

Reimagining Rurality in Mobile Money Times: Life, Identity, and Community

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Abstract

In this project, I propose a reimagination of rurality in mobile money times, basing upon ethnographic data from fieldwork research conducted in Southern Uganda. I show how with the emergence and dispersion of mobile money services, the rural has attained a certain kind of dynamism and fluidity, and a whole new identity through varied features of lifestyle, community, tradition and landscape. I ask: [1] how (and what) are the emergent mobile finance options shaping the social life of groups and communities most at risk of rural poverty and social exclusion; and, [2] what forms of identity, community and lifestyle are emerging around mobile money products and services in geographically remote territories in Southern Uganda? To this end, I adopt a small-scale and brief fieldwork approach, deploying multi-sited ethnographic cum interpretive research methods. Together, these methods make an important methodological and substantive contribution toward facilitating observations as well as verbatim accounts of the poorest of the poor in remote settlements who are not 'automatically' reached by government and community financing initiatives. The project hopes to invite further debate on these important phenomena.

Key Words: rurality, rural life, rural poor, mobile money, Southern Uganda.

Introduction

Over the last decade, there has been much interest in opportunities that mobile accessibility and innovation in the Global South presents. Often cited is the contribution and possibility of mobile money in overrunning structural conditions of the South. Mobile money – which allows self registration, formal savings products such as cash-in to a cell phone account (through a local agent),

free balance checking, transfer of money from one person to another through a cell phone; pay for products (provided that you have a mobile money agent/shop), cash-out money or e-money (from a local agent), and formal money transfers (between registered customers, i.e. urban-rural remittances) – is increasingly turning into a significant part of daily life in Sub-Saharan Africa. When mobile money applications became available for the first time in 2003 few would have imagined that they would spread this fast throughout the rural context given a myriad of social, economic and ecological impediments (Maree, et al 2013). Only five years ago not many would have predicted that mobile money services would turn out to be a central tool for financial inclusion in some of the world's poorest and most excluded communities. According to surveys by the Global Mobile Money Adoption (GSMA) over 200 mobile money services experienced growth in 2013 up from 150 at the end of 2012, 109 in 2011, 65 in 2010, and only 2 in 2003 (Villasenor, 2013; Pénicaud, 2012). In Eastern Africa, total mobile money registered accounts have grown from 33,070,763 in 2010 to 93,494,632 in 2014 (GSMA, 2014).

In light of these developments, this paper attempts to show how with the emergence and dispersion of mobile money services in Uganda, 'the rural' has attained a certain kind of dynamism and fluidity, and a whole new identity through varied features of lifestyle, community, traditions and landscapes. I explore this problematic within a 'territory' that on the surface appears to be a traditional rural setting—still remote, excluded and poverty stricken—and yet at the same time is representative of emergent and transformative mobile innovations. I attempt to question how social life is imagined in terms of *potentiality* of the rural 'territory' as at once a geographic place and part of an integrated space within mobile spatial systems that in turn delete, rub away or dis-able the aspect of distance between issuer and receiver, urban and rural, and modern and traditional. I examine the mobile money age by exploring how the rural territory is re-interpreted through processes, lifestyles and behaviors influenced by the new contemporary technologies of mobile financial transformations.

This endeavor is by and large provoked by debates about rurality vs. urbanity in Africa, but also about the implications of mobile money within this space. It is apparent that to date, much of the activity in mobile money has been concentrated in Sub-Saharan Africa, and in particular East Africa, and rural

territories where e-transfer projects have been embraced quite enthusiastically both by providers and users. The projects are often portrayed as desirable for financial inclusion. They are approached as a means of economic growth and prosperity. This is largely because of the fact that much of the work on the rural is by and large, counter-intuitive for a Western-trained mind. As such, whatever knowledge is available is either reduced to abstractions in mostly English texts that have little discernible effect on the rural societies, or by extension is silent on the agency of the users. In fact, when you live in the Global South, you are just plain fortunate when you find a book written for the direct benefit of residents and/or local practitioners in the rural.

Whether out of the urge to transfer something to the "object" or desire to turn the oppressed into a critical "subject", rural residents are often acted on and stamped with an "otherness" throughout this entire process. Writing about rural society often conjures a passive space where residents or dwellers need to be helped and empowered by outsiders as if they were merely passive recipients of aid, and ultimately, as if their livelihoods were solely dependent on this agency of external others. It goes without saying that this too has often generated an approach where researchers, intentionally or not, sometimes treat rural residents as if they were an "object".

Such academic approaches have not been far different from "development interventions" although the latter's goal is always to "extend" approaches and solutions. This conundrum is comparable to orientalism as discussed by Edward Said (1978: 97. cf. Araki, 2001: 177) in which the rural becomes "an "object" of study, stamped with an otherness—as all that is different, whether it be "subject" or "object"—but of a constitutive otherness, of an essentialist character...." (1978: 97. cf. Araki, 2001: 177). In the following sections of this report, I attempt to offer a snapshot of the impact of mobile financial services in rural Uganda, and analyze debates around financial inclusion and empowerment of the rural poor through mobile financial systems. I move beyond the predisposition that the concepts of 'rural' and rurality are constant, static, and never changing. Instead I aim to provide a rationale for a new way of relating to rurality as a territory and social space that may belong to fixed border areas, yet is re-designed and re-constructed through dynamic 'mobile' spaces.

Data and Methods

Over the last decade or so, rural sociologists and researchers have adopted a considerable diversification of research methods including the use of questionnaires, sometimes regarded as costly, time-consuming and ineffective (Chambers 1983; Ellis 2000), as well as ethnographic (Marcus, 1995) and participatory techniques which are often considered as more bottom-up, and therefore appealing, efficient, commercially viable (Malleon, et al. 2008). For this study, a multi-sited ethnography was adopted. As a qualitative approach it derived from the anthropological practice of immersion in other cultures, and was useful for grasping and conveying social reality from the point of view of the natives' everyday life (Marcus, 1995). The reason for this was to make sense of the emergent lifestyles in mobile innovation times.

