WILL INFORMATION AND COMMUNICATION TECHNOLOGY EMANCIPATE THE MARGINALISED POOR?

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Abstract

This paper explores performance ethnography in an attempt to overcome the shortcomings of dimensions selection and aggregation within the application of Sen's capability approach while evaluating Information and Communication Technology. It exemplifies this in a qualitative examination on the impact of mobile banking, commonly known as MPESA on the lived experiences of the marginalised poor of western Kenya. This paper draws from Denzin's call to performance, a performance which contributes to a more enlightened and involved citizenship. Here, the paper through the critical eye of capability approach explores performance ethnography to interrogate and evaluate specific, social, educational, economic and political processes as mechanisms that affect the adoption and successful implementation of MPESA as a poverty eradication strategy. The research relies on the people that are representative of the community to provide a capability set though focus groups then it conducts interviews with the people in poverty which it rewrites into dramatic text in effect aligning with critical thinking. The interviews are aimed at illuminating the impact of mpesa on the valuable dimensions selected during focus group. The findings provide insights on how to draw valuable dimensions in a capability approach evaluation. This information can be used to develop targeted interventions aimed at poverty eradication. The paper is organised into five subheadings: the introduction which examines the existing literature on ICT4D; the theoretical framework which gives an overview of capability approach; the methodology which covers the focus groups and interviews conducted in western Kenya; the discussions then looks at the individual usage of MPESA against a growing discussion on both mobile banking and poverty alleviation and; conclusions which hints to empowerment and emancipation.

Key words: Capability approach, performance ethnography, mobile banking

1.0   Introduction

Information and communication technology is an asset that accelerates growth in different sectors of the economy, as such, many western economies, are generally 'powered' by Information and Communication technology (Avgerou, and Walsham, 2000; Eggleston, Jensen, and Zeckhauser, 2002). As it has grown in popularity, especially in the international development sector, Information and Communication Technology for Development (ICT4D) has also come under criticism. Questions have been raised about whether projects that have been implemented at enormous cost are actually designed to be scalable, or whether these projects make enough of an impact to produce noticeable change (Avgerou, 2007; Unwin, 2009). This sentiment echoes a 2009 report by the World Bank (World Bank, 2009) on the impact of Information and Communication technology for Development. Further criticism of ICT4D concerns the impact of ICTs on traditional cultures and the so-called cultural imperialism which might be spread with ICTs. It is emphasized that local language content and software seem to be good ways to help soften the impact of ICTs in developing areas (Davison, 2005).

Various authors fear the potential of ICT to seriously widen the digital divide and the gap between people with access to the information economy and those without such access (Campbell, 2001; Cullen, 2001). This issue was brought to the forefront of the international agenda and was extensively discussed in major international political meetings such as the G8 meeting in Okinawa, Japan in July, 2000. Some of the arguments advanced pointed out that some ICT4D projects often give more emphasis to how ICT can help its beneficiaries economically rather than helping them create a society where social justice and equal rights prevail. The participants at that conference believed that sustainable development could only be achieved if there are human rights and people can speak freely (Heeks, 2002). Another point of criticism against ICT4D is that its projects are in the long term seldom environmentally friendly. On the whole, it can be argued that well-embedded and targeted ICT applications, have the inherent ability, to transition the developing nations to information based economies (McNamara, Kerry, 2003). Within developing countries however, various barriers exist, and in Kenya, these hurdles are plentiful, urgent and veritable. They include a lack of infrastructure and insecurity (Abagi, Sifuna, Omamo, 2006; Etta, Elder, 2005). However, mpesa has jumped over these hurdles, emerging 'successful', in transforming lives particularly of the marginalised and previously neglected poor woman, in the Kenyan villages (Camner, Sjöblom, 2009; Morawczynski, Miscione, 2008).

1.2   Theoretical Framework

Development economics has recently attracted dissenting scholars on uni-dimensionality of Poverty, they argue for multidimensional measures: theoretically; empirically; and within policies. This position also disqualifies the income vs. expenditures and the basic needs fulfilment evaluative frameworks, arguing that they ignore the richness and complexity that needs to be addressed in any policy for poverty eradication (Heeks, 2002; Qizilbash, 2004; Baulch and Masset, 2003). This paper sustains such a position and looks to Sen's capability approach to understand the multi-dimensional poverty prevalent in rural Kenya and so map-out the space for Information and Communication Technology for Development.

