(0)11 717 1408, email Shaun.Schoeman@wits.ac.za

Ngimi lotitfobako



Emma Mavodza

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Supervisor: Prof. Bridget Kenny (Bridget.Kenny@wits.ac.za)

Appendix B 1: Informed Consent form



Researcher's name: **Emma Mavodza**

Title of Study: **The 'social life' of digital money: A comparative study of user experiences of mobile money usage in Matsapha, Swaziland and Masvingo, Zimbabwe.**

I……. hereby consent to participate in the research on the above-mentioned topic. The research has been explained to me and I understand what my participation will involve. I understand that I am participating freely and without being forced to do so. I also understand that I can stop participating at any point should I not wish to continue, and this will not affect me in any way. I understand that participation in this study will not benefit me personally in financial or any material form.

I agree that the researcher may conduct public observations on me if she requires.

YES ….NO …. (Please circle)

I agree that researcher may use anonymous quotes……. YES….NO

in this research report

I agree that the interview maybe audio recorded YES ….NO

I agree that the researcher may ask me to take photos of

things I do not understand with regards to the topic above…YES….NO

I agree that the information I provide may be used.

anonymously by other researchers following this study……YES NO

Signature and name of Participant……Date…….

Appendix B 2: Informed Consent form- Shona



Zita remudzidzi: **Emma Mavodza**

Zita rerisechi: **Kutarisa kugamuchirwa kwekufambisa kwemari nenzira yerunhare (mobile money) muguta reMasvingo.**

Ini……. Ndinobvuma kuita nhaurirano nemudzidzi nezvenhaurirano yenyaya yataurwa pamusoro. Nadataurirwa ndikanwisiasa nezve risechi iyi uye zvinotarisirwa kubav kwandiri. Ndanzwisisa kuti ndazvipira handina kumanikidzwa. Ndinokwanisa kumira kubatisana nemudzidzi panezvenhaurirano yechidzidzo ichi kana ndisingachakwasinisi chero nguva. Kubata kwangu muchidzidzo ichi hkundiwansi mari kana zvimwe zvinhu zvisiri mari. Ndabvuma kut mudzidzi ungaongorora hake mabatiro angu nemafambirio angu ndichiita nezve mari dzerunhare.

Hongu …Kwete …. (Tenderedza paunoda)

Ndinobvma kushandiswa kwemashoko angu pasina zita rangu ……. Hongu….Kwete

Ndinobvuma kurokedhewa patepi Hongu .... Kwete

Ndinobvuma kutora mifanaanidzo inechekuita nezve mari dzerunhare Hongu…..Kwete

Ndinobvuma kut vamwe vadzidzi vanokwanisa kushandisa nhaurirano iyi muzvidzidzo zvavo Hongu…..Kwete

Zita ne siginecha zvemudikanwi…….

Appendix B 3: Informed Consent form- SiSwati



Igama lemudzi: **Emma Mavodza**

Title of Study: Kuphila ngekusebentisa hamba mali: Kuhlolisisa lokutfolakele ngekusebentisa hamba mali ku Matsapha Eswatini nase Masvingo, Zimbabwe.

Mine……. Ngiyavuma kutimbandzakanya lesingetulu. Loluncwaningo bangichazele ngalo phindze ngiyancondzissisa kutsi kutimbandzakanya nalolucwaningo kusho kutsini. Phindze kutondzingani ngiyacondzisisa kutsi ngitimbandzakanya nalelincwaningo ngephandle kwembandalo. Futsi ngiyacondza kutsi ngingayekela kutimbandzakanya noibe ngasiphi sikhati uma ngiva ngatsi angisakhoni nekuchubeka futsi loku ngeke kungitsikamete ndzawo.

Nyiyacondzisisa kutsi kutimbadzakanya kute licwaningo ngeke kungiletsele inzunzo.

Ngiyavuma kutsi lolocwaningo angacwaninga nobe ngami ngami ume atsandza. Yebo …. Cha (yenda sibaya kukombisa uyavuma nobe uyala.