Setting: The study was conducted in two villages in Masaka and Rakai. The first village, found in Masaka district, is Kako, in Samalia Parish, Mukungwe subcounty. The second village was Kakoma, a parish in Kalisizo, Rakai district. These villages are comprised of households that are spread over hilly lands. They constitute families of up to five adults and sometimes ten children in a single homestead. The homesteads are often clusters of mud-brick and iron-roofed two to three bedroom dwellings with a sitting and dining room, and occasionally a kitchen. The homesteads also reserve birdcages, kraals and/or gardens for subsistence crops – especially banana plantations. Homesteads are often connected by foot-trodden paths through forests and farms to even thicker forests, which serve as sources of firewood and sometimes water dams and wells. People tend plots, graze goats and cattle, and make mud-bricks. Usually, most people have extensive kin across the corners of the village or sometimes simply in the neighborhoods. Given the extensive nature of these kinships where many can trace their ancestry over five generations, the idea of family, kinship and network in such communities is profound.

Interviews and focus group discussions: In this study, interviews were my primary method in the two communities. First, I identified community leaders such as local councilors, religious leaders and traditional leaders as potential participants. As far as the criteria for inclusion is concerned, maximum phenomena variation (or purposeful) sampling was used to ensure a full range and extent of the

phenomena necessary to answering my research questions. The selection of interviewees and groups aimed to be representative, albeit not in the statistical sense, and were largely drawn from categories including 'the poor', 'the illiterate', 'the landless', 'the aging', 'the young people' 'the single parent families', 'the farmers and farm families' and 'the disabled', through a combination of convenience and snowball sampling. My approach was mainly unstructured and semi-structured interviewing techniques in which the role of the researcher in the generation and analysis of evidence is included in order to provide a narrative structure to participants' accounts. With this method I intended to offer voice to subjects whose perspectives and views are frequently overlooked and sometimes discounted in everyday interactions, and within wider public discourse respectively. In total, I conducted 10 interviews in each community, in addition to two focus group discussions (FGDs): one from each of the two communities. Each of the FGDs constituted between 20 to 30 participants, whose testimonies and perspectives proved to be of particular interest with regard to perception and judgement of the different mobile money options and systems frequently used in these localities. Key testimonies and perspectives included the way of life before and after the period that the different mobile finance applications began to trickle down to these areas, thereby gaining wider spatial access and dispersion.

TABLE I: SUMMARY OF DATA

Collection Methods	Population	Number of participants
Individual interviews	20 interviews	20
Focus-group discussions	2 FGDs	45-50
Participant observations	2 rural communities	—

Observations: Observations (Reference to Table II) included daily activities in the rural communities and interactions with the rural poor and representatives 'for an extended period of time, watching what happens, listening to what is said, [and] asking questions' (Hammersley and Atkinson, 1995: 1). Using this approach, I was able to observe the new forms of community envisaged in the midst of spatial access and dispersion of mobile finance services, with emphasis on how these redraw social life within the rural context. I chose specific categories and indicators that enabled me to follow relevant

threads, while identifying immediate settings, participants, resources, and forms of knowledge that shape these (Refer to table II). This method of analysis allowed me to better understand and visually represent the 'lived' realities of mobile innovation in the rural context, in ways that challenge the discursive marginalization of communities most at risk of rural poverty and social exclusion.

TABLE II: OBSERVATION PARTICIPANT OBSERVATION FORM

Category	Notes on Patterns
Appearance	How the mobile phone is used by individuals and communities in the rural
Interactions	What applications attract the most attention from different individuals and groups
Barriers	Any observable barriers from the adoption of different mobile applications
Behavior	Evidence of specific mobile money applications being used by different groups of people
Social life	Evidence of activities around mobile applications
Space	How community groups and networks emerge or are organized around mobile money
Routines	Overall routines that define rural life; how are they shaped by mobile money applications?
Identity	Typical traditions synonymous with rural communities; how are they affected by mobile money applications

Desk research: To complement these key approaches, I used secondary data sources that offered guidance on how other researchers have observed and analyzed key issues that arose in my own observations, field-notes and narratives. Government and international reports, textbooks, journals, newspapers and other relevant records at regional, national and local levels were used to achieve this end. In the case of the peer-reviewed publications, I used the keyword-based search in key academic reference and research indexes, databases, and libraries on-line. As a first step, the terms "mobile money," "mobile payment," and "rurality" were used as key words for the search. The sources included the "Asian Journal of Communication," "GSMA," "Antipode," "Issues in Technology Innovation," "Journal of Rural Studies," and "African Study Monographs." While this desk review showed the gap in research on the issues my study explores, (Refer to Table III), and allowed me to identify and evaluate my research aims and questions for their logical consistency and ground

interpretations of the study in extant literature.

TABLE III: DESK RESEARCH (CATEGORIZED)

Category	Nature	Number
Reports,	Government and international	3
Books and book chapters,	International	8
Journals articles,	International	7
Working papers	Regional	4
Newspapers	Ugandan	1
Other relevant records	Conference proceedings; unpublished papers	8

Analysis: The interpretive methods which included comparing my findings to elicited key analytical rubrics (or themes) by looking at different respondents' positions on 'rurality' and 'rural life' in the use of mobile money was adopted. Hereby, I was able to triangulate interviews with observations from my fieldwork notes and secondary sources. All interviews and interactions were transcribed verbatim some of which appear throughout the article. Where necessary, these interactions were translated into English. Emergent themes were generated for each transcript from a line-by-line microanalysis using a coding approach (open, selective, and axial) characteristic of grounded theory (Strauss and Corbin, 1990). I was then able to decipher data collected from the public texts, participant observations, fieldwork, interviews, and media representations particularly focusing on rural articulations and observations around issues of identity, community, and lifestyle in the use of mobile money.

