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Women and Mobile Money in Lesotho

Intended and unintended consequences of mobile money usage in Morija



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Abstract

Limited access to formal banking leaves large shares of the population in developing countries underbanked or unbanked. One tool believed to enhance financial inclusion is the financial service mobile money, which has spread quickly especially in Africa. The mobile service offers payment, transfer and banking services to low rates and without the need of a bank account. In Lesotho, mobile money was launched 2012, and within three years more than half of the population had subscribed.

Lesotho is a patriarchal society, with high inequality and growing gender inequality. Women have traditionally had restricted direct access to cash and deemed subordinated to men. This qualitative field study focuses on women's usage of mobile money in Morija and explores the influences it has on their everyday life and perception of empowerment. To analyse the data, the concepts of empowerment and unintended consequences have been applied, in combination with the social shaping of technology approach.

The findings are divided into intended and unintended consequences. From an intended consequences perspective, the women experience increased financial inclusion by using mobile money. The unintended consequences widen the understanding of the outcome of mobile money usage. Primarily they suggest that women mainly are the prime beneficiaries of mobile money, as they carry the bulk of household responsibility. The service is chiefly used as a household strategy, yet it enhances the interviewed women's capacity to manage their own money. An empowerment perspective shows how many women have gained increased financial and social independence from utilising mobile money. The overall outcome of this study suggests that women's usage of mobile money in Morija taps in to the ongoing process towards gender equality.

Key words: mobile money, women, Lesotho, financial inclusion, gender equality

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The MFS programme is directed towards Swedish university students. It aims to provide an opportunity for students to increase their knowledge on developing issues and developing countries. The programme offers an opportunity to collect data in a developing country for a Bachelor or Master thesis during eight to ten consecutive weeks.

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List of Abbreviations and Acronyms

CBL	Central Bank of Lesotho
DSTV	Digital Satellite TV
ETL	Econet Telecom Lesotho
GDP	Gross Domestic Product
GGI	Global Gap Index
GSMA	Groupe Spéciale Mobile Association
IAEG-SDGs	Inter-Agency and Expert Group on SDG Indicators
ICT	Information and Communication Technology
Lesotho SIMM	Lesotho Scaling Inclusion through Mobile Money
M	Maloti (one of two currencies in Lesotho)
MFS	Minor Field Study
MNO	Mobile Network Operator
SACU	Southern African Customs Union
Sida	Swedish International Development Cooperation Agency
SDG	Sustainable Development Goal
SSA	Sub-Saharan Africa
SST	Social Shaping of Technology
R	Rand (one of two currencies in Lesotho)
UNDP	United Nations Development Programme
VCL	Vodacom Lesotho

1. Introduction

This study aims to analyse women in Lesotho's experience of using mobile money. The focus is directed on intended and unintended consequences of mobile money usage in women's everyday life and their perception of empowerment.¹

Lesotho is one of the world's poorest and most unequal countries (World Bank, 2015) located as an enclave of South Africa. Out of a population of 2.2 million, non-inclusive growth leaves about 60 per cent below the national poverty line (World Bank, 2018a). Currently, Lesotho has a Gini coefficient of 0.53, placing Lesotho among the ten most unequal countries in the world.² The figure has increased since previous measurement and is estimated to grow further until 2020 (World Bank, 2015). From a gender perspective, inequality has also grown the past years. In 2010 gender inequality was at its lowest, but since then gender inequality has increased in the political and economic sectors (World Economic Forum, 2010; 2017). Lesotho is a patriarchal society, where men are traditionally considered bread-winners and recognised as the main household decision-makers. Women are regarded as subordinates of men (Mapetla, 2005), and only in 2010 Basotho women were by law allowed to independently own property and land (Braun, 2010; Fogelman, 2016).³ These structures have restricted women's access to the financial sphere (Ferguson, 1985).

Many developing countries struggle with low access to financial services. This results in financial exclusion which leaves big portions of the population unbanked or underbanked.⁴ In Lesotho, approximately 60 per cent of the population do not have bank accounts, and thus lack access to basic financial services (Sekantsi and Motelle, 2016). Under Sustainable Development Goal (SDG) 8 on Decent Work and Economic Growth, one of the indicators for financial inclusion is the proportion of adults with a mobile money account (IAEG-SDGs, 2016). The financial service mobile money allows clients to transfer, pay and bank money through their mobile phones (Sekantsi and Motelle, 2016). Currently, mobile money is available in 39 countries in sub-Saharan Africa (SSA), and 92 globally (GSMA, 2015). In 2012 the service was launched in Lesotho, and today more than half of the population is registered. The Central Bank of Lesotho (CBL) confirms a steady and long run relation between mobile money and financial

¹ Empowerment is in this paper defined as “/.../ the process by which those who have been denied the ability to make strategic life choices acquire such an ability.” (Kabeer, 1999: 435).

² The Gini coefficient is a measurement of inequality in wealth or income. A value of 0 indicate perfect equality, and a value of 1 express maximal inequality.

³ Basotho is the population of Lesotho.

⁴ Unbanked refers to people who do not have a bank or transaction account at a formal financial institution, while underbanked refers to people who have access to basic financial services, but still have financial needs that are unmet (GSMA, 2012).

inclusion in the nation (Sekantsi and Motelle, 2016). The spread of mobile phone technology has occurred at possibly the fastest rate of any consumer-led technology, and SSA has experienced the most rapid transformation. Economists have long suggested that adoption of modern technologies may accelerate a nation's development process (Jack and Suri, 2011).

Within the SDG, goal 5 strives to achieve gender equality and empower all women and girls. One of its sub-goals focuses on women's equal right to economic resources and financial services (IAEG-SDGs, 2016). United Nations argues that to decrease Lesotho's gender inequalities the government must focus on financial inclusion (United Nations, 2017). Another sub-goal under goal 5 focuses specifically on information and communications technology (ICT). It aims to enhance the use of particularly ICTs to promote the empowerment of women (IAEG-SDGs, 2016).

1.1. Purpose, aim and research question

The purpose of this study is to analyse how usage of mobile money influences women in Morija's everyday life and perception of empowerment. The aim is to analyse intended and unintended consequences of mobile money and bring forward mechanisms that may be found elsewhere. The patriarchal structure of Lesotho makes this a relevant case, as laws and culture have restricted women's movement in the financial sphere. Similar to mobile phones, mobile money has a possibility to operate in a sphere less integrated in cultural norms and rules. Mobile money has spread quickly in Africa with diverse success rates. Some research has been done on its rapid progress in Lesotho, although none based in a gendered context.

The research has been guided by the following research question:

Which are the intended and unintended consequences of mobile money usage on Basotho women's everyday life and perception of empowerment?

1.2. Lesotho context

In 1966 Lesotho became independent after roughly one century as a British protectorate.⁵ The colonial rule had formed Lesotho into a labour reserve for South Africa. Poverty and limited natural resources forced almost half of the male population to work in the South African mines, and remittances was the main source of income for the Basotho (Gill, 1993:159; Ambrose, 1993:172). In the 1990s, retrenchments in the South African mining industry caused high male unemployment in Lesotho (Mapetlaand and Sakoane-Songca, 2005:153; Fogelman, 2016;

⁵ Today English and Sesotho are Lesotho's official languages.

Central Intelligence Agency, 2018). Today unemployment reaches almost 25 per cent and is one of the nation's main development challenges. The high unemployment rate is partly due to continued decrease in mine employment, as well as declines in manufacturing jobs and too low rate of formal employment creation (Ministry of Development Planning, 2012). Migration and remittances have remained central to the Basotho. In 2013 the migration corridor from Lesotho to South Africa was the one of the ten biggest in SSA, and in 2016 Lesotho was the fourth biggest remittances recipient in SSA with remittances reaching almost 15 per cent of the national Gross Domestic Product (GDP) (World Bank, 2016a; 2017; 2018b).

Beside remittances, Lesotho's economy depends on textile manufacturing, revenues from Southern African Customs Union (SACU) and textile manufacturing. Over the past decade the textile industry has developed rapidly in Lesotho, producing garments for export to the United States and South Asia (Central Intelligence Agency, 2018). Today the garment and textile industry is the country's largest private employer, and has created many employment opportunities for primarily women (Mapetlaand and Sakoane-Songca, 2005; Central Intelligence Agency, 2018).

The government of Lesotho declares that dependence on the above stated revenues as income generators makes Lesotho's economy vulnerable to external factors (Government of the Kingdom of Lesotho, 2013). The World Bank recognises the fragility of the economy and further points to the past decade's shift from an export driven economy to one driven by government spending. This fluctuation in combination with high dependence on SACU revenues has created an economic instability which is unable to address the nation's growing poverty (World Bank, 2016b).⁶

Besides the financial challenges faced by Lesotho, the nation has the second highest HIV prevalence and tuberculosis incidence in the world.⁷ Finally, Lesotho is sensitive to environmental change and climate variability, primarily due to its deep reliance on rain-fed agriculture for food production (World Bank, 2016b). A mere 20 per cent of the national food demand is locally



(Lesotho Tourism and Development Corporation, 2015)

⁶ The SACU revenues currently represents approximately 26 per cent of GDP (Central Intelligence Agency, 2018).

⁷ The HIV prevalence reaches 25 per cent (UNAIDS, 2016) and the tuberculosis incidence is 724/100 000 population (WHO, 2017).

produced and arable land has fallen rapidly last years, today reaching about 9 per cent. Although agriculture represents merely 8 per cent of GDP, about 75 per cent of the population is engaged in animal herding and agriculture. This group mainly lives in the eastern rural highlands, while the western lowlands are relatively more densely populated (Ministry of Development Planning, 2012; Central Intelligence Agency, 2018).

