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# Mobile Money and the (Un)Making of Social Relations in Chivi, Zimbabwe

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The rapid expansion of mobile money technologies in Zimbabwe has substantially altered the monetary ecology and the payment landscape. This article examines the ways in which the adoption, usage and meanings attached to mobile money (re)configure social relationships in the rural community of Chivi. We demonstrate the ways in which mobile money technologies mediate the politics of everyday social relations and shape local social relations in profound ways. Drawing on ethnographic fieldwork, we explore the complex ways through which mobile money makes and unmakes social relations between transacting parties and between the agents themselves. Our main finding is that the impact of mobile money on social relations in the community is predominantly ambivalent. We observed that mobile money triggers contestation, hostility and conflict while simultaneously fostering social solidarity and convivial relationships. The main sources of contention in mobile money transactions in Chivi involved space, currency conversion exchange rates, identification and charges. These are, however, unintended consequences of mobile money usage in Chivi.

Keywords: EcoCash; mobile money; social relations; Chivi; financial inclusion; Zimbabwe

## Introduction

In recent decades, there has been explosive growth in the use of mobile phones (cell phones) in Zimbabwe, as there has been across much of Africa.<sup>1</sup> For instance, Africa had, by 2010, more than 500 million mobile phone subscribers.<sup>2</sup> This number is increasing rapidly across the continent. In Zimbabwe, the 2018 Postal and Telecommunications Regulatory Authority of Zimbabwe (POTRAZ) report showed that mobile phone penetration had reached 93.1 per cent.<sup>3</sup>

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1. A.T. Johnson, 'Exploring the Use of Mobile Technology in Qualitative Inquiry in Africa', *Qualitative Report*, 18, 22 (2013), pp. 1–14; F. Velghe, "I wanna go in the phone": Literacy Acquisition, Informal Learning Processes, "Voice" and Mobile Phone Appropriation in a South African Township', *Ethnography and Education*, 9, 1 (2014), pp. 111–26.
  2. S. Chiumbu, 'Exploring Mobile Phone Practices in Social Movements in South Africa – the Western Cape Anti-Eviction Campaign', *African Identities*, 10, 2 (2012), pp. 193–206; G. Porter, 'Mobile Phones, Livelihoods and the Poor in Sub-Saharan Africa: Review and Prospect', *Geography Compass*, 6, 5 (2012), pp. 241–59.
  3. Postal and Telecommunications Regulatory Authority of Zimbabwe (POTRAZ) Annual Report, 2018.

This rapid growth in mobile phone usage has simultaneously triggered a boom in mobile money services in countries such as Kenya and Zimbabwe.<sup>4</sup> Mobile money – that is, the provision of financial services through mobile phones – has played a prominent role in giving the poor access to formal financial services that had hitherto been beyond their reach.<sup>5</sup> Due to the increasingly informalised nature of the economies of many developing countries in Africa, and Zimbabwe in particular, a significant portion of the workforce does not use banks as workers fail to meet the requirements set by the banks.<sup>6</sup> A 2014 Reserve Bank of Zimbabwe report also pointed out that only 11 per cent of financial institutions had set up rural or mobile banking outposts. This is despite the fact that 60 per cent of Zimbabwe’s population is domiciled in rural areas.<sup>7</sup> A large proportion of the population therefore had limited access to banking services in the country, and this gap in the market fuelled the expansion of mobile money. The unbanked populace, who are largely low-income earners, took advantage of the banking services offered by mobile money platforms, which provided them with important financial services.<sup>8</sup> According to the 2019 POTRAZ annual report, EcoCash, the largest mobile money service in the country, had acquired over 7.5 million subscribers and was responsible for 94.5 per cent of the total mobile money transactions in the country.<sup>9</sup>

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4. I.T. Mahiya and S. Gukurume, ‘Managing, Negotiating and Converting “Currency” in Daily Life in a Multicurrency Environment of Zimbabwe’, report for the Institute for Money Technology and Financial Innovation (IMTFI), University of California (Irvine, IMTFI, 2016); H. Zhu, ‘The Rise of Mobile Money in Kenya: The Changing Landscape of M-PESA’s Impact on Financial Inclusion’ (honors dissertation, Duke University, 2014); O. Morawczynski, ‘Exploring the Usage and Impact of “Transformational” Mobile Financial Services: The Case of M-PESA in Kenya’, *Journal of Eastern African Studies*, 3, 3 (2009), pp.509–25; A. Bara, ‘Mobile Money for Financial Inclusion: Policy and Regulatory Perspective in Zimbabwe’, *African Journal of Science, Technology, Innovation and Development*, 5, 5 (2013), pp. 345–54.
5. See B. Maurer, ‘Monetary Ecologies and Repertoires: Research from the Institute for Money, Technology and Financial Inclusion. First Annual Report Design Principles’ report for IMTFI, University of California (Irvine, IMTFI, 2010); G.O.C Bongomin, J.M. Ntayi, J.C. Munene and C. Malinga, ‘Mobile Money and Financial Inclusion in Sub-Saharan Africa: The Moderating Role of Social Networks’, *Journal of African Business*, 19, 3 (2018), pp. 361–84; S. Johnson, ‘Competing Visions of Financial Inclusion in Kenya: The Rift Revealed by Mobile Money Transfer’, *Canadian Journal of Development Studies*, 37, 1 (2016), pp. 83–100.
6. I.T. Mahiya, ‘Urban Youth Unemployment in the Context of a Multicurrency Era in Zimbabwe’, *Commonwealth Youth and Development*, 14, 1 (2016), pp. 97–117.
7. Zimbabwe National Statistics Agency, ‘Poverty and Poverty Datum Line Analysis in Zimbabwe 2011/2012’ (Harare, ZimStat, 2013)
8. Morawczynski, ‘Exploring the Usage’, p. 509.
9. T. Karombo, ‘Zimbabwe is Squeezing its Top Mobile Money Platform for Users’ Data as it Clamps Down on the Media’, Quartz Africa, 2020, available at <https://qz.com/africa/1883030/zimbabwe-raids-ecocash-formobile-money-users-arrests-journalist/>, retrieved 20 August 2020.

As of October 2019, EcoCash’s registered agent network base had exceeded 50,000 throughout the country, while its merchant networks grew exponentially, rising from 2,000 in 2016 to 27,000 in 2017.<sup>10</sup> This rapid growth was largely driven by the cash shortages that have characterised the

Zimbabwean economy for the past decade.<sup>11</sup> Because of the cash shortages, people resorted to using mobile money platforms that enabled them to transact on a daily basis. The rapid uptake of mobile money in recent years makes Zimbabwe a valuable case study for examining the dynamics and impacts of mobile money within communities.