Ngiyavuma kutsi locwaningo angayenda sibonelo Yebo ….Cha

Nyiyavuma kutsi inkhulumo nconciswano inga rekhodwa Yebo…. Cha

Ngiyavuma kutsi lolucwaningo angacela titfombve tetitntfo lengingativa kulesihloko Yebo….Cha.

Ngiyavuma kutsi lengotokumika locwaningako kungasentjentiswa kulabanye labacwaningako

Yebo…. Cha

Sayina Phindze ubhale ligama nelusuku…….

Appendix C 1: Interview Guide

I. General biographical information

1. Age

2. Gender

3. Occupation

II Questions on the specifics of the research-The sociality of money

Participants will be asked one broad question that they have to respond with a story with the researcher moderating here and there by asking the following questions in between. The broad question will be, "What ***are your experiences with mobile money so far, and when you think or hear of mobile money what comes to your mind?***

4. In your own words what do you understand by mobile money as a tool for community?

5. How did you get to know about it?

6. How do you use it and how often?

7. Where do you access it?

8. How are people in the community embracing mobile money? Please explain.

a. How do people in your community perceive the use of digital innovations for services delivery such as mobile money?

b. In your own words, do you think the use of mobile money has changed the way people relate to each other or the way people do their day-to-day transactions e.g., savings patterns, debt, borrowing patterns? Please explain your answer.

c. Can you think of any new social spaces that have emerged as a result of digital awareness in your community?

d. In your own words, are there any established networks of trust and meanings around the use of mobile money?

e. Can you think of any new forms of surveillance that people use to keep track of each other when using digital technologies?

9. Looking at the culture of exchange in your community, do you think mobile money is in line with your own or the values, norms, and people's beliefs? Please explain your answer.
10. May you please explain why you think mobile money is/is not culturally disruptive?
11. Do you or your friends need help when using mobile money. Please explain.
12. What do you like or not like most about mobile money and please explain why?
13. In terms of community relationships along gender, has anything changed in relation to the way women and men think of their money in the wallets?
14. May you please tell me about financial management in your household and in what ways has mobile money altered the way monies are managed in households?
15. Are there any challenges you face when using mobile money. Please explain.
16. How is access and inclusion to mobile money restricted and for whom in your community?

III. Mobile money and the community

17. What do most people around here think of mobile money in the era of crisis?
18. Is that the way you feel too? Explain your answer?
19. What are your views regarding mobile money as a way to extend community boundaries outwards by including people outside your own personal networks?
20. Is there anything more you would like to tell me about the role of culture in moderating mobile money use?
21. Do you belong to any community savings group or association that deals with money?
22. If, yes, how do you ensure trust with the money amongst all the members in the group?
23. In your view, how do you think mobile money has spread so much in such a short time? Please explain your answer

IV. Emerging cultural challenges associated with mobile money as a digital solution for communities.

24. What challenges do you face when using mobile money? How do these challenges that you have just mentioned affect the usage of m-money in your household?

25. And how does that affect your day-to-day relationships with others in the community?

26. How do you counter those challenges in your day-to-day activities and financial management techniques?

I THANK YOU.

Appendix C 2: Interview Guide- Shona

I. Mubvunzo yekutanga

1. Makore

2. Murume/Mukadzi

3. Basa

II Mubvunzo nezekufambiswa kemari nerunhare

Vanenge vabvuma kuva muchidzidzo nenhaurano iyi vachabvunzwa mubvunzo umwe chete wekutanga unoti, “unozviona sei zvenzira yekufambisa mari nerunhare mbozha, uyecii chinoua mupfungwa dzako ukahwa nezvenzira iyi ykkufambiswa kwemari?