1.2.1. Gender roles and power relations

The Basotho society traditionally holds a patriarchal perspective on gender roles and power relations (Gill, 1993; Bless, 2005; Mapetla, 2005; Ntimo-Makara and Makara-Khatleli, 2005). This entails that power relations between women and men are clearly defined in respect of agency, roles and status. In patriarchal societies, men are authorised with household decision-making powers and regarded as main breadwinners. Women are positioned in a subordinate status, considered the men's dependants and expected to perform reproductive and productive functions on the men's behalf (Mapetla, 2005).

Within this gendered economy, women have carried the main responsibility for caring for their families, despite having less direct access to cash. To get by, they have applied multiple strategies to earn money and keep it within the household. In fact, widespread male labour migration has in many families made women de facto heads of households, in the months long absence of their husbands (Braun, 2010).

Women's entrepreneurial efforts have thus been essential in Lesotho, even more so after the mine retrenchments in the 1990s. This influenced the society's patriarchal structure and altered the role of women as marginalised without economic participation or say (Maliehe, 2016). The unequal power relations occurring when women became wage earners (primarily within the growing textile industry), caused crises in intra-household gender relations as men failed their role as breadwinners. Still, women would undertake the majority of the household chores, despite a full-time job (Mapetla, 2005). Nevertheless, this change has made more women able to substantially contribute to the household income, sometimes leading independent lives as heads of households (Mapetla and Sakoane-Songca, 2005).

Legal acts ratified in 2006 and 2010 have replaced the stamp on women as legal minors under their fathers, husbands or sons, with equal land and property owner rights (Braun, 2010; Fogelman, 2016). These changes in Lesotho's legal framework correspond with one of United Nations' indicators for gender equality and women's empowerment under goal 5 (IAEG-SDGs, 2016). However, rights do not directly translate into powers. Fogelman's (2016) study shows that husbands still practice more decision-making power on land questions than their wives, a

consequence of women regarding household harmony more important than fair decision-making.

Since 2006, World Economic Forum annually presents a Global Gap Index (GGI) which measures countries' progress towards gender parity across four dimensions. In 2010 Lesotho reached its highest gender parity score and ranked 8 out of 134 countries. That placed Lesotho as the highest African country, and just below Denmark globally. Today, however, Lesotho is down at 73rd place, scoring lower than ten years ago. This positions Lesotho above the global average, although within Southern Africa only Swaziland scores lower.⁸ The GGI's four dimensions indicate that Lesotho had closed their *educational* gap already in 2010, and since then maintained their status. Still, female literacy and school enrolment are higher than male, partially a legacy of the herd boy tradition where young boys are sent out to guard grazing cattle. From a *health* perspective, slight inequality increases have occurred since 2010. Significant disparities, however, are found in the *economic participation and opportunity* and *political empowerment* dimensions. Women's share of ministerial positions has decreased, and their estimated earned income declined (Kingdom of Lesotho, 2004; World Economic Forum, 2010, 2011, 2012, 2013, 2014, 2015, 2016 and 2017).

1.2.2. *Mobile money*

SSA has experienced the most intense mobile phone technology transformation in the world. This is mostly due to the region's unreliable and inadequate physical transportation infrastructure and fixed line communication networks (Jack and Suri, 2011). SSA has thus been able to skip the landline stage, and directly adopt mobile phone technology (Pew Research Center, 2015). The mobile phone was in 2006 the first communication technology to have more users in developing countries than in developed. Since a significantly bigger share of the total population in these developing countries has access to mobile phones than bank accounts, a space for alternative financial services has developed (Kersop and du Toit, 2015).

Mobile money is a type of mobile financial service. Kenya can be regarded as a mobile payments implementation leader, after its successful launch of its M-Pesa (mobile money in Swahili) service in 2007 (Sekantsi and Motelle, 2016). Today mobile money is global, although most widespread in Africa where the banks have been unable to offer a competing service (Gosavi, 2015). The services available through mobile money are mobile transfers, mobile payments and mobile banking (Sekantsi and Motelle, 2016). Mobile money is based on two

⁸ In this context Southern Africa refers to: Botswana, Lesotho, Namibia, South Africa and Swaziland (United Nations, 2018).

connected platforms. Firstly, the platform of electronic money connecting receivers and senders (also referred to as users, subscribers and clients) of mobile money. Secondly, the platform of agents allows people to cash in and out of mobile money accounts (see appendix 8.1) (Evans and Pirchio, 2014). The service allows fast, safe and low-cost transactions, and convenience appears to be the overall greatest benefit experienced by the users (GSMA, 2012; Ernst and Young, 2014; Gosavi, 2015).

At the end of 2016, the number of registered mobile money accounts in SSA succeeded 277 million, and incoming transactions reached US\$ 5.8 billion. While national peer-to-peer transfers and mobile top-ups are the main areas of usage, the ecosystem transactions (bulk payments, bill payments, merchant payments and international remittances) has increased drastically, representing 24 per cent of the total value circulation in 2016 (GSMA, 2016; Raithatha, 2017).⁹

Econet Telecom Lesotho (ETL) and Vodacom Lesotho (VCL) are the two mobile network operators (MNOs) operating in Lesotho, for ten respective 22 years (Sekantsi and Motelle, 2016). In 2012 ETL launched EcoCash, its mobile money service, and the following year VCL launched its equivalent, M-Pesa. M-Pesa experienced the most rapid growth rate, and within two and a half years 745,242 customers had signed up. At the end of 2015, approximately 57 per cent of the population were using either EcoCash or M-Pesa (Sekantsi and Motelle, 2016). The following year both MNOs collectively processed transactions worth about M4.21 billion (CBL, 2016). Mobile teledensity in Lesotho has increased rapidly from 1.2 per cent in 2001, to about 81.7 per cent in 2014 (Lesotho Telecommunications Authority, 2003; Lesotho Communications Authority, 2014).^{10 11}

Currently, United Nations Development Programme's (UNDP's) Regional Service Centre for Africa is initiating pilot projects in three African countries to strengthen their development of Inclusive Business Ecosystem Initiatives. Lesotho is one of these, and the Lesotho Scaling Inclusion through Mobile Money (Lesotho SIMM) project aims to establish and support an inclusive ecosystem for mobile financial services. The project seeks to mobilise usage of mobile technology for enhanced access to finance for low income stakeholders (UNjobs, 2017).

⁹ Bulk payment is a one to many transfer, e.g. salary payments by a company, or governments/organisations sending subsidies.

¹⁰ Teledensity is a measurement of how many mobile phones are available, expressed as percentage of mobile phone subscribers of total population.

¹¹ Lesotho's teledensity is based on subscription figures from Lesotho Communications Authority (2014) and population data from World Bank (2018c).

1.3. Existing research

1.3.1. *Women and ICT*

ICT has been reported to present several empowering and developing pathways for women (Chib and Chen, 2011; Joseph, 2013; Ferdous, 2017). One study shows how mobile services in general empower women by bridging the gap between labour opportunities within self-employment in the informal sector and the high growth sectors of the world economy (Nagarajan and Wiselin Jiji, 2010). Another study demonstrates how mobile money, in particular, may provide financial independence for women (Buvinic´ and Furst-Nicholas, 2014). On the other hand, it is furthermore brought forward that when increased well-being and wealth are promised by technological development and new scientific advancements, it is primarily men and the rich who will gain access to these (Ferdous, 2017). Thus, multiple studies emphasise the necessity of context based and gender sensitive approaches when implementing ICT programmes to reach a wider group (Nagarajan and Wiselin Jiji, 2010; Chib and Chen, 2011; Hossain and Bresford, 2012).

Several studies highlight the gender gap in mobile phone usage in SSA, which indicate that women are less likely to adopt mobile phones than men (GSMA, 2015; Pew Research Center, 2015; Mothobi and Grzybowski, 2017). GSMA's (2015) study concludes that the gender divide is mainly influenced by political and socioeconomic factors. These refer to skill and education levels, cultural and social barriers to technology usage, income and employment trends, security and privacy as well as access to media and relevant content. The study shows that in the cases women do adopt mobile phones they empower women. A majority of the interviewed women conveyed that mobile phones do (or would if they had one) help them stay in touch with friends and family, save them time, increase their feeling of safety and independence, as well as make running errands more convenient.

Furthermore, different usage patterns between men and women are acknowledged. Men are perceived to have more access to mobile internet than women, and thus more often use mobile services beyond voice calls than females. Nevertheless, when both do have equal access women are seemingly using internet more, finding social media particularly appealing (GSMA, 2015). Another study however, compares women's usage of internet with that of mobile money, and suggests that women are more likely to use mobile money than internet and social activities. This implies that women are the ones managing the household finances (Mothobi and Grzybowski, 2017). In Kenya, women are shown to use mobile money in similar manners as men, but more often being receivers than senders (GSMA, 2015).

No studies are conducted explicitly on mobile money and gender in Lesotho. Nevertheless, Sello's (2016) research focuses on women's usage of mobile phones in Lesotho, and states that they have provided a new platform for Basotho women. On this platform, women are accorded agency to communicate and perform actions within a gendered space generally restricted by social taboos. The platforms also provide them with a space where they are able to compensate for inequalities in socio-status relations. Many experience that mobile phones both create a room where they can be themselves without male relatives watching over them, simultaneously as giving them an opportunity to combat patriarchy.