This study focuses on EcoCash mobile money services, a service that was introduced in 2011 by Econet Wireless, Zimbabwe's largest telecommunications company. In spite of its impressive growth, there have been few studies of the impact of mobile money, and particularly EcoCash, in rural Zimbabwe. Research in east African countries has shown that there are inequalities in the uptake, usage and inclusivity of mobile money services.<sup>12</sup> This research notwithstanding, qualitative studies and empirical evidence on the micropolitics of mobile money remain limited.<sup>13</sup> This article seeks to fill the research gap by focusing on the complex ways in which mobile money affects social relations within a rural community. It examines the multi-layered effects of the mobile money 'explosion' in a country that has suffered from unprecedented economic decline over two decades. Moreover, while rural and marginalised people in Zimbabwe and the urban underclass have banking needs, such needs have been largely relegated to the periphery by the mainstream banking system.

Research on mobile money in Africa has, in the main, focused on its potential contribution to economic development,<sup>14</sup> and this body of literature has underscored the

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10. L.S.M. Kabweza, 'EcoCash Ecosystem Numbers Update (June 2017)', available at [www.techzim.co.zw/2017/06/ecocash-ecosystem-numbers-update-june-2017/](http://www.techzim.co.zw/2017/06/ecocash-ecosystem-numbers-update-june-2017/), retrieved 13 August 2017.
  11. R.J. Southall, 'Bond Notes, Borrowing, and Heading for Bust: Zimbabwe's Persistent Crisis', *Canadian Journal of African Studies*, 51, 3 (2017), pp. 389–405.
  12. M. Obadha, T. Colburn and A. Seal 'Mobile Money Use and Social Health Insurance Enrolment among Rural Dwellers Outside the Formal Employment Sector: Evidence from Kenya', *International Journal of Health Planning and Management*, 35, 1 (2020), pp. 66–80; R.I. Kiconco, G. Rooks, G. Solano and U. Matzat, 'A Skills Perspective on the Adoption and Use of Mobile Money Services in Uganda', *Information Development*, 35, 5 (2019), pp. 724–38.
  13. Morawczynski, 'Exploring the Usage' p. 510; J. Donner, 'Research Approaches to Mobile Use in the Developing World: A Review of Literature', *The Information Society, An International Journal*, 24, 3 (2008), pp. 140–59.
  14. Morawczynski, 'Exploring the Usage', p. 510; J. Donner and C.A. Tellez, 'Mobile Banking and Economic Development: Linking Adoption, Impact, and Use', *Asian Journal of Communication*, 8, 4 (2008), pp.318–32; J.C. Aker, and I.M. Mbiti, *Mobile and Economic Development in Africa*, CGD working paper 211 (Washington DC, Center for Global Development, 2010), available at <http://www.cgdev.org/content/publications/detail/1424175>, retrieved 20 November 2019; J. Donner, 'Framing M4D: The Utility of Continuity and the Dual Heritage of Mobiles and Development', *Electronic Journal of Information Systems in Developing Countries*, 44, 1 (2010), pp. 1–16; see also S.A. Asongu, 'How Has Mobile Phone Penetration Stimulated Financial Development in Africa?', *Journal of African Business*, 14, 1 (2013), pp.7–18; R. Abraham, 'Mobile Phones and Economic Development: Evidence from the Fishing Industry in India', *Information Technologies and International Development*, 4, 1 (2007), pp. 48–56.

centrality of mobile money services to financial inclusion.<sup>15</sup> The argument that this literature makes is that access to cheaper financial services can catalyse inclusive economic development in the global south. This is pertinent in Zimbabwe, where most citizens live in rural areas. In addition, most urbanites are engaged in informal economic activities and would not ordinarily qualify for formal banking services. The literature has also shown that, at the grassroots level, mobile money services tend to improve poor people's lives and livelihoods, enhancing their material well-being.<sup>16</sup> Indeed, mobile money has had an indelible transformational effect on the lives and livelihoods of the poor.<sup>17</sup> The politics of privacy and security in mobile money applications has been another important area of research.<sup>18</sup> For example, it has been noted that digital platforms such as mobile money are vulnerable to cyber-attacks.<sup>19</sup> Cyber-security is therefore fundamental to the working of smartphone financial services. Despite these challenges, mobile money platforms are often the only available opportunity for the marginalised to benefit from banking services.

Given the rapid appropriation and expansion of mobile money technology, there is a growing body of literature that explores the social life and significance of mobile phones and their associated services in different spaces.<sup>20</sup> The main argument advanced by this body of work is that mobile phone technology is radically reconfiguring people's social, cultural and political practices. Kriem asserts that there is a dialectical and reciprocal relationship between mobile phones and people.<sup>21</sup> In the same vein, de Bruijn, Nyamnjoh and Brinkman argue that mobile phone users have the capacity to reshape and customise the mobile phone's functions in order to address their daily realities and challenges.<sup>22</sup> Similarly, there is growing research on the appropriation of mobile phones and their services in social and political movements for democratic activism and social justice.<sup>23</sup> For instance, Gukurume notes that the mobile phone and related technologies are effective tools for mass mobilisation.<sup>24</sup>

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15. S.A. Ouma and M. Were, 'Mobile Financial Services and Financial Inclusion: Is It a Boom for Savings Mobilization?', *Review of Development Finance*, 7, 1 (2017), pp. 29–35; M. Sangare, 'Mobile Money and Financial Inclusion in Mali: What Has Been the Impact on Saving Practices?', report for IMTFI (Irvine, IMTFI, 2015); M.D. Peruta, 'Adoption of Mobile Money and Financial Inclusion: A Macroeconomic Approach Through Cluster Analysis', *Economics of Innovation and New Technology*, 27, 2 (2018), pp.154–73; Bara, 'Mobile Money for Financial Inclusion'; Johnson, 'Competing Visions of Financial Inclusion in Kenya'; S. Johnson and M. Nino-Zarazua, 'Financial Access and Exclusion in Kenya and Uganda', *Journal of Development Studies*, 47, 3 (2011), pp. 475–96.
  16. Porter, 'Mobile Phones, Livelihoods and the Poor'; A.S. Sife, E. Kiondo and J.G. Lyimo-Macha, 'Contributions of Mobile Phones to Rural Livelihoods and Poverty Reduction in Morogoro Region, Tanzania', *Electronic Journal of Information Systems in Developing Countries*, 42, 1 (2010), pp. 1–15; G. Porter, 'Mobilities in Rural Africa: New Connections, New Challenges', *Annals of the American Association of Geographers*, 102, 2 (2016), pp. 434–41.
  17. J. Donner, 'Blurring Livelihoods and Lives: The Social Uses of Mobile Phones and Socio-Economic Development', *Innovations: Technology, Governance, Globalization*, 4, 1 (2009), pp. 91–101; R.A. Duncombe, 'Understanding the Impact of Mobile Phones on Livelihoods in Developing Countries', *Development Policy Review*, 32, 5 (2014), pp. 567–88; M. Bruhn and C. Wieser, *Does Mobile Money Improve Livelihoods for Households in Poor and Remote Areas?* (Washington DC, World Bank, 2019).