In applying capability approach, this paper looks at Information and Communication Technology for Development as a vehicle that journeys' the participants from poverty, (a capability deprivation) to human development. As argued by Robeyns (2001), the capability approach is a theoretical framework that entails two core normative claims: first, the claim that the freedom to achieve well-being is of primary moral importance, and second, that freedom to achieve well-being is to be understood in terms of people's capabilities, that is, their real opportunities to do and be what they have reason to value (Sen, 1999a).

Capability approach views the essential object of development as 'the enhancement of living conditions'. This is founded on the preposition that 'development is concerned with the achievement of a better life' hence 'the focus of development analysis to include the life that the people succeed in living' (Sen, 1999a). Sen's capability views on development considers well-being in terms of functionings, that is, what people are and do and more specifically in terms of capabilities, that is, what people are able to be or do. In this sense, Sen evaluates the quality of life as a matter of evaluating freedoms, "seen in the form of individual capabilities to do things that a person has reason to value" Sen, (2000 p.128).

Within this precinct, capability approach seeks to establish what it is that the marginalised poor has reason to pursue and how M-PESA initiative aids this individual in pursuing that end? I will draw from performance ethnography to understand those freedoms that are enabled by adopting mobile banking; I also look at the capability deprivation that is those freedoms that are denied as a result of mobile banking. In this discussion I demonstrate the pockets of freedoms which mature to empowerment though now silent and only visible in the performances.

1.3   Overview of Mobile Banking

Sub Sahara's economy is quickly taking shape and accelerating the wheel is the unbanked population now finding refuge in mobile finance institutions. The mobile banking in Kenya fondly known as M-PESA ('Pesa' for 'money' in Swahili and the prefix 'M-' for mobile phone together denoting 'mobile-banking') was crafted in 2004, co-funded by Safaricom, Vodafone and the Department for International Development (DfID) (Jack and Suri, 2011). Following on the success of M-PESA, new players have begun to enter the mobile money market in Kenya and replicate the services in other countries (Anderson, 2012). The ability of services like M-PESA to provide comprehensive banking solutions to the bulk of the unbanked population is still under debate, but the field is growing and changing rapidly (Hughes, Lonie, 2007).

Safaricom (M-PESA'S mobile company) accepts deposits of cash from customers with a Safaricom cell phone SIM card and who have registered as M-PESA users. Registration is simple, requiring an official form of identification typically the national ID card, or a passport but no other validation documents that are typically necessary when a bank account is opened. Formally, in exchange for cash deposits, Safaricom issues a commodity known as "e-float," measured in the same units as money, which is held in an account under the user's name. This account is operated and managed by M-PESA, and records the quantity of e-float owned by a customer at a given time. There is no charge for depositing funds, but a sliding tariff is levied on withdrawals (Omwansa, 2009). Due to the expansion of such institutions, a number of banks have very recently allowed consumers to link their M-PESA and bank accounts. E-float can be transferred from one customer's M-PESA account to another using SMS technology, or sold back to Safaricom in exchange for money (Jack, Suri, 2011). Has this arguably successfully technology afforded the poor real opportunities to do and be what they have reason to value? Has it created a diversion for the marginalised poor or infringed on their existing freedoms? This paper reflects over the above questions and makes a compelling argument that actually mobile banking can contribute to empowerment.

2.0   Methodology

This paper reports on focus group and interviews conducted in western Kenya in a bid to establish the impact of mobile banking in the lived experiences of the marginalised poor. As a critical study using qualitative method this paper differs from a mainstream qualitative study in that the research question and data collection encapsulated within the performance ethnography approach, sets out to make the workings of a societal power visible. This transcends M-PESA adaptation, and looks deeper into culture, poverty, and power.

In looking at the participants with a view to establish their dimensions, it becomes apparent that certain interests are privileged above all others; while other interests are marginalised or oppressed. The main goal then becomes, to critique, to uncover and challenge the assumptions and social structures that oppress. The interest then transcends the cultural interpretation of human interaction with M-PESA; it takes into account the historical, economic, and political structures that have an impact on the culture, poverty and subsequent adoption and usage of the M-PESA. Critical ethnography "broadens the political dimensions of cultural work while undermining existing oppressive systems" (Fontana and Frey, 1994, p. 369).

