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The Exclusionary Politics of Digital Financial Inclusion: Mobile Money, Gendered Walls
SERENA NATILE, 2020
London & New York, Routledge
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In 'The Exclusionary Politics of Digital Financial Inclusion: Mobile Money, Gendered Walls', Serena Natile critiques the financial inclusion paradigm through a study of the gendered implications of the digital platform, M-Pesa. In doing so, Natile makes contributions to the overlapping scholarship on development studies, financial geography, and the international political economy of the Global South. The book is organised as five chapters, in addition to an introduction and conclusion. The initial two chapters systematically critique financial inclusion on two levels. One of these critiques is directed at financial inclusion as a development intervention that emerged from a broader, post Cold War, project to advance Western interests. The other critique is of financial inclusion as a tool to counter gender inequality. The latter three chapters are empirical. The first of these introduces M-Pesa as a financial inclusion strategy devised by a collaboration of private and public sector, and also international stakeholders. The final two chapters consider the narratives, regulations, and institutions that privilege a logic of opportunity over one of redistribution. As such, Natile argues that meaningful gender equality has not been a success of the digital financial inclusion model.

Launched in Kenya in 2007 by the British multinational, Vodafone, M-Pesa is a mobile phone-based banking service; used by over 70 per cent of the population, it is known primarily for recasting money transfers in the country. It has over the years built a reputation as an achievement of the 'international development project' (p. 18) which is framed by the Washington Consensus and structural adjustment programmes of the 1980s and 1990s. More recent drivers of this development project include the Millennium Development Goals of 2015, and the Sustainable Development Goals of 2030. All of these initiatives reflect a world order — established after the end of the Cold War in 1991 — in which Western countries have foisted policies upon poor, formerly colonised countries. This has been done through direct influence, but also through international institutions such as the United Nations, World Bank, International Monetary Fund, Organisation of Economic Co-operation and Development, and the UK Department for International Development, and also private corporations, non-governmental organisations, and the financial infrastructures of loans and aid. The author notes that this apparatus has over the last two decades adopted a vocabulary fixated on the social aims of development; around the ideas of inclusion, economic, social, and also environmental sustainability.

> 'This process has focused on women's economic inclusion as a way of overcoming all other barriers to equality, generally ignoring the role of colonialism and of development itself in engineering gendered forms of exclusion.' (p. 23)

Natile draws attention to how gender became a component of the conditional opportunities designed for countries in the Global South to align themselves with Western societies. This is the theme of the first chapter, which presents a brief 'herstory' of gender, development and financial inclusion. For development strategists, gender equality is a core social objective of the development project and can be attained through financial inclusion. But this arrangement overlooks the structural nature of inequalities

and exclusion; for the development project, these have a well-established context in colonialism. The patriarchal arrangement in which men are paid workers, family breadwinners, and property owners, has emerged from colonialism. So for women, socioeconomic disadvantage is an outcome of three colonial innovations: (1) the commodification of land and the introduction of property rights, (2) the governance of the wage economy, and (3) the creation of customary law. The development project recognises, and — to a very large extent — operates on the reality that women in the postcolonial state are politically and economically marginalised. This marginalisation is often presented as a problem of financial inclusion, or of other forms of exclusion; as such, the development project resists the need to implicate the regulatory and institutional apparatus that is the legacy of colonial domination.

The second chapter observes how the negative impact of colonialism on the socioeconomic status of women was discussed in Esther Boserup's report in 1970. Commissioned by the United Nations General Assembly, this was among the preliminary studies on the role of women in development. It noted how colonial structures underpinned the erosion of women's rights, their unpaid work, and exclusion from agricultural and educational opportunities. These claims were foundational to the Gender and Development or GAD framework. This analysis challenges the Women in Development or WID approach, which is centered more on access and less on the unequal structures — social, economic, and political — which women encounter. The GAD framework has been successful in bringing together adverse interests — which include corporations, grassroots feminists, governments and non-governmental organisations but both approaches have been criticised for Western centrism and for overlooking the heterogeneity of women's experiences in postcolonial countries. This is exemplified by the debate on which aspects of women's rights and gender equality should be prioritised. Western feminists have often been engrossed with what they see as the patriarchal and barbaric local practices of female excision. While African feminists agree that such practices need to end, they also emphasise the relative urgency of sufficient food and clean water. Decisions on what is more important have consequences for international law and policy as well as the resources allocated through international programmes and external funding.