4. Unofunga kuti nzia iyi yekufambiswa kwemari inonyanyofamba sei munharaunda yaunogara?

5. Wakaiziva sei?

6. Unoishandisa sei uye nguva dzakawanda sei?

7. Unoiwana kupi?

8. Ko vamwe vanhu munzvimbo menyu vanoina sei nekuigamuchira sei. Tsanangura

a. Vanhu vari munzvimobo yenyu vanofunaga kut chii nezvenzira iyi yekutumire mari?

b. Mumashoko ako, unofunga ere kut nzira iyi yekutumira mari yashandura mararamiro evanhu tichitarisisa magariro neukama pakati pevanhu? Uye tichitarisawo nzira dzekupanana, kukweretana kana kusevha mari. Tsanangura semafungiro ako nemaonero ako.

c. Ungafunga here dzimwe nvimbo or humwe ukama hwava kubuda muraraunda mako zviri kukonzereswa nekuti vahu vaava kunyanya kushandisa runhre pane zvemari?

d. Ko kushandiswa kwemari kwenzira iyi kunochinja here kuvimbana kwavanhu. Nzira iyi inobudirira nekuvimbana kwavanhu here kana kut vanhu vava kuvimbana zvakanyanya nekuda kwekusahisa mari nenzira yerunhare?

e. Ungafungawo here nzira itsva dzeutikitivha muvanhu dzekuti vanhu vanotarisana zvavanoita nekuda kwerunhare?

9. Tichitarira zvekutengesa nekutengeserana munharaunda mako, unofunga here kut nzira iyi iri mugwara rimwe chete nemafungiro or zveyera year zvemunzvimbo menyu? Tsanangura.

10. Ungatasanangura here kut sei uchifnga saizvozvo zvavawataura pana (9) pamusoro?

11. Iwe or vamwe ve shamwri dzako vanoda rubatsiro here pakushandisa nzira iyi?

12. Chii chaunonyanyokuda kana kusada nezvenzira iyi? Tsanangura.

13. Tichitarisa nekugraisana neukama pakati pavanhu mucommunity, Pane chachinja here tichitarisa kubatwa kwavakadzi nevarume nemari nechikwama cherunhare muzuva rimwe nerimwe reupenyu hahwavo?

14. Unganditaurirawo here kuti kushandiswa kwemari kunofambiswa sei mumba mako? Ungati nzira iyi yachinja here marongerewo ekufambiswa kwemari kana kwete? Sununguka hako kutasanangura.

15. Pane zvipinganidzo here mukushandisa nzira iyi?

16. Wakazvitarisa ungati pane vachiri kunetsektsa here kushandisa nzira iyi or kusatokwanisa zvachose kuishandisa uye nemhaka yei?

III. Chikwama cheruhare munharaunda/Mobile money and the community

17. Vanhu vakawanda vemunzvimbo muno vanofungei nezvenzira iyi munguva ino ye matambudziko emari muZimbabwe?

18. Ndozvaunofungawo here? Tasanangura.

19. Unofungei maererano nenyaya yekuti nzira iyi inokwanisa kukudza nharaunda yenyu nekutora vanhu vekunze kweukama wenyu kana muchituma dzimari?

20. Pane zvimwe here zvaungada kuti ndizivewo nezvetsika nemagariro evanhu nekubata kwemari dzerunhare idzi?

21. Uri mune chimwe chezvikwata zvekuunganidza mari here muchizogovana nguva iri kure kan a kut paita matambudziko?

22. Kana wapindura kuti hongu, Unokawanisa kuvimba navo herevanwe vanhu vemuchikwata chako ichi?

23. Mufungiro wako, chii chaita kut nzira iyi ive nemukurumbira zvakadai munguva pfupi?

IV. Matambudziko anosanganikwa nawo

24. Ndeapi matambudziko amunosangana nawo pakushandisa nzira iyi munharaunda? Matambudziko aya anovhiringidza sei mabatir enzira iyi mudzimba?

25. Ko hazvivhiringdziwo here ukama nevamwe munharaunda?

26. Matambudziko aya anokundwa sei?

NDATENDA

Appendix C 3: Interview Guide- SiSwati

I. General biographical information

1. Umunyaka wakho

2. Bulili bakho

3. Usebenta kuphi

II Imibuto ngehamba mali

Labatimbadzakanya nalesifundvo batobutwa umubuto lomundze labatowuphendvula ngekuphendvula ingedzaba. Lomubuto utotsi, Yimi lokhubonile ngahamba mali nekutsi nakhkukhulunywa ngahamba mali kufika ini encondvweni yakho?