Faithful to Qualitative Methodology strategy, this entire exercise from participants' selection to data analysis focused on subjectivity rather than objectivity, and it consisted of the following steps (Ballinger, 2006 Ballinger, 2004; Curtin, 2006):

(i)   Collecting the required data through interviews, focus groups, and direct observation of the participants
(ii)   Deeply describing the situations, processes, entities and interactions observed, and,
(iii)   Examining the focused sample to identify the problems in it.

At the start of the focus group discussion, a thematic checklist was designed that was based on capability approach and that was sensitive to the multidimensional poverty of the study area. This research project favours performance ethnography as a means of allowing an open, exhaustive, and engaging methodology of selecting domains that are representative and embedded on what people value. This is methodology as used with capability approach is rich yet novel but its characteristics are not entirely foreign to capability approach. By nature, capability approach allows and engages with a whole surfeit of methodological strategies, ranging from quantitative, qualitative, participatory, or subjective data. It has also been used to query data of income or financial nature although 'income data alone are perhaps the crudest form of measurement' (Alkire, 2005).

The research carried out focus groups in order to draw out the valuable dimensions of the people in the rural Kenya and examines those dimensions as they are influenced by M-PESA. They were successful in reaching many of the residents of Western Kenya; however, they evidently were not exhaustive as many of the representatives in the focus groups were themselves not poor as compared to the majority of the residents in that region. Besides, it was difficult to get the participants to tell of the personal experiences with M-PESA, as they were suspicious of victimisation, the research then resorted to carrying out interviews with those in poverty. The research conducted a total of 38 interviews and transformed them into performances two of which are included in this paper.

2.1   Performance Ethnography

This piece of research employs performativity on interviews carried on M-PESA adopters of rural Kenya, as a way of doing ethnography and as a method of understanding and collaboratively engaging with the meaning of their experience. Traditional ethnography represents attempts to write and inscribe culture for the purposes of increasing knowledge and social awareness. Performance ethnography represented as a performance, then presents a method of representation and a method of understanding (Fischer *et al.*, 2004; Denzin; 2005). Critical performance ethnographers go beyond thick description of local situations to resistance performance texts events that urge social transformations.

The paper utilizes performed literature in reporting the interview data, otherwise referred to as spoken-word performance, which allows audience members to become active players in the staging and interpretation of the narrative and experiences it represent. Mienczakowski (2001 p.468) and Richardson (2002), all appeal for this approach by agitating that the ethnographic text be given back to the readers and "informants in the recognition that we are co-performers in each other's lives" (Mienczakowski, 2001 p.468). This exercise turns the interview scripts into performances, which is not just a method of understanding and interpreting the data collected, but is also a method and technique for excavating the 'guarded' data.

In employing the narrative and performance approach within technology and human development discipline, the research was faced with three closely interrelated problems: how to construct; perform; and critically analyze performance texts. These were not unique to this paper rather are embedded in narrative and performance turn as Stern and Henderson (1993) acknowledged. A number of strategies employed by scholars in the past projects (Stern and Henderson, 1993) were also adopted to overcome these pitfalls as well as utilizing Padel's principles on poetic writing and McBride's ideas as exemplified through his dramatic texts. Of the 38 interviews conducted, this paper presents two contrasting interview scripts now re-written to exemplify the position of mobile banking among the capability set of the marginalised poor in rural Kenya.