Ethical Considerations: Before fieldwork, I sought permission from the Uganda National Council for Science and Technology (UNCST), which is the government institution that grants permission to students to do research in Uganda. Other ethical guidelines were followed, including confidentiality of information, anonymity of informants, informed consent and giving feedback to research participants. Ethical considerations demand that researchers protect participants' right to privacy by using pseudonyms. During the research process, participants were always asked – as one of the first questions – to suggest a

pseudonym for data analysis and report write up. While some participants responded by providing an alternate name or nickname, some just chose not to, while others mentioned that they wouldn't mind using real names. However, without exception all interviewees in this study have been given pseudonyms.

Toward Re-imagined Rurality in the South: A Literature Review

Global debates on social and economic development has aroused much public interest in rural studies. Consequently, there have been many contributions addressing the definition of "rural", often drawing a line between urban and rural areas. A common predisposition among these contributions on the Global South has been to take for granted "rurality" and "rural" society as constant, static and therefore never changing. The "rural" is often perceived as homogeneous and monolithic through such images as marginalization, poverty and exclusion. An image is often portrayed of a single, all-embracing place and space, a predisposition that is neither desirable, feasible nor realistic, as rural society, communities and life are not necessarily homogeneous, neither are they monolithic. That such attempts have mostly concentrated on conventional approaches that focus on either socio-cultural or even merely descriptive features is not itself surprising. These attempts have for decades been mostly made in Europe and the North Americas, often synonymous with never-ending debates on how to define the 'rural', 'rurality' and resilience (Rye, 2004). While it may seem quite simple to describe what is and what is not rural in everyday life, suggesting a precise and meaningful conceptual definition has proved much more difficult (De Gennaro and Fantini, 2002: 254). Different social groups in different social environments and with different experiences will probably have different perceptions and conceptions of "the rural" (De Gennaro and Fantini, 2002: 254).

One particular perspective has attempted to demarcate the term 'rural' by defining it as "particular types of (overlapping) territories/societies according to some objective measures, and have then carried on to describe and explain the social interaction taking place in these areas from a variety of theoretical perspectives" (Rye, 2004: 4). Other people have defined it "by geography and by social and imagined constructions – in that sense rural is often linked to the existence of what is often referred to as the rural idyll" (Walsh, 2010: 6). And yet, even these geographical and socially imagined approaches in key studies have often varied from restrictive to inclusive definitions.

Either way, these accounts and attempts have often described rurality in abstract form – as rural social life is often normatively charged, and most often in favor of the rural which is conceived as more 'natural' than the urban (Rye, 2004: 4). According to Short, "urban residents may see rurality as a mythical, idyllic place where people have happy, healthy lifestyles in free environments, away from the stress and uncertainty of urban society and where everybody enjoys the benefits of being part of an ideal community characterized by mutual support, harmony and integration"(1991: 254). A disapproval of this narrative has been reiterated by Heijman et al (2008) who argue that the notion of rurality is often wrongly referred to within the context of the "analogy to urban resilience" although it appears to share a colloquial use, most of the time, with no particular consensus among scholars about how to define or measure it (2008: 3).

It is apparent that when rural areas are often portrayed only in comparison with urban areas, the former are likely to be portrayed as boring rather than exciting. The rural, is thus likely to come off as a rather more traditional than modern territory, one that is backward rather than forward looking. Such images often subjectively and uncritically attach 'rurality' and 'the rural' to such notions as low population density, abundance of farmland, and remoteness from urban towns and cities. These images are not any different from media portrayals of a less-hurried and rather dormant lifestyle where people blindly follow seasons rather than the stock market, and where they have plenty of time for gossip and petty things.

Rural research in the Global South is however experiencing a 'turn' where the interpretation of rurality and the rural as socially and culturally constructed categories are gaining considerable terrain in scholarship. In fact, the reason why the topic "beyond rural resilience" is poignant for this study is because the concept "rural resilience" is preeminently imperative for areas where cultural, ecological and economic dimensions are closely intertwined. Heijman et al (2008) defines rural resilience in regard to "a rural area's ability to cope with its inherent economic, ecological and cultural vulnerability" (Schouten 2009: 3). In my view, in a rural area that is primarily influenced by mobile money systems and applications, the socio-economy and ecological culture of the rural is by and large beyond

resilient. It is fluid.

And yet, not much scholarly work exists about this reality, and the reason for this particularly relates to the evolution of mobile money services in relation to 'rurality' and the 'rural'. There is a body of work that has used the frameworks of the sociology of money in sub-urban and rural areas. The basic tenets held in these studies are that money shapes and is shaped by cultural values and social relations. Money, is by and large, perceived as medium of relationship that only holds value when embedded in networks of trust (Dodd, 1994).

While such studies inform my analysis here and reflect similar goals for my study, they do not necessarily define ways in which mobile money transfers are able to change everyday life for men and women in the rural or sub-urban areas (Donner and Telez, 2008). These approaches have been inadequate and have sometimes misrepresented rural life, and rurality with regard to mobile money usage and adoption in their theoretical, conceptual and methodological analyses. Theoretically, there is an apparent lack of ideological precision when it comes to dealing with the relationship between mobile money and rural life in the Global South.

Conceptually, discourses about this relationship have been much more comfortable in relying on statistics, hard numeric facts and 'policy relevant' information (on farm size, or farm outputs, for example) than on heightening awareness of the social and cultural marginalization and experiences of rural lifestyles (McInerney, 1995). But as Duncombe and Boateng (2009) note, "m-finance research could be more strongly linked to multidisciplinary approaches combining social, cultural and economic perspectives, based on a more detailed understanding of the financial service behaviors and preferences of poor clients and users" (1254).

