REIMAGINING RURALITY IN MOBILE MONEY TIMES – THREE INSIGHTS

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1. OUTLINE OF THE PRESENTATION

1. Starting Questions
2. Approach
3. Data and Methods
4. Three Insights
   I. (Social) Life (& Sociality)
   II. Community
   III. Rural Identity
5. Conclusion
   → "Questions about Rurality"

2. STARTING QUESTIONS

1. How (and what) are the emergent mobile finance options shaping social life of groups and communities *most* at risk of rural poverty and social exclusion?

2. What forms of identity, community and lifestyle are emerging around mobile money products and services in geographically remote territories in Southern Uganda?

3. APPROACH

Beyond belief in "rurality" as static concept.

Need to avoid stamping rural residents with an "otherness."

Avoiding a counter- intuitive for a Western-trained mind.

Figuring out the totality of livelihoods through the resident's eyes.

4. DATA & METHODS

A)   Interview method

B)   Observation.

C)   Secondary sources.

5. THREE INSIGHTS

I. (Social) Life (& Sociality)

Mobile money as a <u>substitute</u>:

1. Saving,
2. Remittance,
3. Making monetary payments,
4. Transfer of money.

MNOs have display enormous character by actively investing in the social market of rural Uganda.

The system of mobile money operates through texts and "SMS"; and functions in/on the most basic fashion/ handset.

II. Community

- Reinforcing 'obuntubulamu

- A non-threat to ingrained and indigenous communal ideals.

- Allows a collective manner of operation in spaces of scarcity.

- Serves as a (socio-)economic tool.

- Strengthens village sociality and social networks.

- Useful in promoting micro-enterprise development.

5. THREE INSIGHTS

II. Community

- Reinforcing 'obuntubulamu
- A non-threat to ingrained and indigenous ideals of communality.
- Allows a collective manner of operation in territories of scarcity.
- Serves as a (socio-)economic tool – used to balance social obligations with economic cooperation.
- Strengthens village sociality and social networks.
- Also useful in promoting micro-enterprise development in rural markets.

III. (Rural) Identity

Mobile phones are increasingly conferring on village society characteristic of urban settings.

- This, surprisingly is sometimes seen as a danger

- A different conception of space seems to be emerging.

- A matrix of cultures, identities, and behaviors are visibly apparent.

III. (Rural) Identity (Cont'd)

The rural seemed to have attained a new identity

Rural residents migrated away from traditional ways only when convinced the new innovation provided better service.

Businesses and (financial) institutions were also fast realizing that the only way they would survive was to adapt to mobile money environment.

6. CONCLUSION

Mobile money is integral for (re)imagining rurality

- But are rural elements being preserved, or changed, or recreated in urban form?

- Will mobile money change how we feel about rural space?

- What does it mean (for the rural) to be "authentic"?

- Does "rural authenticity" matter?

Thank You!

Questions

Suggestions, &

Comments are welcome

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