18. A. Harris, S. Goodman and P. Traynor, 'Privacy and Security Concerns Associated with Mobile Money Applications in Africa', *Washington Journal of Law, Technology and Arts*, 8, 3 (2013), pp. 245 ff.; M.A. Harris, S. Furnell and K. Patten, 'Comparing the Mobile Device Security Behaviour of College Students and Information Technology Professionals', *Journal of Information Privacy and Security*, 10, 4 (2015), pp.186–202; J. Imgraben, A. Engelbrecht and K.R. Choo, 'Always Connected, but Are Smart Mobile Users Getting Security Savvy? A Survey of Smart Mobile Device Users', *Behaviour and Information Technology*, 33, 12 (2012), pp. 1347–60; W. Jack and T. Suri, 'Risk Sharing and Transactions Costs: Evidence from Kenya's Mobile Money Revolution', *American Economic Review*, 104, 1 (2014), pp. 183-223.
19. Harris, Goodman and Traynor, 'Privacy and Security Concerns'; Imgraben, Engelbrecht and Choo, 'Always Connected'; I.A. Frimpong, and C. Andoh, 'Control of Fraud on Mobile Money Services in Ghana: An Exploratory Study', *Journal of Money Laundering Control*, 22 (2019), pp. 300–317.
20. J.S. Archambault, 'Breaking Up "Because of the Phone" and the Transformative Potential of Information in Southern Mozambique', *New Media and Society*, 13, 3 (2011), pp. 444–56; Chiumbu, 'Exploring Mobile Phone Practices'.
21. M. Kriem, 'Mobile Telephony in Morocco: A Changing Sociality', *Media, Culture and Society*, 31, 4 (2009), pp. 617–32; M. de Bruijn, F.B. Nyamnjoh and I. Brinkman, 'Introduction: Mobile Communication and Social Spaces in Africa'. in M. de Bruijn, F. Nyamnjoh and I. Brinkman (eds), *Mobile Phones: The New Talking Drums of Everyday Africa* (Leiden, African Studies Centre, 2009), pp. 11–22; J.O. Ogone, 'Mobile Phones in Africa: The Politics of Cultural and Material Integration into Local Economies', *International Journal of Cultural Studies*, 23, 4 (2020) pp. 531–46.
22. De Bruijn, Nyamnjoh and Brinkman (eds), *Mobile Phones*.
23. Chiumbu, 'Exploring Mobile Phone Practices', p. 194; E. Obadare, 'Playing Politics with the Mobile Phone in Nigeria: Civil Society, Big Business and the State', *Review of African Political Economy*, 33,107 (2006), pp. 93–111; see also G.H. Karekwaivanane, "'Tapanduka Zvamuchese": Facebook, "Unruly Publics", and Zimbabwean Politics', *Journal of Eastern African Studies*, 13, 1 (2019), pp. 54–71; S. Gukurume, '#ThisFlag and #ThisGown Cyber Protests in Zimbabwe: Reclaiming Political Space', *African Journalism Studies*, 38, 2 (2017), pp. 49–70.
24. Gukurume, '#ThisFlag and #ThisGown Cyber Protests

Mobile phones have the capacity to transcend restrictions imposed by the state and to compress time and space. Indeed, the use of the mobile phone in Africa goes beyond the communicative. It also serves economic, social and political ends. This article departs from a focus on the economic roles of mobile phone technology and examines how mobile phones and particularly mobile money technology mediate social relations and everyday life in a rural community. In our

analysis of mobile money and the ways in which it affects everyday social relations, we deploy the concepts of social capital<sup>25</sup> and conviviality.<sup>26</sup> These concepts allow us to unpack the relationships engendered by and through mobile phones and money. Warnier<sup>27</sup> argues that conviviality relates to ‘techniques’, defined as ‘traditions and efficacious action’ available to ‘intimately interwoven’ objects and subjects. In our study, these ‘techniques’ encompass deliberate actions that actors deployed as they approached different situations. Interestingly, Nyamnjoh makes the case for conviviality as a form of currency.<sup>28</sup> Conviviality is a complex term used by many social scientists to depict many things. Callahan, for example, argues that conviviality is an intractable part of being human biologically and socially.<sup>29</sup> In this study, we use conviviality to depict the trusting relationships, interdependencies, generosity and mutuality engendered through mobile money. We situate the relations of actors within multiple forms of conviviality that have configured themselves in the complex mobile money social ecosystem. Social capital consists of the resources embedded in the actor’s network of relationships.<sup>30</sup>

This article draws on ethnographic fieldwork that we conducted in the Chivi district of Masvingo province. Chivi is a rural community in southern Zimbabwe near the border with South Africa.<sup>31</sup> The fieldwork was conducted over a period of 12 months, from April 2016 to April 2017, during which we sought to understand the complex dynamics and effects of mobile money on daily life and relatedness in a rural community. The period of fieldwork had to be long enough to allow us to negotiate with the community leadership for access to the targeted communities. Chivi is an interesting case study because it was a rural community that quickly adopted mobile money technology. The first mobile money agents were established in 2012, a year after mobile money was introduced in Zimbabwe. Our research indicated that mobile money first took off in urban areas and quickly spread to strategic rural areas, such as Chivi, that were close to Zimbabwe’s borders, especially that with South Africa. Chivi also has an extensive mobile money agent network. Furthermore, given its proximity to the South African border, many young people from Chivi live and work in South Africa and send remittances through mobile money applications such as EcoCash Diaspora. The study site was therefore selected because it was home to a rural community that had embraced mobile money. The proximity to South Africa also meant that the study site would provide an important transnational perspective on the use of mobile money platforms.

