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The Mobile Money Revolution That Has Not Come: Report on Displaced Peasant Families in Rural Colombia (IMTFI Blog)

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IMTFI
INSTITUTE FOR MONEY, TECHNOLOGY
& FINANCIAL INCLUSION

Wednesday, March 1, 2017

The Mobile Money Revolution That Has Not Come: Report on Displaced Peasant Families in Rural Colombia

IMTFI Researchers [Maria Elisa Balen](#), [Sonia Laguna](#) and [Rosa Guerrero](#)

We are pleased to share the final report of IMTFI funded research "The Mobile Money Revolution That Has Not Come." The research explores the role of mobile money technology in social protection networks among displaced peasant families in Colombia.



Drawing family maps. Research participants in Putumayo, Colombia,

Report Abstract

Several countries in the world have sought to pursue the agenda of financial inclusion in combination with government cash transfer programs. This joint effort is geared towards ensuring a certain virtuous cycle where the government to people transfers are partially envisioned as instruments for fostering financial inclusion, the expansion of which in turn would further facilitate the distribution of government cash transfers. This is also the case in Colombia where government agencies, despite their adherence to 'market dynamics', have engaged in a series of regulatory changes aimed at facilitating financial inclusion. The development of mobile banking in parallel to government cash transfer has been a part of this agenda.

The uptake of mobile banking, in these target populations has, however, failed to meet the expectations. This report is based on research carried out in two rural areas of Colombia (Montes de María in the north of Colombia and Putumayo in the south). In it, we explore the vicissitudes of mobile banking development by looking at both the materialization of government policy in these two territories and actual practices among the local population who use alternative ways of sending money to their relatives. Our findings relate to the territorial deployment of mobile banking and the movement of money in networks of social protection among forcibly displaced families. In terms of government policy, we found that shortcomings in the physical and organizational infrastructure required for government cash transfers impair the uptake of mobile banking. Related to this, frequent procedural changes make it difficult for people to develop sufficient knowledge and trust in mobile banking technologies. The long-term internally displaced peasant families have been resettled in different territories and face the twin challenges of increased money needs as well as overcoming distance in their practices of social protection. In contrast to the cross-national remittances through which economic migrants participate in the social life of their families and communities, these families practice what we have termed 'accompanied money' which means transportation

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of money by family members themselves. We found that by accompanying the relatively small, yet much needed sums of money, they are able to magnify their support by bringing in goods such as food parcels, and also with their care and company.

The final report can be accessed [here](#).

Posted by Nima Lamu Yolmo at 7:51 AM 

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