2.2 Performances Contrasting the Empowered and the Disillusioned
The poor widow
Its quiet here
Busy only in the planting season
We like it here
Plenty of fresh air and fresh food
Friendly neighbours and spacious homes
In towns everyone is squeezing together
We had a room that was the kitchen bedroom bathroom everything
Everything for me and my seven children
I did the rich man's laundry
It wasn't enough to buy uniforms let alone feed us
I knew my day will come when I would run my own business
My sister sent me some money
I buy grains during harvest season and I resale through the year
I like business but you got to be patient
Everyone is doing the same thing
There are good times and really bad ones
However little by little we are making ends meet
Though it is a daily struggle
A battle to survive drunkenness disease drought and death
With MPESA we now save whatever little
We are no longer excluded
We do not need to travel queue then be abused
With the savings I can buy uniforms
Increase stock
When men come to rob us for their liquor
The money is safely hid away
If only I was educated
I would be a little comfortable
And my children would have better education
Better food
Better healthcare
However this struggle is good
It motivates them to work hard

The ruling class
Oh,
I am not keen on you
Sorry but that's because of your mobile phones
I don't like them
The so called technology!
A man should be in charge not just for a show
Not today though thanks to technology
All the women and children looked to the father for everything
Including the news headlines
Today my wife knows what occasion the president presided over
Can you imagine?
It was unheard of that a son can give her mother money
Unless of course through the father
Today they have MPESA
Now I have no role
Everyone is in charge
Everyone is in the know
Everyone has a bank account
No culture
No religion nothing
Just technology
My role was of responsibility
To give information money whatever but with responsibility
Technology is giving but you don't account for it
Just take
Whatever you do with it
You are not answerable to anyone
It is ruining the world!

3.0   Discussions
In this discussion, M-PESA is conceived as the primary means, to a 'personal' end.
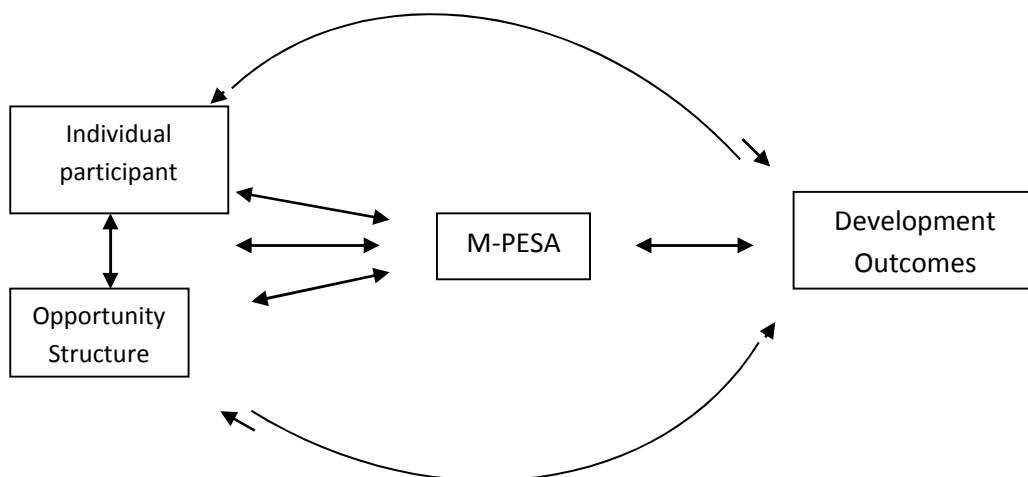

Figure 1: Correlates of Empowerment Adopted from Alsop (2007)

M-PESA here is the vehicle that ushers the user to the destination s/he pursues. However, that destination or the ends are often camouflaged and would appear common to all men throughout all generations for instance, ill health to others might mean malnutrition yet to others it would be obesity. So is the quest for education, to some is a quest for access while to others is quality. Such a distinction is only possible through a performance ethnography approach. It has the unique strength of going into the private space to bring out that which inimitably belongs to an individual, a story that would otherwise go untold.

Texts–as–performance challenge the meanings of lived experience as stimulated performance. They interrogate as did Denzin, (2003) the concept of theatre and secularity, reconceptualising the central futures that define the material apparatuses of the stage, including audience members, director, actor, costume, script, sound and lighting even performance itself. The performance seeks a presentation that, like good fiction, is true in experience but not necessarily true to experience (Conquergood 1985; Denzin, 2003). These texts turn tales of suffering, loss, pain and victory into evocative performance that have the ability to move audience to reflective, critical action, not just emotional catharsis. In the moment of performance, these texts have the potential to overcome the biases of positivist, ocular, visual epistemology (Denzin, 2003). They undo the gazing eye of the modernist ethnographer, bringing audiences and performers into a jointly felt and shared field of experiences. These works also unsettle the writer's place in the text, freeing the text and the writer to become interactional and existential productions (Conquergood 1985; Denzin, 2003).