4. Ngemagama akho ucabanga kutsi yimi hamba mali njengetfo lesentjentiswaemumagweni?

5. Yimi lokwabanga wamati?

6. Umsebentisa njani naka ngakhi?

7. Utfolakala kuphi?

8.a. Bantfu emimagweni bamutsata njani hamba mali?

b. Nekubuka kwakho ucabanga kutsi hamba mali uyishitjile yini indlela labakhulumisana ngayo nobe indlela labakhonna kulodlolota imali, nekuboleka imali? Chaza impendvulo yakho.
c. Ungacabanga indlela lefikile yekusebentisa buchwephesha endzaweni lebangwe ngekusebentisa hamba mali?

d.Ngemagama akho longachaza ngawo kukhona yini kutsembeka ekusebentiseni hamba mali?

e. Ihkona yimi indlela longayisho bantfu labakhona kubonana ngayo nabasebentisa buchwephesha?

9. Ngekubuka emasiko endzaweni yakini ucabanga kutsi hamba mali uyahambelana nemihambo nekutsembeka kwebantfu? Chaza impendvulo yakho.

10. Ucabanga kutsi hamba mali akawabulali yini emasiko nemihambo?

11. Wena nobe bangane bakho niyaludzinga yini lusito namisebentisa hamba mali?

12. Yini lolutsandzako nobe longakutsandzi ngahamba mali?

13. Ngekubuka ngekuhlalisana kwewesifazane newesilisa, kukhona lokushintjile ngendlela wesifazane newesilisa ngekubeka imali?

14. Ngicela ungitjele ngendlela yekulodvolota nobe nonga emndenini wakho. Ngiyiphi indlela hamba mali ashintje kusentjentiswa kwemali nobe konga imali emundeni wakho?

15. Bukhona yini bulukhuni lohlangana nabo nawusebentisa hamba mali? Chaza impendvulo yakho.

16. Uyatolakala yini hamba mali edzaweni yakini futsi bobani lobangakhoni kumusebentis edzaweni yakini?

III. Hamba mali endzaweni

17. Bantfu labaningi lapha bacabanga kutsi uyini kulesikhatsi?

18. Nguleyo yimi lawe locabanga ngayo?

19. Ucabanga kutsi hamba mali uyayisusa yini imincele ngekutsi utfolane nebantfu labakhashane?

20. Kukhona longakusho ungitjele ngehamba mali?

21. Kukhona yini ihlangano yeonga lokuyo?

22. Uma ikhona, Utsemba njani imali lesemalungeni ngeke ilahleke?

23. Ngekubuka kwakho ucabanga kutsi yini lokwente hamba mali ade kangaka ngesikhashana?

IV. Kwendza kwebulukhuni bemasiko nemihambo lokuphatselene nekusetjentiswa kwahamba mali njengephendvulo emimangweni

24. Yini bulukhuni lohlangana nabo nawusebentisa hamba mali? Lobulukhumi lobushito bumukhinyabeta njani kusebentisa kwahamba mali?

25. Kusebentisa hamba mali kusita njani indlela lokhulumisana ngayo nebantfu Malanga okhe?

26. Ubukwema njani bulukhumi lohlangabentana nabo ngekusebentisa hamba mali ekuphileni kwakho nemacebo ekonga imali?

NGIYABONGA

Appendix D: Illustrations of the different goods and other activities in the markets.



D1: Wooden hand-made crafts (Author's Field photos).



D2: The temporary structures at Chitima market (Author's Field Photos)



D4: Rickshaws and cars for ready transport of goods and people at Chitima market (Source: Author's Field Photos)



D5: Vegetables and clothes showing the multipurpose nature of the markets (Author's Field Photos)