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Here and there? Mobile money and the politics of transnational living patterns in West Africa

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ABSTRACT
The authors examine the use of mobile money in the context of cross-border remittances in West Africa. Relying on mixed methods and a multi-sited empirical strategy they look at both the sending and receiving conditions of mobile money transfers. By looking at money as socially embedded and the role of migrants in the production of a transnational space, their results highlight that uptake and usage of mobile money for remittances are shaped by a transnational living pattern. At the same time, mobile money also contributes to strengthening and reshaping this pattern. By showing that conversion of virtual money to cash may be performed by brokers that live far away from the end recipient, the paper highlights an important gap between spatial distribution of mobile money infrastructure and the social mediation that supports e-money flows. Cash-based transactions, in turn, are shown to play a key role in the social mediation dynamic.

KEYWORDS Mobile money; cash; migration; remittances; sub-Saharan Africa

1. Introduction[1]

Since the end of the 2000 s, mobile money (MM) has been developed extensively throughout the Global South, raising hopes that digital financial inclusion can push further against the exclusion frontier (Demirguc-Kunt, Klapper, Singer, & Van Oudheusden, 2015; GSMA, 2017). New technologies have opened new opportunities to overcome some of the main sources of costs and risks that traditional financial services providers were facing. This allowed MM and mobile banking to reach out to the most marginalized population segments. Since 2007, new MM services – i.e. services that allow users to access value transfer and payments via a mobile phone, typically without needing a bank account – have been launched in 92 countries across the Global South' (Rea & Nelms, 2017, p. 3). Demirguc-Kunt et al. (2015) show that while 2% of adults worldwide have a MM account, for Sub-Saharan Africa this figure increases to 12% of adults. Half of these use solely their MM account. The strong growth of MM in Sub-Saharan Africa has been driven by domestic remittance flows in the context of rural-to-urban labor migration dynamics and the 'send money home' livelihood strategy (Heyer & Mas, 2010; Johnson, 2016; Kusimba, Yang, & Chawla, 2015; Lee, Morduch, Ravindran, Shonchoy, & Zaman, 2018), highlighting the strong role played by social networks in MM up-take. While the potential for scaling up lies in the domestic dynamics that drive urban-to-rural wealth flows, remittances in the context of international or sub-regional labor migration have only recently been launched by mobile network operators (MNOs). According to Leon Isaacs (cited in Heyer & Mas, 2010), 65% of the 23 million African migrants are regional as opposed to trans-continental migration with West Africa hosting major sub-regional corridors. Côte d'Ivoire is one of the countries with the largest long-standing diasporas from neighboring countries. This is especially so for the Burkinabè diaspora which accounts for almost 2 million people (IOM 2018) compared to the total population of Côte d'Ivoire (at 23 million). This migration flow is mainly composed of rural males leaving their village to settle in a more dynamic agricultural region in Côte d'Ivoire. Remittances between the two countries are a major component of the flows between migrants and their family members in Burkina Faso (IOM 2018). This shows that despite an old migration corridor (existing over several generations) that allowed migrants to invest in lands and houses in Cote d'Ivoire, Burkina Faso still appears to be considered their 'home', at least partially. This phenomenon has gained importance recently. Fifty percent of people over 15 years old in Burkina Faso reported that they were used to receiving domestic remittances in cash, with 69% of them receiving it through their mobile phone (Demirgüç-Kunt, Klapper, Singer, Ansar, & Hess, 2018).[2] Both countries, however, still exhibit low financial inclusion levels through traditional channels. In 2014 only 10–12% of adults living in rural settings had an account in a financial institution (Demirgüç-Kunt., et al., 2015). This context seems conducive for the launch of MM services that would allow the tapping of these sub-regional remittances flows. Côte d'Ivoire and Burkina Faso are among the few countries where such services have recently been implemented targeting one of the largest diasporas in Sub-Saharan Africa. The interoperability between MM companies (Orange, MTN, Airtel, etc.) in both countries was introduced in 2014, thus allowing populations living in Côte d'Ivoire to channel international transfers to their home country.[3] This was facilitated by the common currency (CFA Franc) circulating in that region among countries belonging to the Economic and Monetary Union (UEMOA).[4]

The available literature on MM has primarily focussed on its usage to enhance and extend networks of solidarity between urban-to-rural settings within the same country. The experience of M-Pesa (in Kenya) has been the source of most of available evidence. Kusimba et al. (2015), Johnson (2016) and Kusimba (2018) have in turn pioneered research on the role of social networks and on agents. In this paper, we turn to look at the uptake and usage of MM for cross-border remittances within the transnational space between rural Burkina Faso and rural Côte d'Ivoire. Migrants and their living patterns, as pointed out, have contributed to the shaping of a transnational space over the past years. We show that uptake and usage of MM are shaped by this transnational living pattern, but at the same time, MM also contributes to strengthening and reshaping Burkinabé migrants' transnational living pattern. Such dynamics highlight that not only do remittances play an instrumental role in supporting livelihoods in Burkina Faso but also in maintaining and reproducing migrants' sense of social belonging over time and space. The next section, 2, presents a review of the literature, we then develop our theoretical framework (section 3) followed by the context of our research. Our methodology is presented in section 4, and our findings in section 5 before concluding.