As Conquergood (1985, p. 2, 4) notes, performance are always 'enmeshed in moral matters .... [they] enact a moral stance'. In them, performers critically bring the spaces, meanings, ambiguities, and contradictions of cultures alive. They embed self-stories and personal experience stories within a larger narrative structure that is, the history of a life. The performance, the telling of the story, is the event. Narrates and audience members as co-performers are constituted in and through the rituals of performativity, in the spaces, words, and lines of stories as they are told, that is, performed (Langellier, 1998, p. 208). As Alexander (2000) puts it, an 'affirmative aesthetic of unification' operates, connecting the 'audience's subjective involvement … with … the performance' (Alexander, 2000, p. 103).

Several authors have made attempts to develop a practical tool of utilizing Sen's ideas. This paper catapults from such a background and utilizes Finnis' (1993) approach to identifying basic human values. Finnis' practical approach is based on 'reasons for acting which need no further reason.' This is more individual targeted rather than merely looking to identify 'basic needs' (based on biological/psychological consideration) or 'basic capabilities' (based on a consideration of political necessity) or some general not-yet-moral prudential reasoning. Finnis (2000) sums his approach in this question: 'why do I do what I do?' and 'why do other people do what they do?' such a question, he posits, can be answered by a mature person of any culture or socioeconomic class or educational level. When we 'why do I/others do what we do?' we look into our experiences, historical situation, relationships, projects, tastes, beliefs, as well as the others and so we endeavour to see the 'point' and the 'value' of different activities. Finnis (2000) argues that the question 'why do I/others do what we do?' when asked repeatedly by any person or group, leads to the recognition of a discrete heterogeneous set of most basic and simple reasons for acting which reflect the complete range of human functioning.

In contemplating individual intrinsic ends, there are privileges and strategies which are satisfiers. Such satisfiers lie at the heart of a household and are deemed important and valuable insofar as they conduce to the pursuit of the basic capability with which they are associated in the relevant historical context but are not (obviously) basic reasons for action (Deneulin, McGregor, 2009; Alkire, 2005). They could be central to survival of family ties, tradition, values however to an individual they are perceived in relation to specific goals. This is evidenced in the stories of the poor captured in the performances. Participants journeyed the researcher through family etiquette that strained them into participating in community projects. Within the community and families, they were seen to draw the community together and bring healing between warring neighbours, however to individuals, it was for the specific development initiative. As the dimensions vary from individual to individual and household to household so also are the relationship and the reasons for the pursuit.

The underlining question in drawing the distinction within the list of the valuable dimensions was: whether the simplest reasons were inherently of a different kind, or whether it would make some sense to describe them as different aspects of several basic dimensions. Such dimension as 'health' was associated with not being ill, as opposed to having food. However, other authors would classify these indicators of not being ill and not having food as 'physical life'. This elaborates an individual's valuable journey to a place he or she has reason to be. To then class these ends together, essentially it is to miss out the very distinct, unique and personal paths these individuals walk. Several authors have tended to create a middle ground in the very distinct pursuits; however performance ethnography carries through the individual journey accounting for diversity. Many non-governmental organisations

working to eradicate poverty would then benefit from a performance ethnographic exercise in understanding the pursuits of the local people better.

In the past studies (Alkire, 2007; Nussbaum, 2005; Akerloff and Kranton, 2002), authors have often drawn relatively similar conclusions with regard to what constitutes a quality life. However, such conclusions have been communal and not necessarily relating to an individual. Therefore in incorporating performance ethnography in this study, the evaluation is able to focus on the individual, which also is the capability approach's focal point. As a result the research is able to illuminate the exercise beyond past studies.