1.3.2. *Gender roles and household economy in Lesotho*

James Ferguson's (1985) ethnographic study from the Thaba-Tseka region in the central highlands of Lesotho provides an analysis of livestock keepings and gender roles in Lesotho. Ferguson claims that within the household economy, there is a distinct division between which properties fall within the domain of contestation, and which fall outside.¹² At the time of his study, roughly 50 per cent of the total male labour force was working abroad, and remittances represented approximately 70 per cent of the rural household economy. Ferguson suggests that household properties could be divided into money and livestock. Money within the household is either *women's money* (which she has earned herself and is free to spend independently) or *household money*. The latter derives from the husband and can be claimed by the wife to support the family. Some money, however, never enter the household, but is saved by the husband at secret bank accounts or spent on a second family of his in South Africa. Livestock (defined as men's animals), also falls within the household property, but outside the domain of contestation, in comparison with household money. Thus, once money has been turned into livestock, it serves as a retirement fund and social security net for the husband, and the wife has no ability to claim a share (Ferguson, 1985). Even though Ferguson's study was conducted more than three decades ago, its subject remains relevant. Ferguson's analysis provides a base for understanding Lesotho's gendered division of household property, which is applicable to this day.

1.3.3. *Mobile money in Lesotho*

At the time of this study, two major studies on mobile money in Lesotho have been published. Sekantsi and Motelle's (2016) study is written on behalf of the CBL, while Tsemame's (2015) research was part of a magister degree at University of the Free States in South Africa.¹³

¹² *Domain of contestation* refers to assets which are negotiable and can be accessed by both husband and wife.

¹³ Tsemame's (2015) study is based on 121 questionnaires and non-probability sampling.

Firstly, both studies declare that mobile money is more common in urban regions in the lowlands, than the rural highlands. While Tsemane (2015) explains this by higher population density, more widespread mobile phone usage and vibrant businesses, Sekantsi and Motelle highlight the higher prevalence of agents in urban areas, and more widespread knowledge about mobile money as factors. Sekantsi and Motelle bring forward a high financial inclusion gap in Lesotho, caused by limited banking infrastructure in rural areas (Sekantsi and Motelle, 2016). Tsemane further elaborates on the constraints related to conventional banking. High banking fees, limited operating hours, unavailability of close bank offices, troublesome documentation requirements and lengthy paper work; are found to be the main reasons behind usage of mobile money instead of conventional banking. Still, merely six per cent of the sampled population did not have a bank account, indicating that bank accounts are used periodically while mobile money is utilised for every-day transactions (Tsemane, 2015).

Although mobile money can be used on any type of phone, smart phones are most frequently used. It is found that more women than men use smartphones, which Tsemane suggests might be explained by women being more social and thus need a phone that can satisfy their desire to engage in social media. Besides that, barely any difference is found in gender distribution among mobile money subscribers. The majority have been using mobile money for six to twelve months, although users in the highlands have in slightly longer time frame of usage. Most common is to make one to four transactions per month, and close to 90 per cent assert that they prefer to use mobile money alone. If they are in need of assistance, they would rather trust an agent than a family member or friend (Tsemane, 2015).

Sekantsi and Motelle (2016) list the transactions by volumes, where airtime purchases represent by large the biggest share, followed by bill payments, cash withdrawals, money transfers and finally salary payments. This succession corresponds quite well with Tsemane's investigation in the major areas of usage. In general, mobile phone top up was the most common, bill payments the second (electricity, insurance, TV) and money transfers the third. If divided into regional areas, the same succession is to be seen in the highlands, while in the lowlands bill payments are most common, followed by mobile top ups and lastly transfers. When investigating what the users regarded as the major benefits with mobile money, transaction speed, ease of use and registration, affordability, safety and convenience share the top positions (Tsemane, 2015).

2. Theoretical concepts

This research is guided by concepts of empowerment and unintended consequences, as well as the social shaping of technology (SST) approach. Below follows an elaboration of each and their relevance to this study.

2.1. Empowerment

In this study, the following definition of empowerment is applied, “/.../ the process by which those who have been denied the ability to make strategic life choices acquire such an ability.” (Kabeer, 1999: 435). Kabeer’s (1999; 2005) definition of empowerment builds on its function as a process to gain power. Power, in this setting, thus refers to one’s ability to make choices. Strategic life choices can be regarded as first-order choices. They entail choices of freedom of association and movement, whether to marry and have children, where to live and so on, and are conclusive for people to live the lives they want. Second-order choices are framed by the former and constitute less significant choices. They may still be influential in one’s everyday life, but not decisive for one’s life. Certain conditions must however be fulfilled for there to be an actual choice. Firstly, there must have been a possibility to choose differently – other alternatives must have been available. Secondly, these alternatives must be acknowledged, meaning that the individual must be aware of the possibility to act differently. Kabeer (1999) explains how gender commonly operates through undisputed acceptance of power. This may result in women accepting their secondary claim on household resources, because acting otherwise is outside the sphere of possibility.

Three interrelated dimensions explore the ability to exercise choice. Firstly, *resources* can be understood as the preconditions and medium through which agency is exercised. These constitute both economic, social and human resources. Access to resources is shaped by norms and rules governing exchange and distribution on different institutional arenas. Secondly, *agency* is the actual process. It entails the ability to specify one’s goals, and actively act upon them. Agency implies more than simply observable action, but also the purpose, motivation and meaning which one bring to their activity, or can be reflected in negotiation, deception and resistance. Finally, *achievement* represent the outcome of the agency and resources (Kabeer, 1999). It encompasses one’s potential for living the life one wants (Kabeer, 2005).

Furthermore, there are diverse types of agency. Passive agency refers to action taken when there is limited choice, whereas active agency represents more purposeful behaviour. Another distinction is made between greater effectiveness of agency, and transformative agency. The former reflects women’s greater efficiency in executing their given responsibilities and roles,

while the latter refers to women's ability to act on and challenge the restrictive forms of these (Kabeer, 2005).

In relation to this study, segments of Kabeer's understanding of empowerment will be applied. All aspects are not applicable, since actual implementation of the concept is not clearly elaborated upon. Consequently, women's everyday life constitutes the core of this research, second-order choices are analysed instead of strategic life choices. Thus, this research uses the concept of empowerment as a process to gain power. The three dimensions of empowerment are applied to understand the relation between mobile money, women's usage of mobile money and independence. Distinctions between diverse types of agency will not be applied, as clear distinction between these is challenging and may demean the empowerment experienced by women.

2.2. Unintended consequences

In 1936, Merton coined the concept of *unanticipated consequences* (Merton, 1936). The classic understanding of consequences as action processes is the *linear process*. This process is a straight path from goal, via planned means and finally intended achievements. Merton's concept contrasts the linear process and builds on the perspective that the interdependence of social structures results in diverse unforeseen consequences. He explains this by how actions are not conducted in social or psychological vacuum, thus their effects will diverge into other spheres of interest and value than preliminary anticipated (Merton, 1998). Merton (1936) clarifies, that even though these consequences are unintended, it does not imply that they are undesired.

The concepts of *manifest functions* and *latent functions* can be understood as ramifications of consequences. While, the former refers to results of a design or plan, latent functions (in reference to social action and structures) refers to the result of social evolution. The latter are thus the unintended consequences for a particular unit. These contribute to the unit's adaption, endurance and evolutionary change. Some latent functions may evolve in to manifest functions. This can happen when consequences of actions and intentions of participants rise to the surface. The latent function may consequently lose its effectiveness and become manifest (Merton, 1998).

Portes (2000) builds on Merton's concept of unintended consequences and expands the understanding of latent functions. He denotes how the goals of an activity, i.e. the desired consequences, can be understood and interpreted in diverse ways. Portes poses five alternative action sequences to raise some scepticism around the routine implementation of the linear process. His sequences build on the diversity of goals. He declares that the goal may not be the

apparent one, it may emerge from the situation, it may not be what is actually achieved, the achievement may be a contradiction to the event, or the goal may be reached through an unforeseen combination of events.

In this study Merton's (1936; 1998) and Portes' (2000) understanding of intended and unintended consequences are applied to analyse the consequences mobile money usage have on women in Morija, and how they relate to the initial goals and expectations of mobile money implementation. The outcome of mobile money usage is divided into manifest and latent functions. The former primarily focuses on mobile money as a means for financial inclusion, while the latter address social consequences experienced by the interviewees. Two of Portes' alternatives of latent functions are applied. One of these is 'the hidden abode' which claim that the announced goal it not what it seemed to be. The second is simply named 'the latent function' and describes a process where "/.../ the announced goal is intended by the actors, but their actions have other significant consequences of which they are unaware" (Portes, 2000:7).

2.3. Social shaping of technology

The SST approach is used to analyse technological development (Clausen and Yoshinaka, 2004) and understand the relationship between technical and social change (Brown and Mercer, 2009). The SST builds on the notion that society and technology are connected and constructed in relation to each other. Social and technical dimensions are thus jointly embedded in a manner of non-reducible character, mutually influencing the course and payoff of sociotechnical change. The heterogeneous nature of the processes that form the content and shape of technological development is central to this approach (Clausen and Yoshinaka, 2004).

This approach allows for an analysis of possible relations between transformation of gender roles in Lesotho and the development of mobile money. SST positions mobile money in an evolving society and is able to connect women's decision-making power to technology.

3. Methodology

3.1. Research design

This research has been carried out as a qualitative case study. A within-case method has been applied to allow for within-case comparisons and understanding of the casual path in this specific case (George and Bennett, 2005:152-179). The research follows a case-driven path (2005:109-111), and causal mechanisms operating under this case's certain conditions have been examined with implications from theory (2005:21). A qualitative strategy is appropriate as face-to-face interaction provides a greater understanding of the interviewee and facilitates an

opportunity to take on the perspective of another human being - to ultimately acquire social knowledge (Bryman, 2012:399). Furthermore, it enables an open-ended strategy which is desirable in this case due to limited previous empirical knowledge in the area (2012:412). An exemplifying case was chosen, to apprehend the conditions and circumstances of the interviewees' everyday life (2012:70). Primarily these methods are selected as they are most appropriate for the research question posed. Following a descriptive approach, the study aims to answer *what* the interviewees are experiencing (de Vaus, 2013).