To achieve this integral element of research therefore, the theory of "social representation" explicates how people understand, explain and articulate the complexity of demands and experiences coming from the social and physical environments in which they are immersed (Schutz, 1967). Some

important contributions to the debate about the conceptualization of rurality and its social representation have been made in the work of Halfacree (1995), among others, on the theory of "social representation" (De Gennaro and Fantini, 2002: 255). By taking this theoretical approach, it is important not only to simply recognize these specific issues within the context of rural resilience, but also move rurality beyond its marginal relevance.

To this end, the social theories of Pierre Bourdieu and Anthony Giddens, are especially germane. Bourdieu in his major work, *Distinction* (1984), demonstrates how actors' judgments of cultural products vary systematically between classes. Bourdieu (1984) proposes a social theory that claims that actors' subjectivity is rooted in structural and objective features of their everyday life contexts. Bourdieu's project is somewhat similar to Giddens' structuration theory (1984) which partly implies that a subjective and socially constructed phenomenon, located in people's minds, rather than as a material and objective reality, does not preclude taking structural phenomena into account in order to explain what social constructions people hold (Rye, 2004: 6). This way, I seek not just to question predetermined beliefs about rural people and communities in mobile money times, but also to revisit, or in fact, reanimate anew the social dynamics, networks and lifestyles of rural people in such times.

Rural Life, Identity and Community in Mobile Money Times

Though Africa is the least urbanized continent, its rate of urbanization is the fastest in the world (ICPD, 2013). Similarly, Uganda has started its journey into urbanization and economic development (Laal, Undated). While this journey is fast shaping the country's landscape, Uganda still possesses an enormous amount of space with an exceptional rural feel. Nevertheless, urbanization is still favored over ruralization. Consequently, a majority of the rural milieus are often categorized as below the poverty line, with one in every four Ugandans classified as poor. The majority of such residents are often abandoned to their own fate and detriment with no infrastructure at all with the national government appearing to care more about the welfare of urban residents. Subsequently, the rural poor get caught in the poverty and deprivation trap. It is for this reason, therefore, that it may seem appropriate to argue that MNOs have, through their mobile money innovations and services, displayed enormous character by actively investing – albeit indirectly – in the social market of rural

Uganda.

Life

Before mobile (money) innovations and services, quality of life and access to social services were poor in the southern districts of Uganda. Before cell phones, literate rural residents exchanged information on crucial news such as serious illnesses through letters. To the rural residents who were illiterate and couldn't write, this was perceived as problematic. Also, letters were less informative and were often disseminated informally through trusted friends and it would often take days, weeks or even months to receive a reply. Today, calling and the use of texts or "SMS" have replaced most of the letter writing that many experienced as problematic. Moreover, the creative and innovative system of mobile money – which operates through text and "SMS" – meets basic functionality needs and operates on the most basic handset. It takes old technology and uses it in new and innovative ways. It takes old practices of sociality, social life and lifestyle and substitutes these with more dynamic and efficient systems.

One of the old practices that have changed substantially since the emergence of mobile money services is that of saving. Mobile money has tremendously influenced peoples' savings behavior where previously keeping money under mattresses or in fabric, often tied in knots, was common. With the arrival of mobile money, mobile phones and mobile money are clearly substituting for traditional unreliable savings channels. While narratives of the threat of mobile money transformations are sometimes common in my interviews with rural residents, it is important to note that these transformations are not introducing entirely new ways of life but rather substituting what already exists.

Mobile money has also taken on the role of ensuring remittance services, substituting traditional forms of remittance transfer. Where previously people only used trustees and formal institutions including banks and other financial institutions, mobile money has now made it possible to send money from urban centers to Ugandan villages through remittances at even lower transaction costs. Money

transfers across borders are also being introduced. Especially within the East Africa region, the presence of regional cross border banks and mobile phone companies are making cross-border remittances relatively straightforward to implement, allowing local and cross-border mobile money transfers. Internationally, mobile money transfers are recently gaining ground where senders are able to send money through a remittance center, which then transfers the money electronically to the recipient's phone. The recipient is then able to collect the money at any licensed outlet by paying a fee. Increasingly, mobile money subscribers can use virtual money for payments, settlements, and the purchase of goods from shops and markets. They have in many cases proven to be more effective, more realistic enough for the rural. Without having to travel long distances and cue in traditional banks, or travel across borders, rural dwellers are now able to receive money in the comfort of their homes.

These remittances exert multiplier effects on the community. For instance, they have in some cases motivated young local men and non-receiving households to start seasonal entrepreneurial activities. Before, youths used to have no choice but to leave their villages for towns and cities like Masaka, Mbarara and Kampala, so much so that there were not enough youths to work in farms and gardens. But many of them who are becoming more aware of how fast things are changing are now realizing that the rural is indeed a fine place to live and work. A specific case is one young man who was part of a group of young men who were into molding mud bricks and then baking them in huge ovens to make them strong and resistant to erosion by water and or rain. They would sell the bricks to the remittance-receiving households for building houses on their homesteads.

Mobile money is also substituting traditional ways of making monetary payments. These traditional methods of payment that often involved agents and the "middleman" have especially been substituted by mobile means of cashing in (depositing funds), cashing out (withdrawing of funds), transferring funds through person-to-person (money transfer), purchasing of airtime, and making mobile accounts inquiry and payments to workers. Sometimes when asked why they used mobile money, the rural residents suggested that it was the appropriate alternative and substitute to these rather unfavorable fixed and traditional ways of spending money such as *cash*. They pointed out the need for efficiency,

adequacy, and swiftness. They said that using cash or traditional bank accounts, credit cards and traditional financial facilities were very complex to understand and later on operate and maintain in remote villages and was a preserve of some people at certain economic ladders – for instance, people only wealthy enough to afford a handset.