Financial inclusion, and its precursor, microcredit are instances of such resource allocation. Broadly, Natile's critique of financial inclusion for gender equality includes three angles. One of these is the process of 'conflicting and converging interests among grassroots women, Western feminist groups, non-governmental organisations, donors, transnational networks, financial institutions and multinational corporations' (p. 40) which are problematised for interventions that have no component of accountability related to the actual realisation of gender justice. This approach has much to do with the positioning of women in development discourses as icons of change; a departure from earlier portrayals as victims of men and traditional culture. The second angle is that of the gendered dichotomy between the public and private sphere which has framed Western feminist discourse. As mentioned earlier, in Boserup's report (p. 41) the wage economy — imposed under colonial rule — undermined the social status of women by excluding them from paid work and education and eroding their rights and entitlements: 'This was legitimised via law, which regulated the structures of land ownership and property rights to women's detriment, affecting their ability to access formal financial services' (p. 42). And the third angle questions that assumption of 'gender neutral' development strategies through the lens of social reproduction. The narrative that women can access the market economy via entrepreneurial activities that place them in informal and insecure employment, and also retain their commitment to unpaid work, is thus problematised.

Natile advances this analysis by drawing on Diane Elson's framework (cited on p. 44) in which gender inequities are attributed to the specific organisation of three spheres of activity: finance, production, and social reproduction. Elson's contention (cited on p. 44) is that reorganisation of these spheres would create a gender equitable system; for this finance and production must serve the needs of reproduction, rather than reproduction and production serving the needs of finance. A number of gender biases that characterise the regulation of these spheres may be attributed to the latter configuration. These include the male breadwinner bias which normalises the role of women as secondary workers, informally and precariously employed; the commodification or privatisation bias in which the state is not accountable for the delivery of infrastructure, welfare, and safety nets; the deflationary bias in which employment as a policy is subordinate to low inflation and fiscal restraint; and risk bias and creditor bias in which access to finance is offered on terms that are more advantageous for the lender, relative to the borrower, particularly when the borrower is a woman.

The book shifts gears for the final three chapters. The case study of M-Pesa in Kenya is of course the centre of Natile's study and M-Pesa has an economic context in postcolonial Kenya; this is covered in the third chapter on 'The story of M-Pesa in Kenya' (p. 63). The newly independent country initially enjoyed a period of economic stability but became dependent on external financial assistance following the oil shocks of the 1970s: high import costs and budget deficits caused the country to seek help from international financial institutions and donors. This was given under the infamous structural adjustment programmes, or SAPs, which committed the government to deregulation, liberalisation, and privatisation. This was accompanied by cuts in public spending on education and healthcare, and also the elimination of subsidies on food and electricity. Aside from increasing the incidence of poverty, these steps curtailed women's access to education, paid work, and also increased their household responsibilities. Then, during the 1990s, aid to Kenya was frequently channelled through non-governmental organisations instead of the government. This allowed donors to take a project based approach, steeped in 'the new language of inclusive development' (p. 64). Microcredit strategies found their way into such projects and replaced by state-subsided agricultural credit: this further weakened Kenya's formal financial sector which had already seen branch closures as banks had been forced to restructure costs. Informal, local finance thrived in this environment and came to incorporate the transfer of prepaid mobile phone airtime as a grassroots practice; this became institutionalised via M-Pesa.

The remainder of the book is on the 'gendered narratives of mobile money' (p. 89) and the 'gendered governance of mobile money' (p. 119). A popular measure of M-Pesa's success is the number of women who use it; this measure has helped it gain more investment and funding. But as Natile observes, for substantive gender equality it is necessary for governments to finance social provisioning that is both public and redistributive. Market based strategies, centred on financial participation — and reliant on exercises in social entrepreneurship, philanthrocapitalism, creative capitalism, and 'base of the pyramid' models — emphasise gender-based responsibility, tacitly accepting unequal gender relations. The governance of such strategies upholds the flawed assumption — at the core of the 'smart economics' framework — that financial inclusion is good for gender equality, and that gender equality is good for development. As such, the M-Pesa and other mobile money initiatives have enlisted legal and policy frameworks in promoting gender equality as a measurable and profitable goal, rather than 'as a necessary aspect of social justice' (p. 151).

Natile's book is a welcome resource for anyone involved in the study of M-Pesa, and all the projects that it has inspired. The author's critical contribution to feminist geography is made primarily through empirical analyses of how gender inequality is produced and reproduced through postcolonial financial landscapes. This overlaps with another key strength of the book: its very thorough critique of contemporary development strategies, which are advanced through recurrent collaborations between public and private institutions that are both global and local. As the author shows, these have been consistent in not only privileging the market economy and private sector, but also in undermining imperatives around the redistribution and public provisioning of basic goods and services. In doing so they have tended to view gender inequality as detached from structural inequalities; they have thus had limited success in overcoming the devastation caused by colonialism, and more recently by SAPs. That all of this is conveyed effectively within less than 150 pages is an impressive achievement. In a longer book, more engagement with the spatial aspects of digital financial inclusion would have been welcome. This limitation is possibly a corollary of the methodological approach. At the onset, Natile mentions that M-Pesa like many development projects is characterised by the overproduction of data and while the fieldwork for this study involves observations, interviews, and focus groups in Nairobi, the content of the book — aside from scholarly and academic interventions — appears to be centered on the reports and publications of international and national institutions responsible for the governance, funding, and regulation. This in itself is of course not a shortcoming; but is perhaps more given to analysing M-Pesa over time, rather than over space.

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