3.2. Sampling and data collection

This research has been carried out in the Maseru region, primarily within the city of Morija. Morija is a peri-urban city located in the lowlands 45 kilometres south of the capital Maseru (see map on page 3). This has been the location for all interviews with women using mobile money, while the key-informant interviews have been conducted in Maseru.

To find information-rich cases, the sample was purposefully selected, mainly following *purposeful random sampling*. This sampling approach allows for a small sample size to be studied in-depth. The random selection provides a higher credibility than personal, ad hoc selection, and does not aim to generalise. A certain level of *opportunistic sampling* has also been practiced to take advantage of opportunities unfolding throughout the research, and to not limit the study to pre-determined strategies (Patton, 1990:169, 179-80). To ensure a variety of and internal validity within the sample of people, context sampling was applied. Interviews were thus conducted during both daytime and evenings, weekdays and weekends, in wealthier households close to the main road and in more basic households, as well as in student areas and public housing areas (Bryman, 2012:427).

Following these approaches, eleven qualitative pilot interviews were conducted. First five unstructured interviews were carried out. These consisted mainly of open conversations about mobile money and gender roles. The purpose was to gain contextual understanding which served as a base for the first interview guide. Six semi-structured interviews were conducted to test the first interview guide and gain understanding about the women's willingness to talk about these topics (Bryman, 2012:469, 474-5). The pilot interviews made it evident that supplementary contextual knowledge on gender structures in Lesotho was required and had to be integrated in the interview guide to achieve more in-depth interviews. Literature from the Morija Museum and Archives enabled an amendment of the interview guide (see appendix 8.2), and 28 additional interviews were conducted, representing the main bulk of data for the research

and the base of the analysis.¹⁴ Out of these, 26 were semi-structured and two unstructured. One was carried out as a group interview with three friends. The sample are aged between 23 and 72 and the majority of the women are working, either in the formal or informal sector. 17 of the interviewees are married, and half of those live with their husbands daily. Additionally, to gain contextual knowledge about the technical and practical side of mobile money, four key-informant interviews were held with employees at the MNOs (Bryman, 2012:712).¹⁵

The flexible nature of qualitative interviewing allows for the interviewees' point of view to be captured, as compared with the controlled format of structured interviews. Thus, all interviews in this research have been conducted qualitatively, the majority being semi-structured. The purpose of mainly focusing on semi-structured interviews was to base all interviews on an interview guide, to cover more or less the questions necessary to answer the research question, while at the same time allow for new questions to arise during the interview and position the interviewees' understanding of issues and behaviour in the centre. Two unplanned interviews were conducted, since it was the women approaching the research assistant and the author instead of the other way around. They were carried out in an unstructured style and consisted mostly of discussions and the interviewees sharing their perspectives (Bryman, 2012:470-1). In addition to the interviews the author subscribed for mobile money to gain first-hand knowledge about the system.

3.3. Data analysis

Data analysis was initiated simultaneously as data collection. While in field, all interviews were transcribed and the first coding cycle finalised. Once an interview had been transcribed, its content was inserted into an Excel spreadsheet, constituting the first coding cycle. Each question was organised into a separate column, the interviewees assigned one row each and their relevant answers inserted into suitable cells. This allowed for an overview of the data and served as a preparation for NVivo 12.

NVivo is a qualitative data analysis computer software, allowing for analysis without loss of content. For this study, the software's three comprehensive services have been utilised, namely to store and organise data, to categorise and analyse data, and to visualise data. It has been taken into consideration that software such as NVivo has been criticised for decontextualizing and quantifying data. However, NVivo is an organisational *tool* for data

¹⁴ All interviewees have been named by a number. This is based on which round of interviews they were involved in. This main bulk is the third round, thus an interviewee from this round can be referred to as *Interviewee 3.14*.

¹⁵ These interviews were conducted in the fourth round and may therefore be referred to as *Interviewee 4.3*.

analysis and does not execute the actual analysis. Thus, in respect to this study the benefits with usage of NVivo have been deemed prevalent.

The excel spreadsheet was imported into NVivo and the questions divided into classifying and qualitative fields. The classifying fields were analysed quantitatively and included questions about age, animals within the household, whether M-Pesa or EcoCash was used, period of usage, ownership of bank account, and if the interviewee has her own mobile money account. This provided a quantitative base and an overview of the sample. Remaining questions were categorised as qualitative fields where the data was descriptively coded. Coding was done by assigning nodes to words, phrases and sections of the interviewees' answers. Once all text was coded, the nodes were organised into three main categories: *financial services*, *household*, and *interviewees*. Child nodes were created as relationships were found, and a tree-system evolved. The transcripts from the key-informant interviews were also imported and coded following the same style. All nodes from these interviews were categorised under the node *MNOs*, to separate them from the mobile money users (see appendix 8.3).

To visualise the data a word cloud was created out of the most commonly used words (see appendix 8.4), and word trees with a selection of these words. One of these was *husband* as it was frequently used by the interviewees (see appendix 8.5). The word tree provides a visual image of the five words leading in to and coming out of *husband*, which gives insight to in which contexts the interviewees have been talking about *husbands*.

3.4. Ethical considerations

Ethical concerns have been an essential part of this study from the first day in field. Coming as a foreigner into someone's house and life acquires humbleness and development of some type of mutually beneficial relationship between the author, research assistant and interviewees. Throughout the research process the participants' concerns and needs have been assessed. The interviewees have been free to speak in either English or Sesotho and free to not answer questions they find too personal. The interviews have been conducted in an environment where the women feel safe, most of the time succeeding to be alone, and at a time appropriate for them. Before each interview, after some small talk to make everyone relaxed, the interviewees were informed about the research and the researchers, and asked for permission to record the interview, everyone gave oral consent. During and after the interview the participants have been encouraged to ask questions. For the privacy of the participants, the names of each interviewee have been replaced with a number, besides for one lady working for ETL who is referred to as 'the manager' since she was speaking on behalf of the company (Banks and Scheyvens, 2014).

4. Analysis

Out of the 28 interviewees, 27 are using mobile money.¹⁶ Some of them have been using the service since it was launched in 2012/2013, while others merely have been subscribed for one month. 96 per cent of the interviewees use mobile money to perform payments (bills, airtime and school fees), 78 per cent for transfers (sending and receiving money) and 74 per cent for micro finance (keeping and saving money). More than half of the interviewees use all three services. These using patterns are similar with those Tsemame (2015) finds in the lowlands, although he did not look in to mobile money as micro finance and made airtime purchases a separate category.

The analysis is divided into two sections. Firstly, the intended consequences, that is the *manifest functions*, of mobile money usage discovered in this research are brought forward. Secondly, the unintended consequences, *the latent functions*, are elaborated on. Empowerment and SST are applied to analyse primarily the latent functions.

4.1. Intended consequences of mobile money

Three perspectives are used to form the baseline for the manifest functions of mobile money (Merton, 1998). Firstly, the MNOs perspective is brought forward, which primarily is based on an interview with the customer retention manager of EcoCash at ETL in Maseru (Interviewee 4.3, 27.02.18, Maseru). The Manager explains that EcoCash is a cooperation between ETL and the CBL. At the launch of EcoCash in 2012, both actors entered the cooperation with individual goals and visions. ETL saw EcoCash as a diversification strategy. As mobile voice no longer is a money maker, the company had to diversify to add value to each sim card and keep their clients within the network. The prime benefit the manager finds with EcoCash is convenience, agreed upon by another employee at ETL (Interviewee 4.2, 12.02.12, Maseru).

Secondly, the bank's perspective is central in the development of mobile money. CBL states that there already is a steady relationship between financial inclusion and mobile money, and that further investments in mobile money would increase financial inclusion in Lesotho (Sekantsi and Motelle, 2016). Thus, when CBL entered their collaboration with ETL, their goal with EcoCash was to achieve financial inclusion (Interviewee 4.3, 27.02.18, Maseru).

Finally, UNDP's Lesotho SIMM project is used as a reference point. The project aims to enhance mobile technology as a means for low income stakeholders to gain increased access to finance (UNjobs, 2017).

¹⁶ The woman not using mobile money was one of the unplanned and unstructured interviewees.

4.1.1. *Women's everyday life before using mobile money*

I travel for, I don't know, 30 minutes! Wasting my time! Sometimes it would be too late to get back to my school again. Then, I had to stay for the night, thinking so hard "Oh God, today I am not going to study!". Thinking "I am in a hurry for the morning!", knowing it is yet I am going to do my assignment! Stressful, inconvenient!

Interviewee 3.16, 27.01.2018, Morija

In Morija there are no bank offices, thus to send money via the bank the women had to travel to Maseru or Mafeteng (the two biggest cities nearby, about one to two hours travel one way, see map on page 3) to deposit cash into their accounts. Alternatively, they would travel to the recipient of the money, or send it via a friend or bus driver. Similar patterns applied for receiving money. Interviewee 3.16 above describes how she had to travel back home from her boarding school to receive pocket money from her mother. In the quote she elaborates on how she would have to walk for 30 minutes to reach her house, after an already time-consuming bus drive. She experiences that her education was suffering because of this, since she could not stay in school at the end of the day to study and discuss school work with class mates.

When receiving money from husbands working abroad or in other cities, the women often had to wait for their husbands to come home, since sending bigger amounts of money with someone is considered a risk. Others claim that it was simply impossible to send and receive money before they subscribed for mobile money.