2. Literature review

Mobile money refers a range of financial services performed through a mobile phone. It includes the ability to make deposits, to pay bills, channel wealth or purchase airtime (Maurer, 2006). Beyond the large variety of potential usages, the recent uptake (and success) of MM has partly been driven by the many kinds of money transfers available. The major driving force of these is remittances, both domestic or from abroad (GSMA, 2013). It has contributed significantly to shaping and increasing MM usage in countries where it has been implemented successfully. Most of the available empirical literature has focussed attention on MM usage in the context of within-border migration flows and domestic remittances between urban and rural settings. M-Pesa in Kenya has been the most successful worldwide in terms of uptake (70% of Kenyans now use M-pesa) and has been the main focus of research until recently. For instance, Johnson (2016) looks at the changes induced in financial services usages by M-Pesa users and the underlying social relationships these MM flows involve. She shows that M-Pesa is mostly used to perform monetary transfers within a social network. As a result, it gives visibility to informal practices (loans or entrustments, gifts) and networks of solidarity that have always existed; 'fiduciary cultures' as coined by Shipton (2007). In that context, money is embedded in emotional and moral dimensions as well as political and social ones. She argues that far from perverting social ties and – short term and long term – reciprocity-based social relationships, MM allows to reinforce them. Kusimba et al. (2015) highlight the role of MM in maintaining long-distance social ties in the context of Kenyan wage-labor migration. Looking at receivers of MM remittances the authors show that some individuals are 'central' in networks and among them are older women who may act as brokers, extending the network of people covered by MM flows. Kusimba (2018) argues that digital finance helps to maintain interdependency networks, i.e. 'to produce themselves as connected and trustworthy members of financial groups and collectivities' (p. 247). Thus, MM should not be seen merely as a way to channel funds in response to immediate material needs but rather as a way to maintain and reinforce social, material and symbolic interdependencies and secure long-term memberships (family, community) in the context of rural-to-urban migration, thus less as a creator rather than as an amplifier of existing bonds. Still, in the Kenyan context, Jack and Suri (2014) find evidence that households who use MM to perform domestic remittances are able to extend their solidarity networks and better protect themselves against large shocks that affect the same neighbourhood or locality and all its members. According to them, lowering so-called transaction costs allow solidarity networks to extend along longer distances (Jack & Suri, 2014;Mbiti &Weil, 2011;Munyegera &Matsumoto, 2018). Lee et al. (2018) look at the dynamics from the senders' perspective. The authors find a positive impact of MM remittances on receivers' well-being while from the senders' perspective the picture is less positive with regards to physical and emotional health. These findings call for looking at both sides of the financial flows so as to uncover the rationale behind them; between both social obligations and individual aspirations. Moreover, advocates of MM services argue that the technology allows P2P remittances to be performed and thus lowers transaction costs. Rea and Nelms (2017) suggest that in performing a P2P value transfer, not only are the 'Ps' (the fact that peers own a mobile phone and a mobile banking account) involved but also that the '2 s' (i.e. a wide range of intermediaries) play an instrumental role in performing the MM transactions (Morvant-Roux, Barussaud, Reuse, Compaoré, & Ilboudo, 2017). Thus, social infrastructure (Elyachar, 2012) and agent networks play key roles in performing MM transactions, each with their own distinct rationale.

Going beyond the view that remittances are transactions between individuals making choices on the basis of limited economic criteria, Rea and Nelms (2017) highlight that 'MM thus offers a new channel to meet existing social and economic demands: making and maintaining relations across space and time, expanding support networks, accessing nances, and protecting wealth' (p. 9). This is particularly relevant in the context of an international migration corridor in which families exhibit a transnational living pattern that is taking place in adverse political and economic conditions. It is in fact now well acknowledged that migration does not necessarily translate into the rupture of ties with communities and families. This is reinforced by a strong bi-focality of nuclear families of the migrants in the context of our study. Both Zelizer (1997) and Kusimba et al. (2015) show the importance of the nature of the media used to perform money transfers. They state that on one hand digital money produces traces that builds the trust instrumental for up-take; and on the other hand, digital money is also 'easily hidden and protected' and this 'allows men and women to send secret remittances, usually in preference to their siblings over other relatives' (Kusimba et al., 2015, p. 12). Our contribution follows such an approach and further develops it. The role played by some brokers allows us to highlight the gap between physical and social infrastructures. It also allows us to capture the rationale behind remittances. While these remittances enhance the up-take of MM, we argue that the complementarity between virtual money and cash money is key in such processes. Hence, our theoretical framework looks at migrant livelihoods through transnational lenses and relies on a socio-anthropological approach to money.