In selecting our participants, we relied largely on purposive and ‘snowball’ sampling techniques. At the beginning of our fieldwork, we relied on our initial contacts in Chivi. These contacts introduced us to several other potential participants who were registered users of mobile money services. We then used purposive sampling to select information-rich cases from the large pool of people to whom we were introduced by our initial interlocutors. Data were collected through in-depth interviews with mobile money users, mobile money agents and merchants in Chivi. We conducted a total of 35 semi-structured interviews, of which 25 were with mobile money users and the remaining 10 with mobile money agents. Apart from semi-structured interviews, we also relied on participant observation, life histories and informal conversations to collect primary data. We employed participant observation because it enabled us to examine mobile money practices in real time as they occurred and to observe some of the effects of mobile money services. This entailed engaging with research participants while they were going about their daily activities. In some instances, we participated in the serving of clients, albeit in small ways such as handing over clients’ identity documents to the agent. Although we played only a minor role in the transactions, it helped in building rapport with the agents. It also gave us an opportunity to observe how social interaction unfolded between agents and their clients. Participant observation was complemented by informal conversations in which we actively

25. P. Bourdieu, 'The Forms of Capital', in J.G. Richardson (ed.), *Handbook of Theory and Research for the Sociology of Education* (New York, Greenwood, 1986), pp. 241–58; J.S. Coleman, 'Social Capital in the Creation of Human Capital', *American Journal of Sociology*, 94 (1988), pp. S95–S120; M. Granovetter, 'The Strength of Weak Ties', *American Journal of Sociology*, 78, 6 (1973), pp. 1360–80; R.D. Putnam, 'The Prosperous Community: Social Capital and Public Life', *American Prospect*, 13 (1993), pp. 35–42; F. Fukuyama, 'Social Capital, Civil Society and Development', *Third World Quarterly*, 22, 1 (2001), pp. 7–20; S. Gukurume, 'Chinese Migrants and the Politics of Everyday Life in Zimbabwe', *Asian Ethnicity*, 20, 1 (2019), pp. 85–102.
26. F.B. Nyamnjoh, 'Incompleteness: Frontier Africa and the Currency of Conviviality', *Journal of Asian and African Studies*, 52, 3 (2017), pp. 253–70; M. Callahan, 'In Defense of Conviviality and the Collective Subject', *Polis, Revista Latinoamericana*, 11, 33 (2012), pp. 59–90.
27. J.P. Warnier, 'Technology as Efficacious Action on Objects ... and Subjects', *Journal of Material Culture*, 14, 4 (2009), pp. 459–70.
28. Nyamnjoh, 'Incompleteness'.
29. Callahan, 'In Defense of Conviviality and the Collective Subject'.
30. For Tsai and Ghoshal, for example, social capital includes the relational resources embedded in cross-cutting personal ties that are useful for the development of individuals in community social organisations. W. Tsai and S. Ghoshal, 'Social Capital and Value Creation: The Role of Intrafirm Networks', *Academy of Management Journal*, 41, 4 (1998), pp. 464–76.
31. Many people from Chivi migrate to South Africa, and others engage in circulatory cross-border trading.

engaged with research subjects on wide range of issues as part of building rapport. From preliminary engagements with respondents, we identified suitable candidates for interviews about life history. We selected three cases from the agents and four from the clients. A closer engagement with these subjects gave us a clearer understanding of the socialities and conflicts configured by and through mobile money. We triangulated this primary data with secondary data harvested from newspaper articles, Econet and EcoCash publications and other sources. Triangulation of data sources and methods enabled us to enhance the validity and reliability of the information collected. Throughout this article, we use pseudonyms in order to protect the identities of our informants.

### **EcoCash Mobile Money**

The financial sector in Zimbabwe is regulated by the Reserve Bank of Zimbabwe (RBZ), which is responsible for the monitoring and enforcement of regulations for all players. Mobile money operators, however, fall under POTRAZ, which has a mandate to regulate Information and Communications Technology (ICT) in the country. Therefore Econet, Telecel and NetOne, the country's three main mobile operators, have to comply with the regulator, which handles the licensing and broad operating standards to be followed. The expansion of mobile money from 2012 presented the RBZ with new challenges, as it had also to deal with an emerging monetary issue in the form of mobile money. Initially, banks felt threatened as they witnessed a spike in the movement of clients from mainstream banking to mobile money. This saw banks moving



into partnership with the three mobile operators for the efficient roll out of mobile money countrywide. By the end of August 2016, electronic money balances amounted to US\$105 million. According to the 2018 POTRAZ annual report, the total number of active mobile money subscriptions rose sharply from 3.3 million in 2016 to 4.7 million in 2017, a 42.5 per cent increase in one year.<sup>32</sup> The report suggests that mobile money provided an effective alternative means of making payments, especially for the traditionally unbanked. The RBZ responded to these developments by amending the National Payment Systems Act in 2018 in order to prevent the nearly five million mobile money subscribers from losing their money should network operators collapse.

EcoCash is a mobile money service that was introduced, and is operated, by Econet Wireless, the country's largest mobile phone operator. It was launched on 29 September 2011, making it the second mobile money service in the country after One Wallet, which had been introduced by a state-owned telecommunications company, NetOne, in 2009. EcoCash provides a variety of services on the mobile phone. For instance, subscribers can check their account balance, pay for goods and services, buy mobile phone airtime credit, transfer funds instantaneously to other subscribers' accounts (wallets), and make cash withdrawals (cash-out). The other services that EcoCash offers include bulk payments, payroll management and point of sale (POS) terminals. EcoCash is also linked to a number of banks, and subscribers can transfer funds from the mobile money wallet to bank accounts and vice versa (bank to wallet services and wallet to bank services). After the integration of EcoCash services, it was reported that mobile money payments accounted for about 81.2 per cent of all transactions in the country.<sup>33</sup> Indeed, at the time of our fieldwork, EcoCash had issued 700,000 debit cards to its subscribers, which were used to make payments in the same way as bank-issued debit cards. Currently, for clients to use their debit cards to make international online transactions they need to preload them with foreign currency.

Besides debit cards, customers could transact using their mobile phones by dialing short codes. Transacting by phone required just a basic phone with the ability to make and receive calls. For one to become an agent, there was an application form that could be accessed from the EcoCash website or from any Econet shop. The completed application was submitted to an EcoCash shop together with the required documents, such as proof of residence, identity documents, passport-sized photographs and proof of an existing enterprise. There was also a requirement for a minimum amount of money, ranging from US\$200 to US\$1,000, to purchase an electronic float. The amounts required varied depending on whether the place of operation was in a rural area, a central business district or an urban area. For Peruta, mobile money helps to surmount the challenges associated with exclusion from the banking system and the unavailability of formal banking infrastructure.<sup>34</sup> This is particularly true for a rural community such as Chivi, where poor people remain largely unbanked. As such, the emergence of mobile money in general, and EcoCash in particular, transformed the financial and payment landscape in Zimbabwe, as elsewhere in Africa.<sup>35</sup> It is also worth noting that EcoCash's expansion also

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32. POTRAZ Report (2018).

33. R. Madamombe, 'EcoCash has Processed \$23 Billion in Last 5 years', TECHZIM (2017), available at [www.techzim.co.zw/2017/06/ecocash-processed-23-billion-last-5-years/](http://www.techzim.co.zw/2017/06/ecocash-processed-23-billion-last-5-years/), retrieved 15 August 2017.