Regarding payments, electricity and water can be paid in the centre of Morija, a ten minute to one hour walk for the interviewees. For electricity and water, it is common to pre-pay a certain amount, and fill up when the money is finished. Thus, it is possible to run out of both electricity and water at any time of the day. If this happens out of office hours, one must wait until the office opens again to pay the bill and would hence be without electricity or water in the meantime. Other bills, such as digital satellite TV (DSTV) and insurances must be paid in Maseru or Mafeteng. One woman working full time explains how she would have to spend one of her two days off per week to travel to Maseru to pay bills (Interviewee 3.20, 29.01.2018, Morija).

Savings were done either in cash or at the bank. Many express the difficulties of saving when you keep your money in cash at home. It is easy to make impulse purchases or give money away to children or friends passing by. Keeping money at the bank first of all requires a bank account, something most of the women have, but others explain as a time-consuming process

to attain. Secondly, one must travel to Maseru or Mafeteng to deposit cash into the bank account. And finally, the banks have high charges on each withdrawal making one lose money each time cashing out.

These experiences suggest that the interviewees had insufficient access to formal financial services before subscribing for mobile money. They align with the understanding the Lesotho SIMM project and CBL have of financial exclusion and support their goal of financial inclusion as a manifest function of mobile money (Merton, 1998; Sekantsi & Motelle, 2016; UNjobs, 2017). Kabeer's (1999; 2005) definition of empowerment builds on women's ability to make choices. Before mobile money usage, it appears as if many of the interviewees were in situations where acting or choosing differently was not an alternative.

4.1.2. Women's everyday life after subscribing for mobile money

I am saving maybe, let's say I am paying for DSTV, I am using R50 for transport. But paying with M-Pesa, they charge me R3 only.¹⁷

Interviewee 3.17, 27.01.18, Morija

Many of the interviewees express how their lives have changed in a positive way since they began using mobile money. The overall benefit is the convenience it brings to their everyday life. Payments and transfers can be conducted quickly at any time and from any location. Many highlight how electricity and water payments now can be carried out at any time of the day, and one does thus not have to be without either until the offices open.

As interviewee 3.17 brings forward, using mobile money can save money. The MNOs have charges for transactions and payments, although in comparison with transportation costs the total expense will be significantly smaller when using mobile money. Travelling can also be time consuming. Most interviewees travel with public transport, which requires some time since buses mostly do not run on a time schedule but when they are full. In addition to travel time, at the banks and payment offices queues are commonly long and time consuming.

Several previous studies have highlighted convenience as well as saving time and money as major benefits of mobile money usage (GSMA, 2012; Ernst and Young, 2014; Gosavi, 2015, Tsemame, 2015). GSMA (2015) furthermore states that ownership of a mobile phone brings a sense of security to women, and Tsemame's (2015) study suggests that the same applies for mobile money usage. In this study, the women also express an increased sense of security when

¹⁷ R is the abbreviation for rand, one of the two currencies in Lesotho. The other one is maloti (M), with the same value.

using mobile money and base it on three factors. Firstly, if they run out of airtime in the evening, they no longer have to go out in the dark, when the risk of robbery is regarded higher, to top up their airtime balance. Secondly, there is no need to send cash with someone one may not trust. Finally, they do not have to carry cash or bank card daily but can keep their money in their phones. A phone is regarded more difficult to steal than cash or a bank card, and if the phone was to be stolen a password is required to access the mobile money.

The interviewees further express that the charges with mobile money are lower than those of the bank, which makes it financially strategic to keep money at one's mobile money account. In comparison with cash, many experience that saving money and thus managing the household budget is easier once money is kept in a mobile money account.

4.1.3. Financial inclusion

The bank has got more disadvantages than M-Pesa. The bank I use take a lot of money when you withdraw – unlike M-Pesa. I use M-Pesa more frequently than [I use the] bank. I keep my money here [pointing at her phone].

Interviewee 3.23, 30.01.2018, Morija

United Nations (2017) urges for increased financial inclusion in Lesotho. The CBL clarifies that limiting banking infrastructure in Lesotho's rural areas has caused a high financial inclusion gap (Sekantsi and Motelle, 2016). Tsemame's (2015) study on mobile money in Lesotho finds that merely a fraction of his sample is unbanked, and the majority do use bank accounts occasionally. In this study, similar findings are disclosed. Eight of the interviewees do not have bank accounts, while 18 do have an account. That indicates that usage of mobile money among these participants is not primarily a replacement of bank accounts, but an additional financial tool. Interviewee 2.23 above is one of the interviewees holding both bank and mobile money account. She highlights that the high charges at the bank makes it unattractive for everyday usage, an opinion shared by many interviewees.

The manager at ETL elaborates on bank and mobile money usage, explaining that in the early days of mobile money the service was perceived as a threat towards the banks. Today, however, the manifest function of mobile money is to serve as an additional alternative to conventional banking, as most have both a bank account and mobile money account to be used for different reasons (Interviewee 4.3, 27.02.18, Maseru). One of the interviewees who coincidentally is an employee at VCL explains that M-Pesa is supposed to be used for smaller amounts, as it accommodates up R5,000 per day or R15,000 per month. If one's transaction

flows exceed that amount, a bank account is more sufficient (Interviewee 3.16, 27.01.2018, Morija).

4.1.4. Summary of manifest functions of mobile money

It appears that the primary manifest function of mobile money in Lesotho is financial inclusion, expressed by the Lesotho SIMM project and CBL (Sekantsi and Motelle, 2016; UNjobs, 2017; Interviewee 4.3, 27.02.18, Maseru). The manager claims that the progression of mobile money seems move towards its manifest functions, and thus increase financial inclusion, as well as serve as a diversification strategy for ETL (Interviewee 4.3, 27.02.18, Maseru).

In this study, the interviewees are predominantly underbanked, as they do have access to financial services but those are inadequate to satisfy all their needs. With mobile money, however, they appear to experience a greater level of financial inclusion than previously, as more of their financial needs are met. Nevertheless, it is critical to bring forward that Morija is a peri-urban city, and financial exclusion is most urgent in rural and highland areas (Tsemame, 2015; Sekantsi and Motelle, 2016). Still, the CBL strives to increase financial inclusion among both underbanked and unbanked groups. The CBL furthermore aims to increase the opening of formal bank accounts and expand the usage of the accounts already in service (Sekantsi and Motelle, 2016). From this study, however, no interest was found among the interviewees to perform either of the above mentioned. In the present situation most appear to be satisfied with the services they are currently utilising. Using the linear model of intended consequences, mobile money can be understood as the means to reach financial inclusion, which would then be the final goal (Merton 1936;1998, Portes, 2000). However, Portes' list of latent functions may pose an alternative way of understanding the situation. Portes' action sequence 'the hidden abode' suggests that the announced goal is not what it seemed to be. Applying this sequence to mobile money may raise a question of whether financial inclusion is the actual goal of the process from CBL's perspective, or if they intend to open up more formal bank accounts for the Basotho.

Additionally, convenience and safety are repeatedly brought up by the interviewees and can be understood as expected outcomes of mobile money. Although they are stated as goals neither by the MNOs nor banks, they are mentioned in multiple previous studies on mobile money usage (GSMA, 2012; Ernst and Young, 2014; Gosavi, 2015, Tsemame, 2015).

4.2. Unintended consequences of mobile money

Some outcomes of mobile money usage found in this research appears to lay outside any recognised goals. These can be understood as latent functions. Mobile money was not launched

in a clinical area, where all factors can be controlled for, but in a society. Merton claims that the interdependence of social structures in a society leads to unforeseen consequences, as reactions to actions will merge into spheres of interest and value preliminary unexpected (Merton, 1936; 1998). Below, latent functions of mobile money found in this research are elaborated on.

4.2.1. Women as main beneficiaries of mobile money

Women are the ones who benefit from using M-Pesa. There are a lot of women who enjoy using M-Pesa, more than men. Because, the whole responsibility is over women, so they use it. Like, we are the ones who sees that everything is okay in the family. So, we take responsibility. We are the ones who are always on the queue to buy M-Pesa, or deposit M-Pesa. We are responsible for lots of things in the family. We even see it as more important than men [see it].

Interviewee 3.9, 23.01.18, Morija

Lesotho is categorised as a patriarchal society. Men and women are traditionally assigned different responsibilities within the household, and men possess a superior role within the family overseeing making household decisions (Gill, 1993; Bless, 2005; Mapetla, 2005; Ntimo-Makara and Makara-Khatleli, 2005). Interviewee 3.9 elaborates on households' gender roles, as she declares that women in general have the main responsibility over the family and must make sure everything is in order. For the same reasons she believes that women are the main beneficiaries of mobile money usage.

In this study, the interviewees state that they have witnessed a noticeable shift from previous generations regarding household decision-making. They refer to either themselves when they were younger, or their parents' or grandparents' relations, and remember the man as being the head of household. Mostly he was the only one working and would make decisions over household economy as well as family planning. Today, the interviewees experience that Lesotho is moving towards gender equality, some declare that it has already been achieved. Many state that household decisions are made jointly between husband and wife. They have a shared economy and sit together to make a budget for all household expenditures. There are few things that are supposed to be paid with either the wife's or husband's money. Mostly the one who buys something for the household use money from the household budget, which either both spouses contribute to or the one that is working. This shift is recognised in the literature as well, where mine retrenchments and women's increased employment are discussed as

contributing factors (Mapetla, 2005; Maliehe, 2016). Kabeer's (1999) concept of gender roles as power structures could be applied to Lesotho's shift in gender roles and would point to an ongoing process of women's empowerment.