3. Theoretical framework

While international migration was long considered to imply the breakup of ties with migrants' home communities, a range of ethnographic works has highlighted the multiple relationships and exchanges that are actually maintained by migrants; either alone or through transnational associations (Alarcón, Escala-Rabadan, Odgers, & Cluster, 2016). Moving beyond the dichotomist approach opposing assimilation to maintaining transnational ties, new perspectives on migration dynamics began to emerge in the early 2000s. By looking at migrant transnationalism in itself, assimilation that at the same time maintained ties and belonging to transnational networks, was no longer viewed as opposite or incompatible (Levitt & Schiller, 2006). According to Vertovec (2006), the first reviews of this nature began by looking at facets of transnational organizations and activities. These included, for example, patterns of cross-border relationships through networks (families, associations, etc.), power relationships, religion, and activities implemented across distances (communication, etc.). Other social scientists started to look at the transformative dimension of such transnational practices (livelihoods, exchange, travel, communication, etc.) highlighting different ways through which everyday social contexts were transformed (Ibid.). Migrant transnationalism, supported by new information technologies, may not in itself bring structural change simply because of the ability to maintain social networks across borders, e.g. by sending messages or visiting relatives. However, the velocity, extensiveness and intensity of these practices may in fact matter for social change. Therefore, the quantitative change may in fact bring a qualitative change as well.

Vertovec (2006) argues that transnational practices do play an instrumental role in patterns of change for migrants' lifestyle, their identities or affliations as well as economic development (via redistribution). Because MM combines information flows and value transfer, we argue that MM plays a specific role in such dynamics of social change. Since migrants are not acting as isolated units but as embedded into social relations that involve rights and obligations that shape transnational membership, we thus need to look at money not as a neutral instrument but 'as a bond between people thinking acting as interdependent entities rather than isolated units' (Guérin, Morvant-Roux, & And Servet, 2019: p. 41; see also Polanyi, 1977). Economists have adopted an evolutionist perspective that views money as an efficient tool to perform economic transactions. Scholars from heterodox economics, sociology and anthropology, however, view money and finance as the very basis of 'human identity'. They depict social relationships involving status, identity and social bonds.

Money contributes to the shaping of society (when not taken as preexistent) and is shaped, as Zelizer argues, by the daily practices of people who engage with it (see Servet, 2012). Identity, religion, morality and politics thus also contribute to shaping monetary and financial practices (Zelizer, 2005). Maurer (2015) further describes that 'money (and finance) is not just money, it is also a system of relationships, chain of promises and record of people's transactions' (p.46). The progressive dismantling of all-purposes money (Polanyi 1944/2001) since the 1970s has allowed the emergence of competing currencies and new forms of money but this does not mean that so-called modern money in people's daily lives should be viewed as dis-embedded or as abstract numeric forms (Zelizer, 2005; Maurer, 2006; see also Johnson, 2016). Money (or monies) however, not only allows one to fulfil social obligations and reproduce social belonging but it also creates space to meet individual aspirations. Monetary practices and money usages are thus key to capturing the meaning attached to a specific exchange or relation (Saiag, 2014).

Despite later calls for a situated knowledge production, Hart and Ortiz (2014) argue, however, that there is a need to connect such situated case studies to long term and global processes. This implies the need to envision interdependencies within 'a global framework, namely the set of structures that forge a system based on complementarities, contradictory interests and systemic effects' (Guérin et al., 2019, p. 42). Mobile phones and MM have taken part in the reshaping of money with regards to both its production and circulation (Hart & Ortiz, 2014). At the same time, beyond national borders, money is constitutive of the shaping of the transnational space.

Migrants and their living patterns have contributed to the shaping of a transnational space for many years. However, as we examine the usage of MM flows in this space we see that the uptake and usage of MM are themselves shaped by this transnational living pattern. At the same time, MM also contributes to strengthening it and reshaping both living patterns and transnational space.

4. Methodology of research

Following Beauchemin (2014) and Amelina and Faist (2012) our study relies on a multi-sited approach using a combination of tools to gather first-hand data in both countries, and with a variety of key informants (financial services suppliers, local leaders, migrants of a range of ages, their sons and daughters and their spouses, etc.). Our intention was to look at patterns of usage of MM for sending money from rural settings in Côte d'Ivoire to Burkina Faso. Therefore, it was essential to look carefully at the main characteristics of the provision of such services in the areas where migrants live and commute on a regular basis. Our research began with an analysis of the spatial distribution of MM providers. It was also necessary to go beyond the sending conditions and look at the receiving conditions. In that context, the sampling of localities followed a multiple-step strategy. The team performed an initial qualitative fieldwork with Burkinabè migrants to identify the region where we could conduct the survey.