34. Peruta, 'Adoption of Mobile Money and Financial Inclusion'

35. B. Maurer, 'Mobile Money: Communication, Consumption and Change in the Payment Space', *Journal of Development Studies*, 48, 5 (2012), pp. 589–604.

benefited urbanites employed in the informal sector who could not open up accounts with the mainstream banks. The rapid growth of EcoCash in Zimbabwe is comparable to the overwhelming success of M-Pesa in Kenya.<sup>36</sup> Indeed, Kenya's M-Pesa is largely viewed in Africa as the leading mobile money service, after its huge success since being launched in 2007.<sup>37</sup> In 2015, it was revealed that EcoCash transactions had reached US\$11 billion within three and a half years.<sup>38</sup> In 2017, it was further reported that EcoCash transactions had reached US\$23 billion over the preceding five years.<sup>39</sup> Indeed, EcoCash has been a major conduit through which remittances are sent from the diaspora into the country as well as from urban areas to rural communities like Chivi. Due to an estimated 3 million Zimbabwean emigrants living in other countries,<sup>40</sup> EcoCash also moved to harness remittances by creating channels to receive funds from the diaspora. However, Zimbabwe's protracted economic challenges created a difficult operating environment, made manifest in perennial cash shortages. Indeed, due to the biting cash crisis, mobile money payments increased substantially as they became the only available, inclusive and convenient methods of transacting.<sup>41</sup> Now that we have set out the broader context in which EcoCash operated, the remaining sections will examine the diverse relationships that emerged around mobile money, along with the roles that social capital and conviviality played in these relations.

### Mobile Money Agent–Client Relationships

During our fieldwork, we observed that relationships between mobile money agents in Chivi are fiercely competitive. According to the agents whom we interviewed, during the early years, from 2012, when EcoCash was introduced in Chivi, there were few mobile money agents, so clients would often form long, winding queues as they waited to be served. From 2015, however, there was a steady increase in the number of mobile money agents. As the volume of mobile money transactions grew, new agents were attracted into the business. In our interviews, Chivi residents noted that they had often waited for hours to be served by a single agent. During this time, it had not been uncommon for the few agents at Chivi and Mhandamabwe growth points to run out of cash in their wallet after serving half the people queuing to draw money sent

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36. M = mobile; *pesa* = money in Swahili. I. Mbiti and D.N. Weil, 'Mobile Banking: The Impact of M-Pesa in Kenya', NBER working paper no. 17129 (2011), available at <http://www.nber.org/papers/w17129>, retrieved 10 November 2019; Zhu, *The Rise of Mobile Money in Kenya*; M. Mulwa and N. Ndati, 'Integrated Marketing Communication and Technology Adoption: A Case of Safaricom's M-PESA Mobile Money Transfer Services in Kenya', *African Journal of Science, Technology, Innovation and Development*, 5, 5 (2013), pp. 363–71; Jack and Suri, 'Risk Sharing and Transactions Costs'; Z.H. Odhiambo, 'M-PESA Mobile Money Service' (PhD thesis, Roskilde University, 2014).

37. Johnson, 'Competing Visions of Financial Inclusion in Kenya'.

38. 'EcoCash Moves \$11bn in Four Years', *The Herald*, Harare, 30 June 2015, available at [www.herald.co.zw/ecocash-moves-11bn-in-four-years/](http://www.herald.co.zw/ecocash-moves-11bn-in-four-years/), retrieved 11 July 2017.

39. Madamombe, 'EcoCash has Processed \$23 Billion'.

40. D. Pasura, 'A Fractured Transnational Diaspora: The Case of Zimbabweans in Britain', *International Migration*, 50, 1 (2012), pp. 143–61.

41. Mahiya and Gukurume, *Managing, Negotiating and Converting 'Currency'*.

by their relatives. Pioneer agents were overwhelmed by the number of clients. Mai Jonathan, for instance, recalled:

if my husband sends me money through EcoCash today, then I would wake up very early in the morning to go to Chivi growth point; the agents were very few then and we would walk very long distances to get one. So, I always made sure that by 6 a.m. I am already at the shop. By the time they open, I would be the first to be served because sometimes if you come late you would not be able to ‘cash-out’ the money because the agents would run out of money. So, with time, we became friends with the agent and I would just call her and she would reserve some money for me. There was no need for me to wake up early now because I became her very loyal client.<sup>42</sup>

Indeed, in times of cash crisis, such relationships were important for people to ‘cash-out’ their money. Establishing friendships with shop owners and mobile money agents would almost guarantee access to the money in their wallet. This underscores the importance of social capital/networks to mobile money transactions in Chivi. Participants revealed that, in times of cash crisis, they would invoke their connections in order to access money sent to them by friends and relatives. It became clear that such transactions were more than just business transactions: they were underpinned by social interactions that in turn reflected the social capital of the actors involved.

### **The Politics of Space and Place Among Agents**

During our participant observation, we encountered several conflicts over operating space. Agents in Chivi negotiated and deployed different resources to secure strategic operating spots and to reinforce customer loyalty. It was clear that, despite the existence of Rural District Council regulations, which stipulated how operators apply for operating space, agents deployed other resources. There were four mobile money agents operating at Chivi turn-off shopping centre, which is situated along the busy highway linking Masvingo and the border town of Beitbridge. Interestingly, although connections were key in mediating the success of the mobile money business, some agents expressed misgivings about each other for different reasons. Mai Gary, who operated a grocery shop in addition to being a mobile money agent, remarked:

I was operating a thriving mobile money business near my shop for more than a year. Then another operator came right in front of my shop outside in the open space. This meant that all customers were now being intercepted before reaching my shop. What made me angry the most is that the outside operator is not only located there illegally but also encroaching into my space. She pays bribery money to the council officials who are always ignoring our complaints. The other thing also is that her husband is a police officer in the local area and he uses his connections to neutralise the council officials.<sup>43</sup>

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42. Interview with Mai Jonathan, Mukotosi village, 20 May 2016. All interviews for this article were conducted by the authors. Most were conducted in Shona, which is the language predominantly used in Chivi. Some interviewees mixed Shona and English. Extracts in Shona are translated by the authors.

43. Interview with Mai Gary, Chivi turn-off shops, 10 July 2016. This interview was conducted in Shona.

Angeline, who was a teacher and also operated as a mobile money agent, had the following to say:

I operate at this place, but we do not have a good working relationship with other agents here. The problem is that they don't want competition, so they try all means to make sure that I am evicted by the council. They complain that I am intercepting customers, but the reason why customers come to me it's because I have good customer care. I am reliable and flexible and that is what customers need. In some cases, they can even start creating stories that I am seducing especially male customers to come to my shop. What they fail to appreciate is that the way one treats customers will determine whether the customers will come back or not. I treat my customers with dignity and they always want to come back to me.<sup>44</sup>

These narratives point to the reconfigurations of social relations and the contestations that emanated from the emergence of mobile money in Chivi. We therefore frame the mobile money landscape and Chivi as a 'field'<sup>45</sup> characterised by competing actors, narratives and discourses. Pierre Bourdieu defines a social field as a system of social locations and spaces with various rules and resources (capital) in which people compete for influence and individuals are ranked by the capital they have, relative to others.<sup>46</sup> Using Bourdieu's formulation, the various mobile money stakeholders, such as agents, service providers and clients, can be construed as actors who are competing for various forms of capital (economic, political and social) within the field.