3.1   Culture and Poverty

In a bid to understand those freedoms of the marginalised poor as enabled or deprived By mobile banking, this paper looks at poverty and the culture of those in poverty particularly in Western Kenya. M-PESA offers a potential to escape poverty web, however there is significant variation in behaviour, decision-making, and outcomes among people living in seemingly identical structural conditions, as several researchers have noted (Narayan, 2000; Nelson, and Dorsey, 2003). The literature on how people respond to material hardship or deprivation is large, and it has identified a number of coping strategies which this research corroborates: using family ties, exchanging goods within friendship networks, seeking help from the state, turning to private organizations, relocating, and others (Edin and Lein 1997). But people differ substantially in which coping strategy they employ, and some of this heterogeneity probably results from cultural factors. It's no wonder therefore that M-PESA's impact on the impoverished community cannot be studied in isolation rather using performance ethnography, other factors that inform the adoption and usage of M-PESA can be established, such issues as culture as it affirms belief and preference.

In recent years, economists have also begun to draw upon cultural concepts to understand where individuals' beliefs and preferences come from (Rao and Walton, 2004). For example, Akerloff and Kranton (2000) developed a model in which group level beliefs and norms affected individual beliefs and preferences, which in turn affected economic outcomes and economic decision-making. Akerloff and Kranton (2002) draw on the concept of identity to develop a model in which individuals have preferences for behaviour that is consistent with their group identities and derive utility from such behaviour (Benabou and Tirole 2006). Sen (1992) lucidly anchors these issues in his concept of capabilities in a sense simplifying the complex aspects of inequality in well-being not hitherto captured by the traditional notion of utility.

The literature on poverty and the literature on culture are too often produced in substantially different intellectual worlds, worlds that involve different interlocutors, theories of behaviour, styles of thought, and standards of evidence. Traditionally, the former world has included not merely sociologists but also economists, political scientists, and demographers; favoured quantitative evidence; placed a premium on clarity; and operated with an eye to solving social problems. The latter has included humanists, anthropologists, historians and sociologists; favoured interpretive or qualitative analysis; and rewarded the development of new theories. As a result, major works in one field have often had little impact in the other. In applying performance ethnography, this paper is in fact making a conscious effort to rightly merge these quite distinct worlds in a bid to create new knowledge in exploring Performance Ethnography to illuminate dimensions within a Capability Approach study. Evidenced in the performances, poverty is not just a matter of deprivation or disorganization rather it is a term signifying the absence of something. In the traditional anthropological sense it is a culture that provides human beings with an inadequate design for living, with a ready-made set of solutions for human problems, and so serves a significant adaptive function.

The rural poor produce little wealth mainly through subsistence farming and receive little in return. Thus for lack of cash, the rural village householder makes frequent purchases of small quantities of food at higher prices. There is high incidences of borrowing at usurious rates of interest, informal credit arrangements among neighbours and use of second hand clothing which are regarded in the highest esteem and only purchased on occasions, primarily Christmas and weddings.

Observing the relationships among the poor and with the authorities, there is evidence of disengagement from the society, and hostility to the basic institutions. There is hatred of the police, mistrust of government representatives. The findings also evidences a culture with a strong feeling of fatalism, helplessness, dependence and inferiority, all reflecting maternal deprivation; a strong present time orientation with relatively little disposition to defer gratification and plan for the future. It is no wonder, therefore, that irrespective of the all-embracing advertisement done by Safaricom, most of the participants adopted M-PESA as a result of being cajoled into by a close relative or friend and not directly through the advertisement. There is widespread belief in male superiority and among the men a strong preoccupation with machismo and their masculinity. Once the culture of poverty has come-into

existence it tends to perpetuate itself, within the ensuing flow M-PESA becomes the 'blood clot' in the arteries that hampers the flawless poverty cycle affording the poor an opportunity.