The region of San Pedro, Meagui was identified as containing a high percentage of the Burkinabè population in the region (60%of the population living in Côte d'Ivoire). Then, five localities exhibiting different patterns were chosen for the household survey along the following criteria: being more or less isolated (accessible by road or river) and by their distance to the main town (Meagui).[5] The data collection process was complemented by a census of all the local providers of remittance services in and around Meagui (35 km around). Information gathered included type of services, localization, when they started, number of clients per day and the main services customers requested.

We then conducted the first survey with 155 migrants chosen randomly from a list of migrants compiled with local authorities and who lived in the five localities mentioned above.

Due to the sensitivity of the topic, we decided not to publicly demonstrate a preference towards Burkinabè immigrants by also conducting an accompanying survey with 50 national migrants living in the area, having come from other regions of Côte d'Ivoire (Baoulé). The migrants survey sample in Côte d'Ivoire includes 155 households and covers a census of the money transfers sent in the last months before the survey. The survey questionnaire solicited information about socio-demographics (place of birth, ethnic group, family composition), migration, economic activities, home and land ownership, remittances and services used to send or receive remittances. We also asked for information about usages of financial services, savings and borrowing practices. Drawing from information gathered on remittances' destination we identified two regions in Burkina Faso where our respondents had sent 54% of their transfers. In Burkina Faso, individual interviews were then conducted with 100 receivers in these two regions. This allowed us to gather information on 251 incoming transfers. In those regions (the surroundings of Koudougou and Gourcy) the team also performed a census of the providers of remittance services. We completed our investigation with an extra set of focus groups with several kinds of key informants. Table 1 provides a detailed description of the information gathered.

Table 1. Sample sizes.

Number of observations	Financial services providers (Census)	Household Surveys	Journals of Transfers	Focus groups
Ivory Coast	109 observations	155	384	10
Burkina Faso	239 observations	100	251	15

Source: UNIGE-IMTFI, 2015.

We are unable however to match 100% of the initial household sample and instead only 35 households matched with households from the Côte d'Ivoire sample. The latter imposes strong methodological limitations on our study. It also means that the sample of 35 households we could interview in Burkina Faso may be biased towards close family members. Households included in the substitution sample were identified thanks to the interviewed people who were asked to introduce the team to people they knew who have family members in Côte d'Ivoire. However, we find that the two samples exhibit very similar patterns of living and sociodemographic profile except for group ethnicity.[6]

Another methodological limitation deals with the period covered by the journal of transfers. Due to intense transferring patterns, the team only recorded transfers performed over a three-month period instead of 1 year (July to October 2015). This introduces some bias in the information due to seasonality. We are, however, able to compare the characteristics of remittances sent via mobile phone versus other channels: informal ones or more formal ones. Finally, we rely on several secondary information sources such as the Airtel local MM agent dataset across Burkina Faso in 2015 and demographic censuses in both countries.

(a) Transnational living patterns between Côte d'Ivoire and Burkina Faso

'Of Africa's 16 million international labor migrants, 63% are regional as opposed to transcontinental, with major corridors in West Africa', (Isaacs 2011). Sub-regional migration flows are not new however. Going back to the colonial period, migrant workers played a key role in the building of significant infrastructure (Zongo, 2003). Despite the continuity of those flows, this longstanding migration dynamic has changed over time and, depending on the period, migrants were either well perceived or rejected. This adverse situation came to the fore with the 2002 political crisis in Côte d'Ivoire (Courtin, Fournet, & Solano, 2010) and was revived after 2011. Burkinabé have settled in different parts of the country but mostly in rural settings characterized by an agricultural potential. Table 2 exhibits the main sociodemographic dimensions of interviewed migrants in Côte d'Ivoire. The average age of household head is quite high; it is lower if we only consider the subsample of migrants born in Côte d'Ivoire. We see that 50% of marriages are polygamous, this is explained by religion (71% are Muslims which characterizes the northern population of Burkina Faso) and place of origin (rural settings). Eighty percent of the sample belongs to Mossi ethnic group who come from the mid-west and from the north of Burkina Faso and 50% of the respondents have received no education. Eighty percent declare farming activities as the primary income source and thus irregular income flows. Almost 95% of migrants own a cell phone (featured phones).

In line with a non-dichotomist vision of migration flows we see that the families in our sample exhibit a transnational living pattern (Vertovec, 2006). In our sample, 70% of the households have members of their nuclear family (usually the spouse, or one of the spouses in case of polygamous household) and some children who live in Burkina Faso. The average number is 3.06 in Burkina Faso and 9.92 in Côte d'Ivoire, respectively. Spouses from Burkina Faso are one of the main ways in which bonds are maintained along with commitment to the community throughout the course of life (seen in the focus group with sons and daughters of migrants, Ouagadougou). Further, only few migrants exhibit a mixed marriage.