A few women state that they share household and outdoor responsibilities with their husbands, although a remarkably smaller share than those sharing economy.¹⁸ Mostly the interviewees have the main responsibility of the household. That implies cooking, cleaning, paying bills and school fees, buying groceries and making sure their children are clean and ready for school. A small share of the interviewees say that their husband occasionally assists with some chores and some claim his prime responsibilities are the outdoor chores. In most cases, however, they share the responsibility for the outdoor tasks, and even when they do not – both still perform the labour. Nevertheless, few families have gardens or animals, thus most men do not have a specific area of responsibility. Some women, particularly those without husbands, or with husbands living in another city, conclude that they are responsible for *everything*.

Roughly half of the interviewees believe that men and women benefit equally from using mobile money. They ground that perception in that there are no special services for either of the genders, and that mobile money is as convenient for men as for women. This perspective appears to be in line with that of the MNOs. The manager at ETL maintains that she cannot see that either men or women would benefit more from EcoCash, as anyone can sign up to be an agent (Interviewee 4.3, 27.02.18, Maseru). An employee at VCL (Interviewee 4.4, 27.02.2018, Maseru) draws similar conclusions, declaring that men and women benefit equally and represent an equally big share of clients. Both, however, state that more men than women are agents. Another VCL employee (Interviewee 4.1, 02.02.2018, Maseru) agrees that both men and women benefit from mobile money usage. However, she states that men use it more in business and for larger transactions, while women have realised the possibilities with mobile money better and use it for everyday activities.

On the other side, the other half of the interviewees believe that women benefit most from mobile money usage, as conveyed above by interviewee 3.9. This observation is partly based on the assumption that many men have not understood the importance of mobile money. The primary logic behind this argument, however, is that women bear the biggest responsibility over the family. This experience is supported by Mapetla's (2005) study which declares that Basotho women still undertake most household chores, even if they are not housewives. Another study

¹⁸ Outdoor responsibilities refer to those concerning garden and animals.

showed that in SSA, women are primarily the ones managing the household finances (Mothobi and Grzybowski, 2017). The interviewees of this study bring forward similar experiences. They declare that by taking the main responsibility, it is the woman's task to pay bills and have control over the family budget. Since she is usually the one performing these chores, it is primarily her time that is saved by using mobile money instead of cash or banks. Among the interviewees it appears more common that the woman was responsible for performing payments and transactions also before the usage of mobile money. None of the interviewees believe men benefit most from using mobile money.

The SST approach claims that there is a relationship between social and technological change and thus assists in connecting mobile money with the Basotho society. As the approach acknowledges the heterogeneity of each societal process' influence on technological development, a relation between Lesotho's evolving gender roles and the development of mobile money can be recognised. The SST suggests a mutually influencing process between; on one hand, how gender roles in Lesotho slowly progress towards deviation from a patriarchal system; and on the other hand, a financial system which both eases women's everyday household responsibilities and furthers their autonomy. It thus appears as if gender roles in peri-urban Lesotho are evolving conjointly with the development of mobile money (Clausen and Yoshinaka, 2004).

4.2.2. *Independence*

M-Pesa is making me more independent than my husband. Because I am the one looking after the family most of the time. My husband may sometimes go to drink beer outside there at night, and then I run out of electricity. I am the one who is going to buy electricity without telling him. When I am watching TV with the kids, and it just stopped, I just pay for the TV.

Interviewee 3.7, 23.01.2018, Morija

A recurring outcome of mobile money usage brought forward by the interviewees is independence. Interviewee 3.7 above highlights women's responsibility in the household, just like interviewee 3.9 in previous section. Interviewee 3.7 further brings forward a factor touched upon by several interviewees, namely how they with mobile money can take and carry out financial decisions without asking permission of or wait for their husbands. They now have a possibility to independently act as they see needed. Independence appears to be experienced and referred to in multiple ways by the interviewees. Others identify independence as no longer being restricted to specific opening hours of shops and banks. Accessibility is also mentioned,

referring to how anyone can sign up for mobile money, while for example banks request comprehensive documentation to open an account. Furthermore, mobile money is brought forward as a tool to keep some secret money. Some express that a mobile money account is a convenient space to store money, and they will share it with their husbands when an opportunity emerges. Others state that they explicitly hide some of their money in their mobile money account, which they can use independently for personal matters. One interviewee explains how she finds it easier to send money to her family now. Before, her husband would question what she had spent the money on, while now he does not have to know that she is sending money at all (Interviewee 3.23, 30.01.2018). Some of the interviewees claim that women enjoy a higher rate of independence, while others state that both men and women experience increased independence when using the service.

Kabeer's concept of empowerment is used to understand the relation between mobile money and independence. Her three dimensions through which empowerment can be explored starts with *resources*. Mobile money can be recognised as a resource, and thus a medium through which the interviewees can exercise *agency*, the second dimension. Access to resources is commonly shaped by norms and rules (Kabeer, 1999; 2005). In general, women have less access to mobile technology in SSA than men. Primarily political and socio-economic factors are distinguished as barriers to women's access to technology, such as education levels, income and employment, social and cultural barriers, location or privacy and security (GSMA, 2015). In Lesotho, however, Tsemame (2015) concludes that gender distribution of mobile money usage is almost completely equal. To distinguish the main factors for Lesotho's gender distribution goes outside the aspirations of this thesis, nevertheless it is noticeable that Lesotho's literacy rate of 77 per cent is above the SSA average and women enjoy a significantly higher literacy rate than men (World Bank, 2018d). Thus, in Lesotho it appears as if many women have access to mobile money as a potential resource for empowerment, and the bulk of the women in this study for certain have access to the resource. It serves as a channel for them to operate *agency*, which are processes by which choices are made and executed. In this context, these choices are centred around transactions and savings related to household, family and friends. Agency goes beyond the physical action of the process, and also refers to the motivation and purpose the women bring to the activity. Thus, in the case of Interviewee 3.7's electricity payment, her desire of autonomy is equally relevant as her actual payment. The final dimension is *achievement* and refers to the outcome of the resources and agency – in this context *independence*. The achievement represents one's potential to live the life one wants, and thus highlights the importance of the interviewees' experience of increased independence. This

independence goes beyond financial autonomy. It influences the interviewed women's choices of how to spend their time, as well as how they execute actions which affect themselves and their households. Through Kabeer's reasoning it is possible to see the women's usage of mobile money as a process of empowerment – how they have gained the power to act independently financially and socially (Kabeer, 1999; 2005).

4.2.3. *Household strategy and family relations*

I think they [EcoCash and M-Pesa] are making them [the families] stronger. /.../ I think, it makes them [the families] more like in a good relationship. Because they share together, the ideas. If we need to save, we can save this much in our M-Pesa account. We work together. It makes our lives easier.

Interviewee 3.21, 30.01.2018, Morija

Family has played a central role in most of the interviews, which is clearly visualised in the word cloud from NVivo (see appendix 8.4). Two interviewees express that the money they have on their mobile money account is exclusively for their personal usage. However, the general trend among the interviewees is that the main share of their mobile money is spent on household expenses, and merely a small fraction on personal matters. On the question about who benefits the most from using mobile money, some did indeed state women, while others seem to have taken on another perspective. The latter appear to calculate benefits on a household level, rather than on an individual level. Even though the women declare that it is mainly their time and money that is saved, some do not see themselves as the main beneficiaries – but their household. Most time and money the women save on using mobile money will be invested in the household, as that is their prime concern. Thus, the household indirectly benefits from women's mobile money usage, even though they themselves are the direct beneficiaries.

Also brought forward is mobile money's influence on family relations. Interviewee 3.21 above describes how mobile money eases the shared economy she and her husband have. Many state how they use mobile money to help neighbours, family and friends in need. Some clarify how mobile money thus brings trust to families and helps in building strong relationships. One interviewee explains how she now easily can send money to her children who live in another city, and how this has improved their relationship as she can support them when they struggle (3.14, 24.01.2018).

Ferguson (1985) discusses *domains of contestation* within the household in relation to money and livestock. As mentioned above, few households in this study possess livestock,

which is why Ferguson's reasoning on this aspect is not applicable. Money, however, is evidently still central and a contestable topic between men and women. Sello's (2016) research concludes that mobile phones provide a new platform for women in Lesotho. This platform is less restricted by social taboos and socio-status relations unfavourable for women. This study proposes that mobile money may be able to create yet another platform. Ferguson's (1985) framework of domains of contestation can be applied to understand where the mobile money platform is located within the household economy. It appears as if mobile money stretches over both contestable and non-contestable domains. The interviewees state that most of the money in their mobile money account is meant for the household and can be claimed by either her or her husband on household expenses, or sent to distant family members. This money thus falls within the domain of contestation and offers a space where men and women can meet on moderately equal terms. One share however, is for the interviewees' personal usage and thus falls outside the domain of contestation. This share is easier for the interviewees to independently control when placed in mobile money than in cash.

In line with Buvinic' and Furst-Nicholas' (2014) research, this study suggests that mobile money provides a platform where women independently can manage their economy. It furthermore proposes that women gain increased influence also in situations where money falls within contestable domains.

4.2.4. Summary of latent functions of mobile money

The prime manifest function of mobile money assumed in this research is financial inclusion. Nevertheless, this is not the only consequence of mobile money usage that was discovered. Multiple latent functions have been acknowledged and discussed above (Merton, 1936; Portes, 2000). Firstly, women appear to benefit greatly from using mobile money. Some claim they are the main beneficiaries, while other seem to take on a household perspective. The SST approach brings forward a possible relation between the development of mobile money and gender equality in Lesotho (Clausen & Yoshinaka, 2004). Secondly, mobile money seems to serve as a medium in a process of empowerment where women experience increased independence (Kabeer, 1999; 2005). Finally, mobile money appears to primarily be utilised on a household level where men and women have a shared economy. Simultaneously, it provides a non-contestable domain through which women independently can operate their economy.