In fact, it is in the true spirit of substitution that rural realities largely used to explain the essential non-existence of infrastructure in the rural are surprisingly the same realities that have inspired the tremendous uptake and transformation of mobile money. For instance the absence of clear roads and accessible banks in these areas explain why a mobile phone will be popular for saving, transferring and making real-time payments. The absence of hospitals and transport facilities make access to health attention and remittance payments via the mobile a dream come true for rural residents. As such, the new infrastructural concepts engineered by MNOs are not only broadening the range of transactions that target the rural poor, they are also providing alternative means and dynamic substitutes. These concepts and models have made rural spaces and territories become even more dynamic and fluid.

But it is the money transfer application that has proved to be the most important “killer application” of mobile money, fundamentally transforming rurality in Southern Uganda. It supports the indigenous and traditional settings, realities and world-views of the Baganda who constitute about six million people, or 16.7 percent of the entire population of the country. The sector that has benefited the most is probably education, where schools have substituted traditional means of paying tuition and other school fees – such as delivering funds in person or proxy, and use of agents such as banking institutions – with mobile alternatives. Many community schools in the region have now adopted mobile money as an acceptable means and mode of payment. They were registered with MTN and Airtel Uganda Limited where parents were allowed to transfer school fees and other school related costs for the kids. There was also the case of multi-nationals and NGOs coming to the village that had substituted in-person payments in cash with mobile money payments and other mobile applications to reach out to the communities and distribute emergency aid to families. Such alternatives, as my study participants argued, simplified their lives when they needed to access goods and services. They were

cheap and easily accessible. Some rural residents explained that they used electronic transaction forms for additional home goods and food items such as sugar and salt. Others used mobile money for paying utility bills for water and electricity, and salaries to their house girls or housemaids and other support staff in their homes, instead of going to the bank to withdraw cash. Such accessibility and availability means that almost everyone in every corner of the country, community and village has a story to tell about mobile money. The imperative of this social reality, as lies in the benefits that these different mobile money applications have provided to people in such regions include storage and transfer of monetary value.

While the increasing number of money transfers from urban to rural territories through the mobile phone has also increased the flow of information between people in and outside the village, one consequence is that urban dwellers are increasingly keeping away from these rural localities owing to the convenience and reliability with which mobile applications provide them. According to a Church priest,

"... a lot of people here come to the village when its Christmas. They only come to the village for the seasons' holidays. And when they come here, it's as if there is nothing to keep them there. They leave as soon as they arrived. Mobile phones have encouraged our people in the urban not to visit at all. They have provided an easy means of communication and sending money. People no longer need to physically come here. It is as if the major motivation for people to purchase phones nowadays is so that they can avoid expenditure on travel to the village. It is as if there is no need for the inconvenience of having to make constant trips to the rural." (Sam, 2014 int.)

Community

Without a discussion of the relational economic model of the Bantu or specifically, Baganda, the effectiveness of mobile money applications in Southern Uganda's rural communities may not be properly understood. It is therefore imperative to provide a brief description of the process through which people in the two communities I visited, in Buganda, and in South Uganda come to be understood, communally and relationally. What is clear is the 'obuntubulamu' (the equivalent of "ubuntu"), which is an epistemological and humanistic metaphor that embodies the significance of possessing relational, collectivist, intuitive, and contemplative ideals in a community. To be

"omuntumulamu" is to empathize and to belong with kin, friends, clan and community. It is also to ensure group harmony, interpersonal relationships and consensus over individuality. "Omuntumulamu" is a person that deserves to be integrated into the entire society if he did not already belong. Everyone in the tight-knit society is expected to have "obuntubulamu". It is the proper social conduct in a community in which self is bound to others. A person must always strive for communal relationships. This way group solidarity still remains very prevalent. The notion presumes that an individual does not and cannot exist alone but owes existence to the village and/or community. "Obuntubulamu" recognizes the usefulness of community-centeredness.

What makes the mobile money application ideal in this case is the fact that it is not perceived as a threat to such ingrained and indigenous ideals, notions and realities of the community. Instead, mobile money is the kind of application that is taken up by one so s/he is able to live on with their lives just as they did before it existed. In fact, mobile money seems to enhance rural lifestyles of community through which people who are registered are able "connect to all" including their kin, friends and community. It seems to provide opportunities to establish and maintain community, collaboration, and access.

Its very nature allows a collective manner of operation in a territory of scarcity and lack of abundance. Rural residents do not necessarily have strong incentives for purchasing personal phones. Mobile money thus facilitates the ease of phone sharing by smaller units in rural spaces between homes, between friends and family or centrally at an agent shop or stand in the nearest town or community itself. Low teledensity in locality does not in any way imply a lack of mobile money use and spread. Just one mobile phone will become available to the entire village. This reality draws a lot from connections, community and networks. This way, mobile money seems to draw its acceptance largely from village communality and earlier patterns of livelihood. This endears it to a rural lifestyle.

For many, mobile money is a socio-economic tool for reaching out to close networks. Many use the system to balance social obligations with economic cooperation. Mobile money is used to strengthen this connection through extended family networks, group-specific associations, and social networks.

Its dramatic uptake has potentially leapfrogged traditional barriers, transforming the rural and rural life and bringing financial services closer to rural populations. It has played a significant role in the rural way of life and how the rural poor live their lives. It has also facilitated new forms of social interaction, and maintaining inherent forms of social and communal life that are largely founded upon long-standing cultural traditions and rules.