Besides a long-standing migration flow, our data show that older migrants born in Burkina Faso and younger ones born in Côte d'Ivoire exhibit quite similar family patterns (see Table 3). This is in line with De Haas (2007) who acknowledges the crucial role played by international migration and remittances in the livelihood strategy (or at least social reproduction) of migrants' family members in their home place. However, in the context of Burkinabè migrants, this pattern should also be understood in view of the very specific political context migrants have faced during the multiple political crises of Côte d'Ivoire. Those crises translated into hostile attitudes against migrants and, from the migrants' viewpoint, the feeling that they do not belong to any country: neither here and nor there. In that context, 'distributive livelihoods' (Ferguson, 2015) are therefore at the same time constitutive of and shaped by such transnational living patterns as well as the political context they face. Beyond the structural elements that characterize the transnational living pattern, we find that phone calls, sending and receiving goods, regular visits to the (extended) family in Burkina Faso for specific occasions (funerals, weddings, etc.), sending the children born in Côte d'Ivoire to study at the university in Burkina Faso, as well as remittances sent to Burkina Faso are other key elements that allow the migrants to maintain strong ties with their hometown. This is illustrated by a migrant's statement 'After the crisis we have changed our habits, now we send more money to Burkina and we invest there. We have realized how important it is to maintain strong ties with Burkina' (Migrant, Oupoyo).

Table 2. Socio-economic indicators of migrants' living in Ivory Coast.

Variables	Mean or %
Age (head)	48
Marital status (%)	
Monogamous marriage	46
Polygamous marriage	48
Others	6
First language in the HH (%)	
Moore	79
Lyele	15
Others	6
Education (%)	
None	52
Primary, Koranic, others	38
Secondary	10
Muslim religion (%)	72
Farmer (%)	79
Bi-focal	
Total number of HH members living in:	
Ivory Coast	10
Burkina Faso	3
Asset ownership (% that own)	
Cell phone	94
Water	8
Electricity	47
Television	63
House	85
Land	86
Number of children under the age of 15 living in HH	
Ivory Coast	2
Burkina Faso	1
Total	3
Observations (N=)	**155**

Note: Mean for continuous variables and percentage for categorical variables.
Source: UNIGE-IMTFI, 2015.

Table 3. Percentage of households that engage in relationships with family members in Burkina Faso.

	Visits to Burkina Faso	Welcome Family members	Remittances	Phone calls	Send food or goods	Receive goods
Born in Ivory Coast (N = 38)	84.2%	40%	95%	65%	27.5%	30%
Born in Burkina Faso (N = 117)	90.6%	40.9%	98.3%	52.2%	28.7%	30.4%

Source: UNIGE-IMTFI, 2015.

In that context, more than 90% of the households we interviewed in Côte d'Ivoire send money to family members in Burkina Faso. The same pattern is found for households living in Burkina Faso where participants confirmed a heavy reliance on remittances sent by family members (93% of the people we interviewed confirmed that they receive money from migrants in Côte d'Ivoire, with the average being five times per year). As pointed out by De Haas (2010) internal and international migration flows within the African subcontinent should be acknowledged as a livelihood strategy not aimed at increasing wealth, but rather at securing it through income diversification.

5. Main findings

Our findings highlight that while the spatial spread of MM retailers (supply) is impressive in sending and receiving settings, the social spread of MM in Burkina Faso exhibits a much more complex web of in-between informal brokers. Far from the person-to-person transaction and beyond issues of proximity, MM sending and receiving patterns are strongly shaped by the migrants' transnational living pattern (distributive livelihoods) as well as the imperative to maintain community membership over the long run.

(a) The spatial spread of MM agents' network in both countries

From our 2015 census, we are able to show that all the localities included in our sample (even small and remote ones such as Oupoyo) have at least one provider of mobile banking either from Orange Money or MTN. MTN and Orange provide the bulk of service supply (80% of the total remittance selling points), either separately (88% of the selling points) or jointly (12%). The same pattern of widespread suppliers is observed in Burkina Faso although with a diversity of remittances' providers (from postal bank to informal providers). More than 70% of the total supply of remittance services are provided by MM local retailers. Remote localities have at least one MM provider, either formal or informal (i.e. personal sim card used to perform transactions for others charging a fee of 10% of the amount received). There is, however, an important asymmetry between different places (for sending and receiving) in terms of cash and constraints on virtual money availability. In receiving areas of Burkina Faso, where cash is needed to convert e-remittances, 60% of the Airtel selling points are provided by local shopkeepers. These shopkeepers combine mobile banking services with commercial activities involving buying, selling, and trading goods to ensure the right balance between virtual and cash CFA Francs (Morvant-Roux et al., 2017). Interestingly, we find that MM remittances tend to reach rural towns rather than remote villages while informal channels reach the village first. This may be explained by the 'last-mile' problem, e.g. the lack of formal MM agents in the village or weak local ability to convert massive amounts of MM into cash; the latter being still easier in rural towns rather than in remote villages. One strategy used to bypass such 'access-to-cash' barriers induced by MM remittances is to mediate it through the purchase of goods (e.g. grocery or school materials) from the local shopkeeper who is then paid with the incoming MM remittance (Personal qualitative interview with a shopkeeper, Cordié). We need, however, to look beyond the 'last mile' problem to understand why other figures of brokers also take part in the channeling of MM remittances.