Portes (2000) raises multiple alternatives to the traditional linear process of action and consequences. One of these is called 'the latent function' and broadly refers to situations when the actors still strive towards the initial goal, while their actions cause significant consequences

along the way of which they are unaware. In this case, financial inclusion represents the initial and intended goal. Nevertheless, in the ways mobile money has been implemented, promoted and used it has brought more to its users than financial inclusion. The three above mentioned outcomes of mobile money usage experienced by the interviewees emerged during the process as latent functions of mobile money.

5. Limitations

The limitations of this study are highlighted with the aim to provide transparency to the research. Firstly, as interviews constitute the basis for this study, biases and reference frames of the interviewees must be taken into consideration. The interviewees may refer to diverse scenarios when using abstract words such as *gender equality*, both in relation to each other and the author. Secondly, it is important to highlight that this study does not aim to generalise. Solely women in Morija have been interviewed and a study of *their perspective* has been carried out. Comparisons between men and women are thus neither applicable nor desirable. The same applies to Lesotho as a whole, since all interviews have been conducted in Morija. Finally, the limited amount of nine weeks in field is acknowledged. If ethnographic studies would have been possible, these might have provided deeper understanding of the society and the women, facilitating comprehension of underlying norms, systems and cultures.

6. Discussion

This study aims to examine how usage of mobile money influences women in Morija's everyday life and perception of empowerment. Their experiences of mobile money usage are analysed as either intended or unintended consequences. The objective of this study is not to generalise its findings. Instead, it strives to emphasise the contextuality and heterogeneity of social science research in general and this case in particular. Potentially certain mechanisms from this case can be recognised and found in other settings.

To enhance the understanding of collected data this study primarily uses Merton's (1936; 1998) concepts of intended and unintended consequences, Portes' (2000) alternative latent functions and Kabeer's (1999; 2005) concept of empowerment.

As shown above, Merton's (1936; 1998) intended consequences present financial inclusion as the *manifest function* of mobile money in Lesotho. Especially the rural areas of Lesotho struggle with financial exclusion, and mobile money is believed to be the tool to address this.

The groups in need of this inclusion are referred to as unbanked or underbanked. In this study, the interviewees were primarily underbanked, meaning that they already have access to formal banking, but not sufficient. Mobile money appears to have increased their financial inclusion as they more conveniently can access financial services and enjoy a broader range of services than before. Beside financial inclusion, the interviewed women experience an increased sense of security as well as convenience. The latter primarily because they save both time and money and are able to manage their budgets more efficiently than before. However, the study has been conducted in a peri-urban city and the interviewees do thus not belong to the most vulnerable groups in regard to financial exclusion.

This study identifies three major *latent functions* of mobile money usage, drawing on Merton (1936; 1998) and Portes (2000). Firstly, the interviewees acknowledge a shift in gender roles in comparison with previous generations. Today families have more gender equal relations and men have lost significant shares of their superior status. Applying Kabeer's (1999; 2005) concept of empowerment, accounts provided by the interviewees arguably point to an ongoing process of women's empowerment in Morija. Most interviewees have a shared household economy and make decisions regarding the household together with their husbands. However, from a responsibilities perspective, few changes appear to have emerged in relation to previous generation. Women still bear the main responsibility over the family and household, with little or no assistance from their husbands. Husband and wife may draw a budget together, yet it is the woman's responsibility to make sure bills are paid and money is saved. Thus, the services offered by mobile money falls within the sphere of tasks which are women's responsibility. Women could therefore be understood as the main beneficiaries of the service, even though many perform the tasks on behalf of the household. Although the MNO's do not appear to have gendered strategies with their mobile money implementation and promotion, the SST approach suggests that the development of mobile money is related to the changing gender roles in Lesotho (Clausen & Yoshinaka, 2004).

Secondly, the interviewees experience greater independence when using mobile money compared to cash or bank accounts. Economic independence through mobile money has been suggested elsewhere, and women interviewed in this study also appear to experience increased financial independence. Applying Kabeer's three dimensions of empowerment enhances the understanding of the relation between women's usage of mobile money and independence. In this study, mobile money is understood as a medium in a process of empowerment, where the final achievement is independence. Independence goes beyond merely economic aspects, and

into independence as an individual (Kabeer, 1999; 2005). It could be regarded a stepping stone towards gender equality.

Finally, although women may be the main beneficiaries of mobile money, they primarily use the service for household purposes. It appears as if mobile money is able to provide an additional platform within the household economy. This platform offers a rather neutral ground on which both men and women can meet on comparatively equal terms to manage the household economy. Concurrently, mobile money seems to provide a separate space for women, which falls outside the domain of contestation. In this space they are able to independently manage their economy in ways previously hindered by male family members. Both platforms enhance women's influence over financial means and decisions.

From a global perspective mobile money appears to serve as a mechanism of and connecting factor between SDGs 5 and 8, referred to in the beginning of the paper. Mobile money appears in this study to increase women's access to financial services and thus provide financial inclusion. In accordance with one of the sub-goals of goal 5, these findings suggest that women experience empowerment after utilising the ICT mobile money, which potentially may bring gender equality closer. Nevertheless, in the case of Lesotho, gender equality has never been the goal of mobile money implementation. At this stage it is not possible to say if mobile money would have had a greater influence on women's everyday life and perception of empowerment if it had been purposefully utilised as a tool to address gender inequality. Still, this study indicates that in Morija women have benefited from using mobile money and it does seem to contribute to the process of gender equality which is already present in Lesotho. It may be argued that financial inclusion may be favourable as the manifest function of mobile money implementation, as policies strictly focusing on women's empowerment and gender equality might put pressure on women and segregate more than they unite a population.

These findings are valuable for continuous development and understanding of mobile money. Yet, to bring research forward they need to be substantiated with further studies. Today there is no official data base from the MNOs with demographic information on all Lesotho's mobile money subscribers. When this is available, further research on differences and similarities on men and women's using patterns would broaden the understanding of mobile money in Lesotho. Revision of subscribers' experience in reference to geographic location would address the diversity within the nation and highlight its heterogeneity. On a global scale, further research on women's experience of mobile money could contribute to the debate on ICTs and financial inclusion as tools for gender equality.

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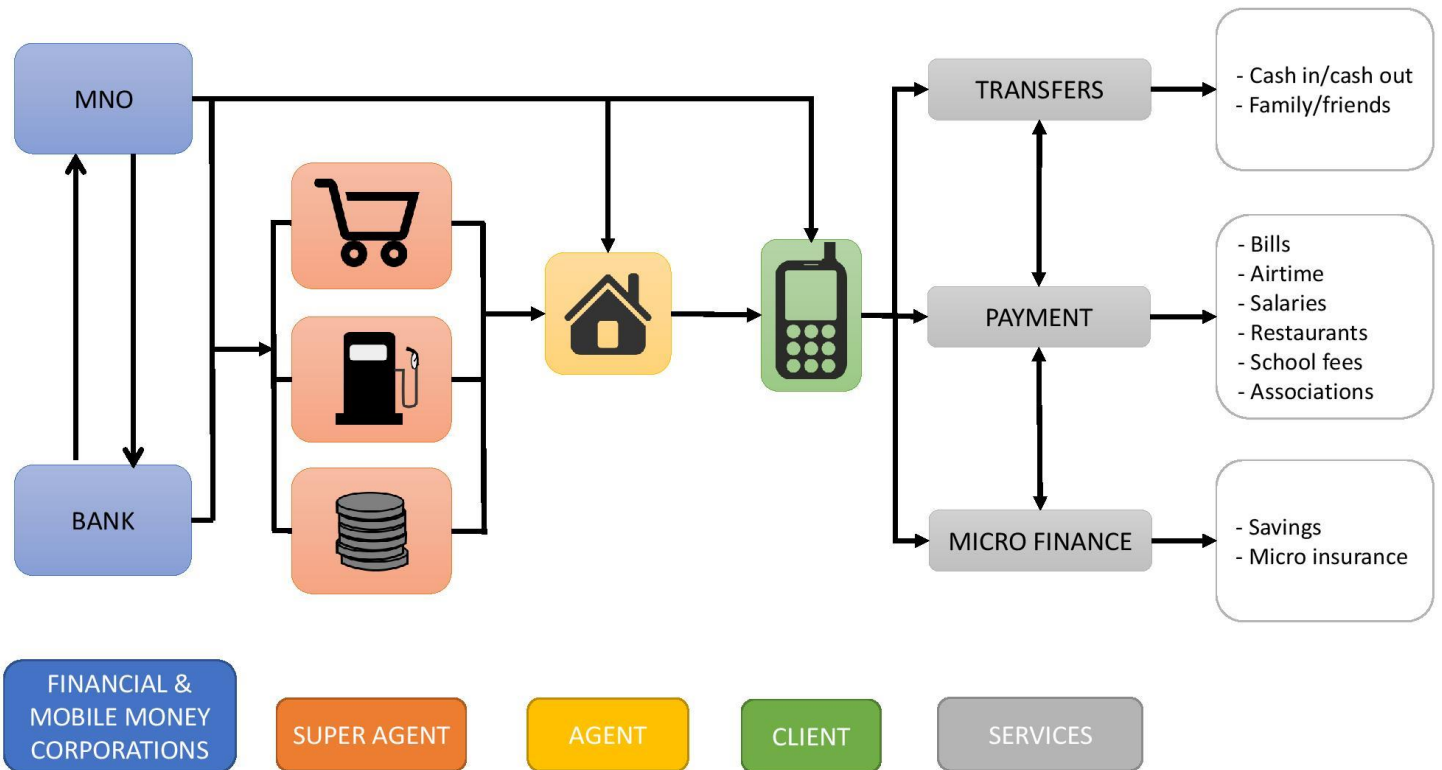
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8. Appendices

8.1. Mobile money scheme Lesotho



1. Financial & mobile money corporations
 - The MNOs create trust accounts with real cash at the bank, which equals the amount of mobile money the MNOs can sell.
2. Super agent
 - These are the biggest buyers and sellers of mobile money. They are commonly established grocery stores, gas stations or microfinance institutions. They buy bulks of mobile money straight from the bank or MNO. Either they sell the mobile money to agents in smaller volumes, or straight to clients.
3. Agent
 - The agents represent a wide network where clients can buy mobile money, and deposit cash from their mobile money account. In December 2015, there were approximately 3500 agents in Lesotho (Sekantsi and Motelle, 2016).
4. Client
 - This is the user of mobile money. One can register a mobile money account either at the MNO branches or straight from a phone. Each subscriber sets a PIN which is used as verification when performing transactions. Clients can buy mobile money and deposit cash either from agents, super agents or straight at the MNOs. Once the mobile money has been added to their mobile money account, they can use it on any of the three services provided.
5. Services
 - The services available through mobile money can be divided into three sections: transfers, payments and micro finance, each with multiple further transaction and saving options.