The diagram below exemplifies the answer to the research question by providing the dimensions that are enhanced through the use of M-PESA and their relationships. This diagram shows diverse application of Mpesa by different individuals and the different outcomes.
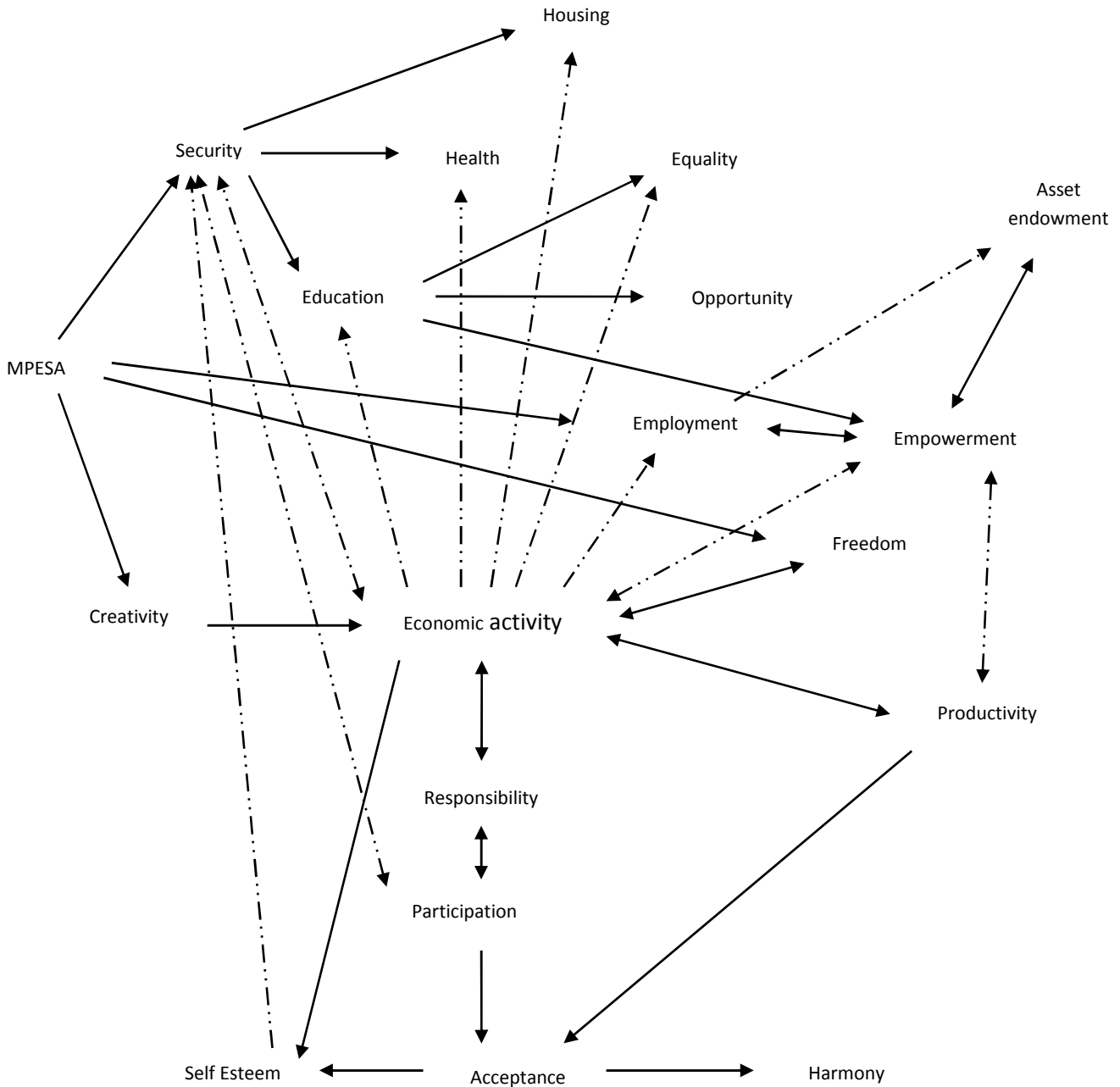

Figure 2: Dimensions enabled through M-PESA in rural Kenya

Evidenced in the performances, M-PESA provided secure depository from where the participants drew money for educating their siblings or children, for business start-ups and for seeking medical attention. The success of such a depository however, depended on the individual's creativity. The import of such a depository ranges from instrumentally affording food and shelter to merely boosting the self-esteem of the participants, this are discussed in greater detail in the following passages.

4.0   Conclusion

The findings from this study make several contributions to the current literature. First, in demonstrating how performance ethnography illuminates the dimensions in a capability approach study, this exercise, has provided insights on how to draw valuable dimensions in a capability approach evaluation.

Secondly in incorporating performances in an ICT4D research, the study has not only anchored the centrality of human players in information systems, but also provided a method of understanding and perhaps an approach for future researches in Information society. These findings also add substantially to our understanding of the impact mobile banking is making among the unbanked population in the developing world.

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