(b) Mobile money usage as shaped by the transnational living pattern

The transnational living pattern of migrants' families is rooted in a longstanding political, social and economic history traced back to the settlement of the first migrants in the 1960s. In our sample, it can be captured through several broader dynamics or 'social currencies': bi-focality of nuclear households between Côte d'Ivoire and Burkina Faso; children that are raised by another household of the extended family to reinforce social bonds; students who leave Côte d'Ivoire to attend university in Ouagadougou; frequent phone calls and punctual visits to Burkina Faso. Thus, while money transfers play a central role in solidarity networks and mutual support, other types of support and long-distance communications are also important in maintaining strong ties while producing financial flows (Ambrosini, 2008). Compared to the 1970 s, mobility is now more common and the intensification of round trips makes the issue of cash transfers omnipresent and vital. Our findings show that bi-focal households remit twice as much as non-bifocal ones. In what follows, we show that MM usage is very much embedded in such a living pattern as it both accompanies it and reinforces it. We will also show that MM flows tend to re-shape this transnational space as it extends the migrant's options to send money and secure a living in Burkina Faso away from the control of one's relatives.

In Côte d'Ivoire, formal bank account holding is quite high in our sample (36%) compared to other rural areas elsewhere (Findex 2015). This is explained by the fact that the amount of money from cash-crops is transferred by the cooperative of cocoa farmers to a bank account. More surprisingly, almost half of the sample (43%) has a MM account while very few (4%) have access to a microfinance institution (see Table 4).

Unlike other contexts where MM uptake is mostly driven by urban-to-rural transfers (sending money home), the members of the diaspora that we interviewed use a MM account to make deposits so as to secure cash after the sale of cocoa production. Eighty percent of our sample, in fact, rely on agricultural income which is characterized by seasonality of income earnings (60% of the sample only receive cash three to four times a year). This seasonality induces specific needs at specific moments throughout the year, such as securing significant amounts of cash perhaps once or twice a year after the harvest had been sold. Hence, a MM account is also used for cash flow management strategies (as an electronic wallet) or for securing funds when a migrant travels by cashing-out money, once he has reached the place where the money is to be spent (e.g. as investment, etc.). This is also the strategy used by cross-border bus drivers.[7]

We found that 74% of MM account holders use it to store or save money. This result is consistent with CGAP (2013) and IFC (2013) but not with evidence found in countries such as Kenya or Tanzania where money transfers represent the main usage for MM (Johnson, 2016). The service of cross-border remittances (with neighboring countries) had only been introduced 1 year prior to our fieldwork, and we found that 28% of account holders use MM to perform international remittances. Looking at cross-border remittances, 90% of our sample performed at least one transfer during the last 3 months. The average number of remittances is 5 per year, 7 via MM versus 5 via subregional services (e.g. QuichCash) or international services (e.g. Western Union). Additionally, 37% of migrants send money through mobile phone even if they do not hold a MM account. This echoes Maurer (2015) who argues that ownership and usage of MM should be distinguished.

Table 4. Financial inclusion among our sample in Ivory Coast.

	Have a bank account (Findex definition)	Bank	Mobile money account	MFI	Informal finance
N = 155	64.5%	31.1%	43.9%	4.5%	1.3%

Source: UNIGE-IMTFI, 2015.

Table 5. Amounts sent by purpose (Based on data from journal of transfers).

	Remittances via Mobile Money		Via other channels	
Purpose	%	*Average amount (CFA)*	%	*Average amount (CFA)*
Consumption	46	*67433*	43.4	*95512*
Health	19.1	*89318.18*	15.9	*93744*
Education	14.7	*92647.06*	22.3*	*138050*
Family and traditional ceremonies, religious festivals	6.9	*57500*	2.2**	*146666*
Individual Investment	8.7	*291000*	8.9	*415208*
Collective Investment	1.7	*95750*	5.5*	*220000*
Other	2.6	*233333*	1.4	*195000*
All purposes		98917		142803**
Observations	115	115	269	269

***Difference significant at p > .001; **difference significant at p > .05; *difference significant at p > .01
Source: UNIGE-IMTFI, 2015.