Mobile is also used to strengthen communal and social networks, through necessitating social payments that are often the norm when organizing key social ceremonies such as (traditional) weddings and funerals of particular kin. In Uganda, family members, kin and friends participate in frequent and temporary borrowing and lending during special occasions in everyday contexts, and the favor is expected to circulate over time, or at least implore and entice reciprocation in the future. To this end, mobile money then becomes a means for maintaining presence in absence by keeping these foundational ideals alive. People are able to keep in close contact with friends and family, and their needs regardless of geography or dispersion. One is able to live up to their responsibilities through the almost mandatory reciprocal exchange of wealth, money and gifts imperative for social sustenance and economic survival.

In addition to strengthening village sociality and social networks, mobile money has also been useful in promoting micro-enterprise development in Uganda's rural markets. As the service has matured, financial institutions in particular are beginning to grow their presence strongly and are now casting their nets even wider this time looking for potential in rural areas. Through mobile money support-initiatives, financial institutions are greatly influencing the rural, which has been taking a giant leap forward in the past few years. As Martin and Abbott (2010: 1) argue, their adoption and appropriation constitutes "one of the most profound changes in rural Uganda and many other developing countries in the past decade." Rural residents used the service for maintaining close networks mostly through organizing savings groups often in association with SACCOs in the region and/or solidarity organizations and associations. Especially women established savings groups amongst close-knit friends and relatives.

Social groups and gatherings are fundamental in the rural, affording groups the opportunity to listen and interact and network amongst themselves to form groups and instigate new networks and collaborations. One group that has benefited greatly from using mobile money among its services is the "Responsible Motherhood Savings Group" in Masaka, a key focus group in my field research. Its members, as they argued, didn't have to worry about carrying money. They didn't have to worry about carrying cash in bulk or stand long bank cues to buy cheques. Besides the tangible benefits, mobile money services had enhanced among these women a community spirit as well as collective action. It had reinforced the feeling of community among members of the village. When one of the members faced a challenge, everyone in the group gave their individual contributions, sometimes through mobile money. Such actions gave people the sense of togetherness and strength that people seemed to be closer to each other than was the case before. Its members argued that through mobile applications such as mobile money, they were transparent amongst themselves and more connected. Through mobile money services participants claimed that they were able to care for each other and engage in each other's lives. As one of the interviewees claimed:

"The rate of poverty was so high, we had less knowledge about how we could save our money. But nowadays, as the projects are there, we are able to save money." (Nansaba, 2014 int.)

Beyond saving, rural women have through mobile phone applications in agriculture, literacy, and other related programs greatly improved and enhanced their networks. With these and many other projects, poverty alleviation is quickly becoming an achievable goal. Many of the mobile money applications that have been promoted in the rural have helped in organizing women's movements in the region. Women groups have mobilized fellow women into women's associations and committees, which have been involved in setting up income-earning opportunities. Women have increasingly formed self-help groups supported and sustained by mobile phone applications such as mobile money. Instead of radical changes, many women have experienced subtle reforms in daily life, family life, community, and networks. Women describe a better life as the ability to be a good family, community and social person. They seem contented with the idea of being in small family groups in which they could express their opinions, concerns, and wishes. Besides, they claim to dress better, eat better, decorate their houses and take much better care of their gardens and animals. As the cashier of a local

affirmative group argued;

"Before mobile money, we were left behind and excluded. Today with access to phones and money, we feel included. We feel empowered. We are even able to save up to cope up with droughts, disasters, and times of crisis through our networks who are now closer with mobile money. In times of crisis and need, I think it is a great system. Once we have got texts on the mobile phone, we can get the money immediately from our kin. There is no need to travel long distances." (Gift, 2014 int.)

Phones have intensified the kinship system in the rural. Such symbolic fields as kinship and rituals represent dominant practices and enduring meaning structures that cannot be ignored by the rural residents nor overlooked when interpreting village life. However, to entirely understand this connection with social life in rural Uganda is to understand the idea of gifting up and down generations. It is to understand how younger people give to parents, grandparents and other close kin in their parents' generation. This way, mobile money is able to enhance inherent informal risk sharing networks. Most users in Southern Uganda use it to support friends, family and relatives. It is a method for social gifting, and sometimes contributing to ceremonies and social rituals and functions. In rural Uganda, sending money is closely connected to the practice of chatting or texting. Mobile money transfers between the urban and rural dwellers almost always follow a chat, a text message, a beep (or intentional "missed-call"), or a call between the two. Mobile money in Uganda has acquired an etiquette that is often followed when using the mobile phone. Participants often indicated that they commonly used their gadgets to maintain relationships through sending money, airtime, and similar gifts.

I found that mobile money systems were an important means through which individuals in groups and networks spread risk amongst themselves. It had the potential to allow more efficient risk sharing, whereby it expanded the geographic reach of community group-specific networks. Mobile money facilitated timely savings and transfer of small amounts of money. For instance, Mwanje (2014 int.), a retired local government official in Kakoma, Kalisizo, a Muslim with three wives and 22 sons and daughters talked about how he used the "SMS" messaging in 2014 to organize his extended family

group to make contributions to him for an emergency. The payments in total, he noted, amounted to 5,000,000 Ugandan shillings (\$2000).

In another case, a 63 year-old widow used MTN mobile money to occasionally receive upkeep from her grandchildren who took care of her by helping to maintain her basic needs and her farm. She used the credit to purchase goods and services and maintain her day-to-day business at home. Through mobile money, she was able to save time, and avoid the hustle of Ugandan public transportation from her village to town. She was also able to avoid queuing at the bank for credit and saving. She often reviewed, accounted and budgeted her transactions on her phone's memory.