8.2. Interview guide

• **Intro/Background**

- Age?
- Are you from Morija?
- Could you describe what a normal day looks like for you?
- How do you make a living? / Do you have an income? / What is your occupation?
- What does your family look like? / Who lives in your household?

• **Mobile money 1**

- Do you use M-Pesa or EcoCash?
- Why do you use M-Pesa/EcoCash?
- How do you use M-Pesa/EcoCash?
- How long have you been using M-Pesa/EcoCash?
- How did you manage these situations before M-Pesa/EcoCash?
- Do you have your own phone and mobile money account?
- Do you have a bank account?
- Does your household have animals or cattle?

• **Household background**

- Who is the provider of the family?
- What are your responsibilities as a woman in the household?
- Are there certain things you are supposed to pay/not pay for in the household?
- What are the responsibilities of your husband/brother/father/men in the household?
- Are there certain things your husband/brother/father/men supposed to pay/not pay for in the household?
- How are decisions about the household economy made in your household?

• **Mobile money 2**

- Do you think that your life in any way is different now than before you used M-Pesa/EcoCash?
 - How?
- What are the general disadvantages with M-Pesa/EcoCash?
- What are the general benefits with M-Pesa/EcoCash?
- Before you were using mobile money, who was carrying out the payments, transfers and savings in your household?
- Do men and women benefit equally from using M-Pesa/EcoCash?
- Does your husband/brother/father/men use M-Pesa/EcoCash in the same way as you?

• **Mobile money and the household**

- Is the money on your mobile money account part of the household budget or your private economy?
- Before you were using M-Pesa/EcoCash, what did the division of the household economy look like?
- Is there any difference between keeping your money in cash or in a mobile money account?
- Is there any difference between keeping your money at the bank or in a mobile money account?
- Do you think that there is any difference between power relations and decision-making in your family today compared to your parents/grandparents/children's family?
 - What do you think has influenced this generational change?
 - Do you think mobile money could serve as a tool in this change?

8.3. NVivo nodes¹⁹

Name	Description	References
Financial Services		488
Bank	How the bank and bank accounts are used and perceived	12
high charges		8
no bank office		2
usage of bank account		2
Cash	How cash is used and perceived	23
importance of cash	Usage of cash; network is down, agents are closed, emergencies, transport and shops that do not take mobile money.	3
preference of mobile money over cash		20
easier to save	Manage budget, less impulse purchases	16
other		2
safety		2
Mobile Money		453
Before using mobile money	How all functions now carried out through mobile money were performed before the usage of mobile money	64
Micro finance		4
bank		2
cash		2

¹⁹ The node references are included to transparently show the density of each node. They are not used to quantify data, but to highlight which codes that have been important to the study.

Name	Description	References
Payments		26
at agent	If one does not have a mobile money account, it is possible to go to the agent with cash, and the agent performs the payment for you from their private account	2
no electricity before		1
roadside	= the city centre of Morija	5
travel to big city	Maseru and Mafeteng are the two closest big cities, each about 1-2 hours by public transport from Morija.	18
Reflections		14
husband performing payment before MM		1
impossible to receive money		2
inconvenient		1
school - badly influenced		1
stressful		2
struggle to send to family		1
woman performing payments before MM		6
Transfers		20
borrow		1
husband brought cash		4
husband sent cash with someone		1
travel		12

Name	Description	References
bank		4
general		7
go home to children		1
via bus driver		1
via friend		1
Benefits		119
any time of the day		5
availability		5
convenient	This word has been used when interviewees has referred to / talked about how mobile money; makes life and things easy, can be used from anywhere, is easy to use.	35
easy to register		4
emergency		3
fast		2
reliable		7
safety		8
saves money		12
saves time		15
saves transport time and costs		9
savings account		5
social		9
help people		8
family		5

Name	Description	References
husband		1
neighbours		2
keep in touch		1
Disadvantages		27
age limit		3
causes unemployment		1
closing down unused account		1
difficult registration requirements		1
don't use cents		1
forgetting pin code		1
high airtime charges		1
network problem		3
no disadvantages		6
one account per person		1
poor information		1
sending money to wrong person		3
system problem		3
too low limit		1
EcoCash vs M-Pesa		2
Outcomes		16
independence	Do not have to wait for husband to bring home money, can make payments any time of the day, anyone can register.	7

Name	Description	References
strong family relationships		8
trust		1
Social aspect		88
difference in life	Reflections on if there is any difference in their lives before and after usage of mobile money.	21
none		3
positive		18
family's usage		19
family not using mobile money		2
family using mobile money		7
husband not using mobile money		4
husband using mobile money		6
household economy unaffected by mobile money usage		6
independent usage	How women experience that they can use mobile money independently of anyone, freely choose what to spend it on.	7
main beneficiary		24
benefit equally	Refers to men and women.	13
women		11
privacy		11
no secret money		3
secret money		8

Name	Description	References
Usage		137
Men vs women		8
more common among women		3
same using patterns		5
Receiving mobile money	From whom the interviewees have received the money they have on their mobile money accounts.	22
cash		2
children		2
customer		1
friends		2
husband		5
parents		4
parents in law		1
salary	The interviewees get their salary paid to their bank account, cash it out and deposit it into their mobile money account	5
Services	Which services on the mobile money platform are used, and what do the interviewees use mobile money for.	75
Micro finance		11
keep money	To store money, as a wallet.	4
savings		7
Payment		23
airtime		14

Name	Description	References
bills		3
DSTV		10
electricity		16
insurance		5
water		3
school fees		6
Transfer		41
business		6
Mukuru		1
receive money		14
send money		20
Spending mobile money	What the interviewees spend their mobile money on.	32
household and family		20
students		3
personal		12
Household		245
Economy		65
Employment and income		9
Getting a job		3
easier for men		2
equally difficult		1
importance of own income		6
Financial divisions		31
ask husband for money		3

Name	Description	References
no private money	The interviewee's money.	3
private money	The interviewee's money.	2
sharing economy		23
Household decisions	How decisions about the household are made.	25
dependence on each other		1
discussing together		23
mother in law		1
Providing	Who is providing for the interviewee and/or her household.	31
both	Interviewee and husband.	6
children		4
herself		6
husband		10
not providing		1
providing		9
parents		3
parents in law		2
Relations		65
Gender equality		10
equality achieved		9
not yet equal		1
Generational change	Factors influencing acknowledged generational change in regard to equality, decision making powers, independence etc.	34

Name	Description	References
decision making power		1
education		6
boys and girls		4
boys' education		2
employment and unemployment		1
Generational difference	Whether there is a difference between previous generations and today's generation.	20
can't generalise		1
difference		17
no difference		2
marriage consular		1
technology		5
Influencing factors		10
controlling husband		1
culture		4
husband spending money on other lady		1
independent women		1
married young		1
no respect		1
women superior		1
Past generation		11
husband superior		9
too much respect to elders		1

Name	Description	References
wife ask for money		1
Responsibilities		84
Children helping with chores		2
Men		28
helping with household work		8
irresponsible		2
not helping with household work		1
outdoor work		10
payments		7
Together		12
sharing household work		6
sharing outdoor work		6
Women		42
everything		6
helping with outdoor work		6
household work and family		23
payments		7
buying kitchen utensils		1
children		1
cosmetics		1
groceries		3
personal school fees		1
Interviewees		123

Name	Description	References
Animals		9
cattle		6
chicken		1
pet		2
Household structure		51
alone		3
children		14
divorced		1
grandchildren		3
married		17
living together		9
not living together		8
niece, nephew		2
not married		1
parents		4
parents in law		2
siblings		1
widow		3
Husbands' occupation		24
employed		14
working in Lesotho		10
working in SA		4
mine employment	Not only husbands, but also fathers.	8
self-employed		1

Name	Description	References
unemployed		1
Interviewees' occupation		32
employed		12
housewife		4
insecure job		1
self-employed		6
student		5
temporarily unemployed		1
unemployed		3
Receiving salary		7
bank		5
cash		2
MNOs	This node is used for the key-informant interviewees working at MNOs.	53
Actors		8
Men		4
Women		4
Mobile money		45
bank		4
beneficiaries		5
benefits		6
challenges		4
create employment		1
customer care		1

Name	Description	References
demography		1
disadvantages		1
financial inclusion		1
goals		5
improvements		3
liquidity		2
money laundry		2
security		1
social media		4
underage		2
usage areas		2