While Mai Gary complained about the arrival of a competitor and the implications this had for her mobile money business, she also noted that she had loyal clients who always came to send and receive money. Pioneer agents seemed to have developed strong ties with clients. Because she was one of the first mobile money agents in the area, she had developed strong ties and trusting relationships with clients whom she had been serving over time, thereby developing convivial relationships. Thus, for her, social ties or networks were the critical facilitating mechanism for success and the accumulation of resources. This social capital<sup>47</sup> in Mai Gary's case is further fostered by her strong customer care ethos. All these are part of the 'social currency'<sup>48</sup> that enables her to withstand competition and remain in

44. Interview with Angeline, Chivi growth point, 5 January 2017.

45. P. Bourdieu, *Outline of a Theory of Practice* (Cambridge, Cambridge University Press, 1977).

46. A. Portes, 'Social Capital: Its Origins and Applications in Modern Sociology', *Annual Review of Sociology*, 24 (1998), pp. 1–24.

47. See R.D. Putnam, *Bowling Alone: The Collapse and Revival of American Community* (New York, Simon and Schuster, 2000); Bourdieu, 'The Forms of Capital'; Coleman, 'Social Capital and the Creation of Human Capital'.

48. We use the concept of social currency to highlight agents' influence and presence on social networks on and offline and the degree to which agents' business is shared by their clients. It underlines the business's social relationship with clients. M. Mosley, 'What is Social Currency? Definition, Benefits and Examples', *Referral Rock* blog, 29 May 2018, available at <https://referralrock.com/blog/social-currency/>, retrieved 20 August 2020.

business. Social currency is a powerful metaphor, which explains why clients chose Mai Gary's business over others' at Chivi and referred their friends to her mobile money booth. Indeed, social currency cemented convivial relationships and drove customer loyalty. By continuing to invest in and build her social currency, Mai Gary's mobile money business continued to attract clients despite stiff competition from other mobile money agents.

In the nearby shopping centre called Mhandamabwe, the politics of space took a different direction.<sup>49</sup> A mobile money agent who was a university lecturer by profession indicated to us that he was concerned by the increase in the number of agents. Although he admitted that this increase was directly eating into his income, he had come up with measures to fight competition and build a loyal clientele. Measures that he put in place included a monthly draw, in which customers would win prizes such as maize seed, cash and fertiliser. This seemed to be attractive, as he had managed to retain customers this way. To us, this was a demonstration of creativity and agency in dealing with competition. The agent also spread his services to other small shopping centres in Chivi, which enabled him to reach out to other clients and spread the risk.

Another agent, Peter, a middle-aged man, indicated to us that he had become flexible when it came to operating hours:

[s]ome of us are now forced to open odd hours in order to capture clients. The competition has meant that if we don't open odd hours we lose out on clients. Sometimes we go well into the night for as long as clients are still coming and sometimes we can work over the weekend just to be there for our clients.<sup>50</sup>

The narratives above highlight how increased competition in the mobile money business in Chivi triggered innovative ways of gaining and retaining clients and fighting off competition. It was also observed that some agents were recharging local people's mobile phones for free in order to cement relations with such people as possible clients. Similarly, others offered clients free calendars and T-shirts as well as providing other services such as SIM card replacement and registration. Such social practices of gifting, engendered by and through mobile money services, became an important form of 'social currency'. In fact, this was the foundation upon which certain convivialities and socialities were enacted and articulated.

Location was a critical 'resource' in some places in Chivi. This deployment of agency and innovation by mobile money agents worked only with local clients in Chivi. For passing trade, strategic location was crucial; quarrels often arose over space – both symbolic and physical. Transient clients would see no value in getting into a monthly draw for, instance, preferring a conveniently located agent. Such clients, who were the majority at places like Chivi turn-off and Mhandamabwe, therefore created rifts and conflicts among mobile money agents. In her study of mobile phones in Mozambique, Archambault asserts that the adoption and use of the mobile phone exacerbated the deterioration of romantic relationships.<sup>51</sup> Similarly, our study revealed the ways in which stiff competition and rivalries among mobile money agents led to the breakdown of social relationships in Chivi.

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49. Mhandamabwe is a small growth point within Chivi a few kilometres from Chivi growth point. It is smaller than Chivi growth point.

50. Interview with Peter, Chivi growth point, 16 March 2016.

51. Archambault, 'Breaking Up "Because of the Phone"'.

Competition was not only restricted to the mobile money agents but also included the service providers themselves. This could be seen by how some mobile money service providers charged less than their competitors for cash-in and cash-out transactions. In fact, in November 2019, NetOne scrapped all charges for its One Money mobile money transactions to lure clients.<sup>52</sup> In addition, it introduced several promotions, including paying back money to lucky subscribers who used their One Money service to pay school fees.<sup>53</sup> While some mobile money providers charged fees to both the sender and receiver, others charged only the sender. Aggressive advertising and marketing were other strategies employed by mobile money providers. For instance, as we travelled from Harare to Chivi during field visits, we encountered several huge billboards beside the main highway advertising mobile money service providers. Many of these billboards were very visible and helped to promote brand recognition, but it did not guarantee that agents would gain new clients, many of whom were more interested in reliability, efficiency and convenience. From our interactions with research participants, it emerged that, despite its expensive transaction charges, EcoCash was the preferred mobile money service, owing to its reliability and network coverage.

While contestations were common between competing mobile money agents in Chivi, especially those who subscribed to the same service provider, there were others who coexisted harmoniously. Some agents even assisted each other if one of them ran out of cash in their wallet. As such, agent-to-agent cash transfers were salient between some in Chivi who had close business or social relationships. In fact, networks and reciprocity were crucial and guaranteed financial accommodation when money ran out in one's wallet. For instance, while we were having an informal conversation with Joramu, a successful agent who operated six separate EcoCash booths in Chivi, a female agent operating some metres away came to ask for a top-up into her wallet and this was done instantly. This gesture gives credence to Nyamnjoh's claims about conviviality as a form of social currency, which, in this case, enables mobile money agents and clients to reach out to each other and complement one another in very specific ways. Indeed, conviviality made agents and their clients more valuable in their relationships and sociality.<sup>54</sup> The interdependence between mobile money agents and their clients was pronounced and constituted a key aspect of their interactions in Chivi.