According to Nakijobe (2014 int.), a 75 year-old woman of nine children who all work in the city, she had only been able to talk to their daughters and sons about once a year before the arrival of a mobile phone in the village. Nakijobe would endure long trips to the city when she needed some money for fees and medication, whereas now the daughters and sons are accessible to their parents through the phone and its SMS and mobile money applications. As she would argue:

"My eldest son 8 years ago would send me money by the bus which was not secure at all. It was also too expensive. Took a long time for me to receive it for emergencies. Now he uses Airtel Money, and it has proved to be convenient, safe and cheap for me.... Life is absolutely changing for the better thanks to this technology. I am able to save on transport and related expenses." (Nakijobe, 2014 int.)

Nakijobe's testimony from Kako in Masaka was not necessarily an isolated incident as it matched the other testimonies from Kakoma, a parish in Kalisizo, Rakai district. Accordingly, the interviewees described their varied experiences of mobile money in the rural:

"You know, if you have 10.000/= and with 10.000/= will get you a bus ride, and back home, actually, you will save the 9.000/= and use the 1.000/= to buy airtime. If you have the 1.000/= as air-time, you can call someone and ask for the money to be sent immediately. And at your own convenience." (Nambi-Nabatta, 2014 int.)

"To be honest, I have been able to regularly double my profits because I don't have to deal with the hustle of transport and those untrustworthy middle men. With my phone, I can easily track fluctuating prices on the markets with a phone application. Its just as simple as punching in a number and asking a question. It is efficient. And I hope it's our future. You can get all

these services from where you are. It could help a lot of people." (Ezra, 2014 int.)

"My wife introduced me to mobile money. Since we live far apart, we use the services that are very fast to trade together and support each other. I am a fisherman at the shores of Lake Victoria in Kalangala many miles away from my home. So I send the fish to her and she sells it in the market. We communicate through the phone and she sends the money through mobile money. I save much of it through mobile money as well. I am able to pay our son's school fees from anywhere and also keep in touch about his progress." (Twaha, 2014. int)

Altogether, these structures exist in motion, providing a basis for the generation of diverse positions and views, which I discuss in the next sub-section. Inherent in portrayals of mobile money are dominant practices that enable the multiplicity of symbolic alternatives, as well as rural-urban and rural-rural connectivity.

Identity

Mobile phones are increasingly conferring on village society characteristics of urban settings. With ongoing globalization, it's not uncommon to find the latest advancements such as built (temporary and permanent) infrastructure in villages—influenced, reinforced and strengthened for the most part, through mobile money services. Despite inherent challenges such as cost, maintenance and repair, mobile money seems to have added social value to rural life. It has become a complex entity, one associated with a multitude of geographical transformations far beyond the dominant images that portray social backwardness, suffering and oppression. The research participants' social constructions of the rural presented in this paper are deeply embedded in everyday rural life contexts, and are far from the generally cold and remote depictions in the media that invoke a territory inhabited by a bunch of backward natives. But this is perhaps also because as John, a local resident of Kako village argued, his village was not as remote and distant places as it used to be before the advent of mobile money:

"Major challenges had to do with insufficient infrastructure systems and services, as well as lack of private and non-government investment in rural areas. My village is about ten minutes

from the nearest town by car. But taxis were hardly available. Transportation is no longer difficult. Access to a fair diet is no longer a constant challenge. All because I am now in a position to access credit through mobile money. While cities are often privileged to have more and better roads, hospitals and schools, people are able to choose from the few available options that are emerging here." (John, 2014 int.)

Today, the rural, as one would want to think of it, is not by nature static or as self-sufficient as it used to be. While rurality – as a specific relational model of identity and one formed by beliefs of commonality and experience – has nonetheless been strengthened even further by mobile gadgets and mobile money services, a different conception of space that relies on aspects of urbanity is emerging in many places. A new identity is emerging in relation to much broader networks. A matrix of cultures, identities, and behaviors have become visibly apparent. Shared characteristics or traits are loudly visible, both spatially and geographically. There are many common traits of Ugandan rural communities that are becoming more apparent today and are stemming from mobile phones. Mobile phones have reinforced traits and notions of commonality among social groups such as communal phone sharing, communal saving and giving in self-help groups, as well as communal risk sharing in times of need. The rural has attained a new identity through varied features of lifestyle, traditions and landscapes, especially with regard to how groups and individuals balance their social and economic capital, create and maintain ties and social networks, share or circulate money among themselves, but also how they mediate the conflicts that are created between social obligations and personal economic needs. With these, the traditional patterns of behavior such as maintaining family ties, closeness of communities, as well as the importance of humanity are being recreated in new forms. A case in point is the earlier mentioned case of 'obuntubulamu,' which is largely mediated over the phone through mobile money systems. Its epistemological and humanistic embodiment reinforces relations, communality and collectivism in ways different than before.

The other aspect that is perhaps very clear from these two cases examined in this study is the motivation for adopting mobile money in the rural. Unlike in the urban where it is sometimes about class, convenience, networking, and just merely the position of the consumer, rural residents initially

migrated away from their ways of the time only then when they were sure that the emergent ways were better than the ones they had. It was not about abundance or convenience, but rather about need and desire. It was about how one product/service was proving to be better than the existing product/service. As such, they adopted mobile money because its applications provided solutions. For instance one of the most common practices, as some participants argued, was keeping money under the beddings, and sometimes for women in their bra – especially when traveling as they consider this a safe behavior. In this case, they both claimed that what mobile money had done was to provide an alternative to saving and keeping money that was even safer and less tedious. Whatever mobile applications were used in a community and locality, it was because of its ability to solve something for the individual, for a group, for a community, or the entire village. From my observations it became obvious that its applications were appreciated for nothing else than their ability to solve a genuine problem that they faced such as rescue in times of need, or payment of water bills or tuition.