Looking at the journal of international transfers, we see that 35% of the recorded transfers were channelled via mobile phones. Table 5 highlights that amounts sent via MM are on average significantly lower than other channels but frequencies are higher (7 versus 5). The pattern of sending purposes is quite similar across different channels except for education, collective investments (with a lower usage of MM) and ceremonies (with a higher usage of MM). According to our qualitative inquiry, MM allows the migrant to better respond to urgent needs and to face unplanned expenses (by providing more frequent and faster remittances). The availability of the mobile money supply in both countries allows the migrant to take a more active role in solidarity networks and in daily life in Burkina Faso, to 'be here and there' at the same time. While issues of liquidity and proximity are key, another key criteria is that 'the money arrives' allowing the migrant to fulfil his/her social obligations. Trust is thus crucial. These elements contribute to reinforcing habits because once migrants know somebody that they can trust in carrying out the process, they tend to keep relying on this person even for remittances sent via mobile phone. While tracking (e.g. text messages) ensures that the transaction has been proceeded correctly, trust in the local retailers is nevertheless key when sending digital money since the network coverage is often underperforming and the conversion from cash to virtual money may take time. In that case, the sender has to leave the cash to the agent and tell him to send the money later when the service is available 'We bring the money to the local agent but when there is no coverage, you leave the cash and then you go to your land plot. Thus, you need to trust this person for when the services are not working!' explains a migrant in Pogreagui.

Of course, availability of MM services also induces more requests from the social network than before as it is now possible to make demands needing urgent support (described by focus group of migrants met in Burkina Faso, Cordié village). In the following section, we show that MM also enables the reshaping of transnational living patterns by extending the network of people a migrant may send money to (visible in the emergence of new intermediaries); and by allowing them to send money for other purposes.

(c) The social spread of MM remittances: the reshaping of the transnational living pattern

The main argument put forward by policymakers to support the implementation of MM services in developing countries lies in the ability of such services to connect peers to peers and push out brokers that produce 'inefficiencies'. Our results highlight that beyond the spatial spread of mobile banking services, transactions do not exhibit a peer-to-peer pattern and instead are still strongly embedded within the transnational social network. Table 6 shows that MM transfers are not sent directly to the beneficiary but are instead highly mediated. Around 34% of MM transfers go through one or several persons before reaching the recipient (40% for other channels) while only 16% of the transfers are performed directly (without relying on any local retailer). Transfers are mainly channeled either by professionals (MM local providers) or by extended family members. The situation is different, however, for each of the two countries. In Côte d'Ivoire MM transfers involve significantly fewer brokers than other channels, in Burkina Faso intermediation remains strong.

Table 6 also highlights that MM targets different networks and involves different figures of brokerage. Members of the nuclear family do not account for the majority of recipients and MM transfers actually target amore extended social network (almost 54%of the transfers target the extended family against 50% for other channels). Very often the recipient is a brother (50% of transfers) or any other masculine figure (father, cousin, son). Recipients are also frequently students (a son or daughter). Among the sample of beneficiaries in Burkina Faso there are less than 10 women (spouses, daughters, sisters, mothers). This result is quite surprising since we highlighted above that part of the nuclear family (migrants' dependents) live in Burkina Faso. Spouses may remain excluded from those transactions because of fear of how the money will be spent; mediating the transfer makes it visible and ensures a close monitoring of the way the money will be spent afterwards by a male family member. It may also result from barriers women continue to face: weak mobility or literacy and/or lack of a MM account to cash out the money.

Table 6. Percentage of transfers by whether they are sent directly and final recipient.

	Transfers via Mobile Money	Other transfers
Directly to the recipient	66	60.5
Indirect transfer		
Via a Burkinabè intermediary	31.3	32.3
Via an intermediary in Ivory Coast	**0.8**	5.5**
Via several intermediaries	0.8	0
Final recipient		
Household member	35.6	44.2
Extended kinship relationships	59.1	53.1
Professional relationship	**5.2**	**1.8***
Other	0	0.7
Observations	115	269

*** difference significant at p > .001; ** difference significant at p > .05; * difference significant at p > .01
Source: UNIGE-IMTFI, 2015.

With MM transfers, migrants can play a more active role in daily expenses or timely responses to financial difficulties without it being communicated to others. Previous to MM access, migrants would not have been able to quietly send money to their children for school in their home country, or for family events without it being known more widely. In interviews, they described: 'we were neither able to send our children to our home country school nor to take part to family events because we had to rely on intermediaries who are always indelicate.' Discretion is key: 'Unless you talk, these transfers remain secrets'. Brokers still play a key role, but mediation mostly takes place within Burkina Faso (see Table 6). In fact, 50% of the transfers first go through brokers before reaching the end-beneficiary. Brokers can include people from the extended family who are able to master the new technology, or those with easy access to cash such as students in Ouagadougou. Diaspora students coming from Côte d'Ivoire where they left their family to study in Burkina Faso, play a central role in strengthening the ties between family members in Burkina Faso and the Burkinabè migrants in Côte d'Ivoire. Cashing out remittances and delivering them is of course key to this process. This is both because they take part in the circulation of wealth flow from Côte d'Ivoire to Burkina Faso as well as having the opportunity to visit family and get to know their country of origin better. This is illustrated by interviews with students from the diaspora in Ouagadougou 'The old-man ("le vieux" – his father) sends the money to me via airtel and then – after cashing out – I bring it to the village' (Focus group, Ouagadougou). Bringing cash to the village enables them to build and update relationships with the extended family. We find that the spatial reach of MM remittances extend further to rural areas (small rural towns) but socially, they reach a more extended social network. Further, the fact that these financial flows are mediated by brokers such as young students highlight that they are used to maintain and reproduce a social belonging which we call the 'politics' of transnational living patterns. Lower transaction costs therefore do not in themselves explain the uptake of MM used to channel cross-border remittances.