It was not uncommon for such transfers to be made on credit, payable at the end of the day. This brings to the fore the need for a nuanced social differentiation of the mobile money agents themselves. It is worth noting that mobile money agents by no means constitute a homogeneous category. During fieldwork, we observed that they varied in terms of their social and economic capital, and this directly influenced how they performed in the highly competitive mobile money landscape. We categorise mobile money agents in Chivi into three different tiers: successful, moderately successful, and poor or struggling. The successful agents generally had money in their wallets and could easily make transactions of any amount; they were seen by

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52. See T. Garusa, 'NetOne Scraps Transaction Charges on OneMoney Transfer Platform', New Zimbabwe, Birmingham, UK, 26 November 2019, available at [www.newzimbabwe.com/netone-scraps-transactioncharges-on-onemoney-transfer-platform/](http://www.newzimbabwe.com/netone-scraps-transactioncharges-on-onemoney-transfer-platform/), retrieved 18 June 2020.

53. Staff editor, 'OneMoney Subscribers Get Free School Fees', *Daily News*, Harare, 14 May 2018, available at <https://www.dailynews.co.zw/articles-2018-05-14-onemoney-subscribers-get-free-school-fees/>, retrieved 10 January 2019.

54. Nyamnjoh, 'Incompleteness'.

clients as reliable. At Chivi, Joramu was one such agent, who had five employees to operate his other five EcoCash booths situated at different locations around the growth point. Many fellow agents viewed him as the most successful in the area. Apart from his mobile money business, Joramu sold recharge cards for all mobile networks to airtime vendors in Chivi, and was also a foreign currency trader. This engagement in several other related businesses was an important part of 'risk-spreading' and business diversification, which attests to Joramu's business acumen.

The moderately successful agents constituted the majority in Chivi. Most were in the civil service, working as teachers, police officers or nurses. These agents sometimes ran out of cash and could not always transact cumulatively large amounts of money, say US\$500 per day. As such, they often approached richer agents like Joramu for assistance through agent-to-agent transfers and borrowing to boost their wallet. The struggling or poor agents transacted small amounts of money, were constantly running out of cash and tended to operate for only a few hours before closing their booths. We observed that some of them operated thrice a week or less. For the moderately successful and struggling agents, social ties with 'significant others' were a necessity. Such networks and ties (social capital) enabled them to continue operating.

### **Interactions Between Mobile Money Agents and Local Authorities**

During our fieldwork, we observed and participated in interactions between several mobile money agents and clients in Chivi. In addition to observing mobile money transactions at Chivi growth point and other shopping centres such as Mhandamabwe, we also moved into the surrounding communities. We engaged in informal conversations and interviews with the Chivi people in various spaces. Indeed, we immersed ourselves within the day-to-day lives, social interactions and complex dynamics that structured and organised social life in Chivi. During our research, we noted that remittances from South Africa and from urban areas within Zimbabwe were the life blood of mobile money in Chivi. Many working-age people in Chivi migrated to South Africa, both 'legally' and 'illegally', in order to seek employment. These migrants, locally known as 'majonijoni', often sent remittances back to their relatives in Chivi through mobile money services like EcoCash Diaspora.<sup>55</sup> Most of these *majonijoni*, especially legal migrants, preferred using this service, which transferred money directly into their relatives' EcoCash wallet. Although EcoCash is a Zimbabwean mobile money service, it has spread beyond Zimbabwe's borders to countries including South Africa, Botswana and the UK to tap into the diaspora market in those countries. EcoCash successfully did this through forging strategic alliances with other telecommunications and mobile money service providers in other countries. This clearly shows how Econet sought to gain a competitive advantage in the Zimbabwean mobile money landscape. Through the roaming system, Econet's clients can make mobile money transactions outside the country, while clients of other mobile money providers, like One Money and Telecash, cannot.

In Chivi, social capital, networks and relationships between people can be imagined as a form of currency, akin to what Villarreal referred to as 'social currencies'.<sup>56</sup> This form of social

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55. The name *majonijoni* is derived from the South African city of Johannesburg. It means literally the Johannesburg people, but the name is loosely used to refer to Zimbabweans in any part of South Africa.

56. M. Villarreal, 'About Calculations and Social Currencies: Indigenous Households' Financial Practices in the Highlands of Chiapas', working paper no. 4 (Irvine, IMTFI, 2012).

currency is central to the lives and livelihoods of the Chivi residents, mobile money agents and shop owners. Indeed, it is through these convivial forms of relationships forged between local people and mobile money agents and/or shop owners that Chivi residents are able to borrow money and basic goods – such as cooking oil, soap and salt– from shop owners, and pay later, normally at the end of the month. Some Chivi residents who relied on remittances from children working in towns or outside the country settled their debts at the end of the month; pensioners did the same after receiving their monthly pensions. Pensioners indicated that they transferred their monthly earnings into their EcoCash accounts for ease of transacting.

We observed that shopkeepers offered credit to some trusted local customers and kept records in a small booklet for each client. When necessary, local people relied on these networks to convert their money from the South African rand to the US dollar when paying school fees at local schools, which accepted fees in only US dollars at the time. Our findings resonate with observations made by Morawczynski, who noted that mobile money is not only used to cope with livelihood shocks and facilitate the accumulation of livelihood assets, but is also crucial in maintaining social networks.<sup>57</sup> Nevertheless, one interviewee noted that, due to mobile money, familial visits have become intermittent. In some cases, an unintended consequence of mobile money was the progressive weakening of social ties and familial relationships, as people living in the diaspora and in urban areas reduced the frequency of visits to their relations in rural areas. Mobile money had replaced familial visits where migrants could cater for relatives' welfare by sending mobile money without visiting them in person. While this catered for the economic welfare of the beneficiaries, it created conspicuous 'social distance' between migrants and their home communities. Mobile money transactions also affected relationships in cases where, due to the pressure to remit money, some migrants who had not sent money could not face visiting their relatives.

It is through long-standing convivial relationships that mobile money agents are able to attract and retain loyal clients in a fiercely competitive mobile money landscape in Chivi. We observed that reciprocity is central in mediating these cordial relationships between residents and agents. Interestingly, while agents are supposed to require their clients to show identification before conducting a mobile money transaction, sometimes Chivi residents who were familiar and/or closely related to the agents were not asked to produce identification or to show the approval code after the transaction. Furthermore, although transacting on behalf of an absent person was illegal, it was not uncommon for older people in Chivi who were well known to agents to send their grandchildren or other relatives to transact or 'cash-out' on their behalf. This demonstrates how written rules were circumvented by deploying social capital to achieve desired goals. Mobile money agents themselves would often do the transactions on behalf of their old or technologically challenged clients. The configuration of social solidarity and convivial relationship enabled transacting parities to negotiate and sometimes subvert rules and regulations in mobile money transactions.