Particularly interesting is the experience of one health-worker who said she had not been to return to her home village since her father died in 1998 as she no longer had any reason to come back just to pay homage to an almost "empty" village. However, she further intimated that when she finally traveled to the village over fifteen years later, she realized how much the rural had changed and explained how she has been making plans to settle and set up a mobile clinic there to make good use of mobile money applications (and be able to save) in the village. In another interesting narrative one herdsman excitedly argued how with his smart phone he will take a picture of a sick cow and explain to his boss with details about what and where the problem is. He said he will then receive money for its treatment through mobile money, or be advised to sell it in the market upon which he will then immediately send profits over to his boss through mobile money. As the LC 1 Chairperson for the village would confidently add, "today, the village is not just for the poor, the old or the sick anymore; it is clear from the mobile phones that communication and the frequent use of mobile money are getting people out of the circle of total poverty" (Katumba, 2014 int.). From all these and similar responses it was possible to read the enlightenment on the faces of the participants as they pointed out how educated and financially-abled people they had become.

However, with the urbanization of African villages, the rural is losing much of its idealistic image. This is so much so that the rural is emerging as a model of "modernity" in contrast of "rural identity." It is no longer that space that people simply imagine a remote community covered with evergreen forests in arable lands. The mobility of money and of services brought about by mobile money and its innovations – in addition to rural-urban/urban-rural travels – has opened up such spaces to globalization that rural territories are increasingly being introduced to urban influences in the usage and uptake of mobile money services that are emerging.

Even for businesses in the private sector – like the MNOs, banks and financial institutions – the rural is increasingly becoming a more dynamic and competitive environment such that they are finding that the only way they can survive is to adapt fast enough. Infrastructural changes such as roads, schools and hospitals, which are largely taking root and the ever increasing presence of mobile services are increasingly influencing lifestyles, in turn necessitating new models of survival. More access and connectivity has meant more access to infrastructural facilities, and ultimately, more transformation in the traditional and conventional image of the rural, rural life, and rurality. Suddenly, in many parts of the country, the rural is in many ways emerging as a global, dynamic, multi-faceted territory, so much so that rural life is increasingly being re/shaped, re/drawn, re/constructed, and generally transformed. This is surprisingly sometimes seen by some residents to be a danger. They raised concerns about the possibility of protecting, or at least paying more attention to the rural and its aspects and ideals, arguing that otherwise, it would lose its identity. Some of these aspects and ideals are best captured in the following narratives:

"I always thought that if I got the opportunity to go to the village, I would not hesitate. I used to think that in the village there was no hustling and bustling like is the case in towns and cities. I used to think that village people live 'down-to-earth' lives and hardly complain about poverty as we did in the city. I used to think that if I ever had the chance of getting employment here in the village, I wouldn't hesitate to grab it. I used to think that the village was the place you face nature in its natural non-tainted form. Not anymore." (Kato, 2014 int.)

"Its just that my village is no longer the typical traditional self that it once was. I think that urbanization is beginning to have a real impact here as the face of the city is increasingly being threatened and destroyed by these new innovations. The village is not as rural and traditional as it used to be. I do like the clean water, electricity, radio and TV, roads, cell

phones, etc. But I mind that visiting it is no longer like going back in time. It's more like a change of scenery. I still yearn for the traditional life. The rural life. Many youths in the villages now have smart phones, which they use to access services. Its very weird." (Namujju, 2014 int.)

"When I travel to the village in my holidays, I want to de-stress. I want to keep away from the chaos, the noise and the dust. I want the villages to stay the way they are. If there is clean water, a clinic, a school, its good." (Kamara, 2014 int)

Despite these concerns, many people have welcomed mobile phones and its applications with open hands. Results show that rural areas had a specific internal dynamic of changing and adapting. The greatest hindrance to this dynamic was the government itself. In fact, although this research and fieldwork focuses on mobile money users' agency, the government also played a key role in shaping and determining the success of mobile money markets' expansion in the rural regions. For instance, the Ugandan state has contributed tremendously to the growth of the telecommunications industry through its rural-oriented local government and private sector initiatives, which have been supported and enabled largely through mobile network operator (MNO)-led initiatives. These, in many ways, continue to transform the practice, process and development of mobile financial services in such areas. Since their inception in 2009, the growth of mobile financial services in Uganda has been quite spectacular. Also, the Ugandan Central Bank has cleared the path to mobile finance, a shift that has forced a few banks to look seriously at the low-income consumer banking market in the rural for the first time. Some of the major commercial banks such as Equity Bank, Opportunity Bank and other micro-finance institutions had thus begun to extend their distributional channels to the communities that I visited. They were partnering with key MNOs, leading to across-the-board cost reductions in consumer transactions, thereby integrating unbanked populations into the formal financial sector. With such services, these partnerships were increasingly providing new alternatives to traditional banking and were emerging as viable tools of financial inclusion.

Conclusions

In this article, I sought to show how with the emergence and dispersion of mobile money services, 'the rural' has become more dynamic and fluid, attaining a whole new identity through varied features of

lifestyle, community, traditions and landscapes. I have explored this problematic within a 'territory' that is a traditional rural setting, and yet at the same time representative of emergent and transformative mobile innovations. In my attempts to question imaginaries of social life with regards to rural territory and identity, I have offered a snapshot of the role that mobile money has played, and how its financial services are in fact proving to be integral to re-imagining rurality. Beyond this however, further research is needed to show if rural elements are in fact being preserved, changed, or recreated in urban form. It is important to empirically examine if mobile money will eventually change how we feel about rural space; and if so, what mobile-based applications, services and innovations mean for "rural authenticity" in mobile money times.

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Namujju (59 years old), Local Business Woman (Trades in Plastics). In, Kako Samalia Parish, Mukungwe subcounty. 10. 11. 2014.

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