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Reimagining Rurality in Mobile Money Times: Life, Identity, and Community in Southern Uganda - Part 2 (IMTFI Blog)

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**IMTFI**  
INSTITUTE FOR MONEY, TECHNOLOGY  
& FINANCIAL INCLUSION

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## Reimagining Rurality in Mobile Money Times: Life, Identity, and Community in Southern Uganda (Part 2)

By IMTFI Researcher [Prince Karakire Guma](#)

In my previous blog post, I showed how mobile money is not only meeting the needs and demands across demographically diverse populations in my study – wealthy and poor, young and old, male and female, rural and urban participants. It is also reinforcing new forms of interaction between them. I showed how mobile money has considerably affected – and become a fundamental part of – everyday life. People who are registered with mobile money accounts are able to “connect to all,” enhancing and maintaining their pre-existing kin ties and friendships, as well as ways of communing, collaborating, and networking. In this part of the post, I seek to present exemplary cases of the broader impact of mobile money and its importance for notions of rurality in parts of Southern Uganda.

### Community

One reality that constitutes a great part of reality of the rural in parts of Southern Uganda is the belief system of “obuntubulamu.” Obuntubuamu presumes that an individual does not and cannot exist alone but owes existence to the village and/or community. It is a system that simply recognizes the usefulness of community-centeredness. What makes the mobile money application ideal in this case is that it is not perceived as a threat to such ingrained and indigenous ideals, notions, and realities of the community. Instead, mobile money is the kind of application that is taken up by one so s/he is able to live on with their lives just as they did before it existed.

For example, many women have experienced subtle reforms in daily life, family life, community, and networks. Women describe a better life as the ability to be a good family, community and social person. They seem contented with



the idea of being in small family groups in which they could express their opinions, concerns, and wishes. Besides, they claim to dress better, eat better, decorate their houses and take much better care of their gardens and animals. As the cashier of a local affirmative group argued:

"Before mobile money, we were left behind and excluded. Today with access to phones and money, we feel included. We feel empowered. We are even able to save up to cope up with droughts, disasters, and times of crisis through our networks that are now closer with mobile money. In times of crisis and need, I think it is a great system. Once we have got texts on the mobile phone, we can get the money immediately from our kin. There is no need to travel long distances." (Gift, 2014 interview)

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Phones have intensified the kinship system in the rural. Such symbolic fields as kinship and rituals represent dominant practices and enduring meaning structures that cannot be ignored by the rural residents nor overlooked when interpreting village life. Especially important is the idea of gifting up and down generations in rural Uganda. Younger people give to parents, grandparents and other close kin in their parents' generation. This way, mobile money is able to enhance inherent informal risk sharing networks. Most users in Southern Uganda use it to support friends, family and relatives. It is a method for social gifting, and sometimes contributing to ceremonies and social rituals and functions.

Sending money is closely connected to practices of chatting or texting. Mobile money transfers between the urban and rural dwellers almost always follow a chat, a text message, a beep (or intentional "missed-call"), or a call between the two. Mobile money in Uganda has acquired an etiquette that is often followed when using the mobile phone. Participants often indicated that they commonly used their gadgets to maintain relationships through sending money, airtime, and similar gifts.

Women have increasingly formed self-help groups supported and sustained by mobile phone applications such as mobile money. One group that had benefited greatly from using mobile money among its services was the "Responsible Motherhood Savings Group." Members explained to me that they didn't have to worry about carrying money, carrying cash in bulk or standing in long bank cues to buy checks. Besides the tangible benefits, mobile money services have enhanced a community spirit as well as collective action among these women, reinforcing the feeling of community among members of the village. When one of the members faced a challenge, everyone in the group gave their individual contributions, sometimes through mobile money. Members argued that through mobile applications such as mobile money, they felt closer to each other than before—they were transparent amongst themselves and more connected. Through mobile money services people were able to care for each other and engage in each other's lives.

### Identity

Unlike in the urban where it is sometimes about class, convenience, networking, and just merely the position of the consumer, rural residents were motivated to adopt mobile money only then when they were sure that the emergent ways were better than the ones they had. Whatever mobile applications were used in a community and locality, it was because of its ability to solve something for the individual, for a group, for a community, or the entire village. From my observations, applications were appreciated for nothing else than their ability to solve a genuine problem that they faced.



Particularly interesting is the experience of one health-worker who said she had not returned to her home village since her father died in 1998. She said she no longer had any reason to come back just to pay homage to an almost "empty" village.

However, when she finally traveled to the village over fifteen years later, she realized how much the rural had changed and explained how she has been making plans to settle and set up a mobile clinic there to make good use of mobile money applications (and be able to save) in the village.

In another interesting narrative, one herdsman excitedly told me how with his smart phone he will take a picture of a sick cow and explain to his boss the details about what and where the problem is. He will then receive money for its treatment through mobile money, or be advised to sell it in the market. He immediately sends profits over to his boss through mobile money. As the LC 1 Chairperson for the village confidently added,

"today, the village is not just for the poor, the old or the sick; it is clear from the mobile phones that communication and the frequent use of mobile money are getting people out of the circle of total poverty." From these and similar responses it was possible to read the enlightenment on the faces of the participants as they pointed out how educated and financially-abled people they had become.

However, with the urbanization of African villages, the rural is losing much of its idealistic image. This is so much so that the rural is emerging as a model of "modernity." It is no longer that space of completely intact evergreen forests and arable lands. Due to globalization and rural-urban/urban-rural travels, there are many urban-like changes happening through use and uptake of mobile money services.

Even for businesses in the private sector – like the MNOs, banks and financial institutions – the rural is increasingly becoming a more dynamic and competitive environment. Infrastructural changes and the presence of mobile services are increasingly influencing lifestyles and in turn necessitating new models of survival. More connectivity has meant more access to infrastructural facilities, and ultimately, transformations in the conventional image of rural life and rurality. In many ways the rural is emerging as a global, dynamic, multi-faceted territory such that rural life is being re/shaped, re/drawn, re/constructed, and generally transformed.

While many embrace these changes, some residents see it as a danger. As one villager told me:

"It's just that my village is no longer the typical traditional self that it once was. I think that urbanization is beginning to have a real impact here, as the face of the city is increasingly being threatened and destroyed by these new innovations. The village is not as rural and traditional as it used to be. I do like the clean water, electricity, radio and TV, roads, cell phones, etc. But I mind that visiting it is no longer like going back in time. It's more like a change of scenery." (Namujju, 2014 interview)

Many rural residents were concerned about protecting, or at least paying more attention to the rural and its aspects and ideals, arguing that otherwise it would lose its identity. Rural areas should have a specific internal dynamic of changing and adapting.

### **Rurality in mobile money times**

My study shows that mobile money is in fact proving to be integral to re-imagining rurality. However, further research is needed to show if rural elements are in fact being preserved, changed, or recreated in urban form. It is important to examine if mobile money will eventually change how we feel about rural space and if so, what its applications, services and innovations mean for rural authenticity.

For part one of Reimagining Rurality, see [here](#)

Read more in Prince Karakire Guma's final report [here](#)

Posted by Ursula Dalinghaus at 6:59 AM



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