All these social dynamics are embedded in the relationships of trust forged between the mobile money agents and their clients. Trust is therefore a social currency that actors deployed to achieve desired goals with reciprocity. When we asked elderly people in Chivi what they thought about mobile money, the most common response was that these modern technologies or things

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57. Morawczynski, 'Exploring the Usage'.



(*zvinhu zvechirungu*) were for the younger generation and not for them. Though these elderly people were often registered mobile money clients and recipients of remittances from their children and relatives in South Africa, most of them did not know how to do ‘cash-out’ or ‘cash-in’ transactions. Many relied on their grandchildren, relatives or the agents themselves to transact on their behalf.

We asked many of these elderly residents if they were not afraid of being duped by sharing their PINs with strangers to make transactions on their behalf. Mbuya Zack, a 70-year-old grandmother and resident of Chivi who received monthly remittances from her two children working in South Africa through EcoCash, asserted with a wide smile that:

*aah isu tacherbera, izvi zvemafoni zvechizvinozvino zvinotoda vana vadoko ava, uyu Mwanawan gu aripano anondibatsira, akatendeka chose ndovimba naye haana kumbodibira kana cent zvaro.*

(aah! I am very old, this mobile money is for young people like this my daughter here, she has always been helping me all this time, she is very trustworthy and she has never duped me of a single cent before).<sup>58</sup>

What is fascinating here is not only Mbuya Zack’s referring to the mobile money agent as her daughter but also the level of trust that she has in her. Although not biologically related, by referring to the agent as her child (*mwanangu*), Mbuya Zack emphasised the close nature of their relationship. Having worked at the local shopping centre for years, the agent had become a *de facto* member of the village – she had become an imagined ‘local’ and, for Mbuya Zack, a ‘fictive daughter’. It is this imagining that enables people like Mbuya Zack to develop high levels of trust and social solidarity with such agents, to the extent that she is comfortable sharing her PIN with her. Mbuya Zack trusts the agent so much that even when she wants to convert her rands into US dollars she does not query the exchange rate. It is in the light of the foregoing that we argue that mobile money transactions are embedded in social relations and, as money is being converted from one currency into another, social relations are simultaneously being (re)configured.

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58. Interview with Mbuya Zack, Mhandamabwe, 26 January 2016.

Inasmuch as mobile money transactions have fostered social solidarity, trust and convivial relationships, there were some incidents where this trust and solidarity was betrayed. Some agents acknowledged that certain Chivi residents viewed them with suspicion when transacting and converting currencies. For instance, Ruth, a mobile money agent operating at Chitowa shopping centre, said:

initially when we started mobile money, it was just being rolled out by Econet and many villagers and people didn't understand how it works; for example, many people didn't know that there are some charges levied in transacting, like if say someone sends about US\$100, the person who is receiving the money will not get it as US\$100 but may get about US\$98, so many people used to complain and I had some problems and conflicts with some people here who thought I was cheating them of their money because they will have been told that they have been sent US\$100. Old people didn't understand at all but, when the EcoCash team came on awareness campaigns and brought posters with tariffs of charges, things got better and many people now know how it works. I no longer have many problems with regards to that.<sup>59</sup>

Ruth's words show how mobile money is simultaneously making and unmaking social relationships in the rural community of Chivi. In cases where there was limited knowledge of how mobile money worked, conflicts tended to emerge.

In many cases, mobile money transactions cultivated social solidarity not just between the residents of Chivi and the mobile money agents, but also among the local people themselves. This is illustrated in the case of Mai Peter, who shared a mobile phone with her neighbour and close friend Mai James. Both their husbands worked on commercial farms in South Africa. When sending money back to their wives, they sent it on the shared mobile phone and, when calling home, they did the same. They often sent monetary remittances every two months, and the two women would go to the Chivi growth point to cash-out the money together. They would then buy their groceries and other things at the growth point before going back home together. Their case was not unique: sharing mobile phones and mobile money wallet services was an everyday reality in Chivi. This was prevalent among extended family members and neighbours. The sharing of mobile phones is embedded in a traditional ethos of solidarity and conviviality, what Nyamnjoh refers to as the 'singleowner, multiple-user approach'.<sup>60</sup> This finding resonates with observations made by Jeffrey and Mila and by Chiumbu, who note that the practice of sharing mobile phones was common in the communities where they conducted research.<sup>61</sup> This practice had ambivalent outcomes, as it strengthened social solidarity in some instances and, in others, triggered conflict and animosity.

59. Interview with Ruth, Chitowa shopping centre, 10 February 2017.

60. F.B. Nyamnjoh, 'Africa, the Village Belle: From Crisis to Opportunity', *Ecquid Novi: African Journalism Studies*, 34, 3 (2013), pp. 125–40.

61. J. Jeffrey and V. Mila, 'Mobile Phones in Africa: How Much Do We Really Know?', *Social Indicators Research*, 84, 1 (2007), pp. 117–26; A. Skuse and T. Cousins, 'Getting Connected: The Social Dynamics of Urban Telecommunications Access and Use in Khayelitsha, Cape Town', *New Media and Society*, 10, 1 (2008), pp. 9–26; J. Burrell, 'Evaluating Shared Access: Social Equality and the Circulation of Mobile in Rural Uganda', *Journal of Computer-Mediated Communication*, 15, 2 (2010), pp 230–50; Chiumbu, 'Exploring Mobile Phone Practices'.

## Conclusion

The nuanced processes that different players involved in mobile money ecosystems produce (re)configured everyday forms of being, socialities and relatedness. We have illustrated how abstract business transactions have been woven into the social value systems of people in Chivi who have appropriated technology to suit their lived realities. We make the case for the social life of mobile phones and mobile money technology and show how they assume their own ways of being. We assert that, although the traditionally unbanked, rural people in Chivi are becoming banked through the advent and appropriation of mobile money; their access to and use of mobile money has generated complex and ambivalent outcomes as well as unintended consequences for everyday interactions and relatedness. The appropriation of mobile money triggered contestations and conflict while simultaneously fostering social solidarity, conviviality and a sense of community. This conviviality enabled people to bypass the strictures of mobile money regulations. Consequently, we argue that regulations are socially embedded and interpreted. The interpretation of the regulations is more important, as findings showed some flexibility in the way they were embraced by people. Interestingly, mobile money mediated the ways in which Zimbabwean emigrants interacted with their relatives through the remittances they sent back home. Overall, the appropriation of mobile money in Chivi provides us with a productive space through which we can understand how the mobile phone and its attendant technologies (re)configure everyday lives and socialities of rural communities.

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