Lastly, our results also show a significantly high usage for money sent through cell-phones for business. It is fast and reaches people who only need have the capacity to use a mobile phone, and those who live in areas with fewer barriers related to their ability to withdrawal cash. Targeting an extended family network and investing in businesses are found to be quite common for MM usage. The ability to remit money secretly is instrumental (Kusimba, 2018). This is in line with the strategies implemented by several organizations in Burkina Faso that aim at convincing migrants to invest their money in Burkina Faso (seen in interviews with the Chambre du Commerce of Koudougou). New individualistic norms are emerging alongside the expansion of MM. This may result in conflict with sending patterns that aim to sustain transnational membership, or create an additional pressure for migrants. Although such transformation may occur with other modes of money delivery, MM can be seen contribute to accelerating this trend.

6. Conclusion

Our paper has engaged with two strands of the literature to analyse the usage of MM in the context of international (sub-regional) migration in west sub-Saharan Africa. We have highlighted that usage of MM is strongly shaped by and constitutive of migrants' transnational living patterns. While spatial diffusion of MM would allow the Burkinabè diaspora in Côte d'Ivoire to send the money more directly 'home' we have shown that remittances via mobile phones are also strongly mediated and that the social diffusion involves a complex web of brokers. The figure of the broker allows us to interpret the role played by MM transfers. We could think that this is due to the challenges of the 'last mile'. However, as far as the extended social network is concerned, the cash-out of MM is often performed by someone who lives far away from where the final recipient lives. This allows us to interpret that beyond the circulation of wealth among networks of interdependency, MM transfers are also key in the politics of transnational living patterns: migrants vitally need to maintain and reproduce belonging and affiliation to their home town (community and family) because of a weak social, political and cultural status in Côte d'Ivoire. Furthermore, feelings of insecurity push them to maintain and strengthen a double-affiliation. We have shown that MM, as any other monetary instrument, is a fundamental component of social relationships. Of course, money is ambivalent, it allows the production and reproduction of social ties and affiliation while at the same time allowing migrants to fulfil individual aspirations and escape some social obligations. Here, the invisibility that lies behind MM both in sending and receiving is appreciated, as it enables them to fulfil individualistic projects which are being encouraged by Burkina Faso economic bodies, e.g. building houses or investing in a business further away from close family networks. This supports the idea that the usage of MM goes beyond the result of a cost-benefit analysis. It is instead strongly influenced by the set of rights and obligations that those flows are embedded in, as well as individual aspirations that might be met by using this new medium. While there are multiple different needs we have seen that the linkage with cash (that supports social mediation) is key in the process of maintaining ties, building identity and hence ensuring the belonging of a migrant to their home country. This echoes research published by sociologists (Zelizer, 1997) as well as economists (Alary &Blanc, 2013; Servet, 2018). In the context of a 'war against cash' (Dalinghaus, 2017)MM remittances are the first step towards the entrenchment of more sophisticated platforms that reinforce the digital nature of money. We therefore must acknowledge the need to maintain a wide variety of monetary instruments and tools, so as to better respond to a large diversity of economic, social, cultural needs and aspirations. This way we can sustain the vitality of the transnational space.

Notes

1. This research was sponsored, for the period of 2015–2016, by the Institute for Money, Technology, & Financial Inclusion, UC-Irvine, CA, USA. The grant number was OPP1031657.
2. Unfortunately, Findex does not report the data on international remittances.
3. According to GSMA 2015 report, the recent launch of MM services to transfer money from Côte d'Ivoire to Burkina Faso 'was the first case of two operators from separate groups agreeing to interoperate their mobile money services to facilitate cross-border transfers' (GSMA, 2015, p. 4).
4. The situation is going to change by 2020 with the adoption of a new currency and the integration of new countries such as Ghana and Nigeria.
5. The five localities are the following: Pogréagui, Gniti Touadji, Oussoukro, Oupoyo and Meagui.
6. We report the main variables for Sub-sample 1 and Sub-sample 2, such as head age (48.5/44.6); Polygamous (45.7/46); Muslims (48.5/49.2); Ethnic group-Mossi (80/64.6); Illetrism (51.4/47.6) and number of household members in Côte d'Ivoire (2.8/2.4).
7. For instance, car-drivers used to carry money for migrants (informal delivery channels) now use MM to secure cash while travelling: cash-in in Côte d'Ivoire and cash-out in Burkina Faso. So even people we interviewed who rely on informal channels (less than 10% of our sample) such as bus drivers to send money to Burkina Faso, would indirectly use MM.

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