

**Exploring Performance Ethnography to illuminate
mobile banking Capabilities in Western Kenya:
Capability Approach Study**

A thesis

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By

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Abstract

This study is a qualitative examination on the impact of mobile banking, commonly known as MPESA on the lived experiences of the marginalised poor of Bukhalalire sub-location in western Kenya. Using Capability Approach as the guiding theoretical framework, this research project answers Denzin's (2003) call to performance, a performance which contributes to a more "enlightened and involved citizenship". It is "revolutionary" in that it "enlightens citizens to the possibilities" of MPESA by staging dramatic texts or performances rewritten from the interviews with the poor. These Performances make sites of oppression visible in the process, affirming an oppositional 'politics' that reasserts the value of self-determination and mutual solidarity. Here, the project explores Performance Ethnography to interrogate and evaluate specific, social, educational, economic and political processes as mechanisms that affect the adoption and successful implementation of MPESA as a poverty eradication strategy.

The research work conducts focus groups to draw out dimensions of concerns which this research construes as a capability set, then interviews persons in poverty to establish, firstly, what the dimensions of concerns are and the relationship between them, effectively corroborating the findings from the focus group then secondly establish how MPESA is impacting on those dimensions of concern. The research then uses performances to bring to the front the voices of the poor, making visible sites of oppression in one sense and on another, sites of opportunities within MPESA.

This exercise answers the research question in evidencing how Performance Ethnography illuminates dimensions of concerns within a Capability Approach study and as research tool it provokes the interviewer and the interviewee to self examination and reflection, seen

thus, the performance becomes vehicle for moving persons, subjects, performer, and audience members in new, critical, 'political' spaces, a space of hope that transcends the conservative politics of neoliberalism rescuing the radical democracy. As such, it "tells a true and previously untold tale" effectively calling for social transformation.

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Bless the Lord, O my soul: and all that is within me, bless his holy name.

Bless the Lord, O my soul, and forget not all his benefits:

(Psalms 103:1,2)

Dedication

This document is dedicated to the tens of thousands, who like me, are ineligible to the mainstream financial facilities and are shackled with manacles of poverty, for our emancipation, my heart aches.

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Chapter 1

1.0 Introduction

This research project applies Sen's (1999) ideas of capability approach to evaluate the impact of mobile banking commonly known as mpesa (an acronym for mobile banking, m for mobile and p for pesa, Swahili word for money) on the needs of the rural population of Bukhalalire sub location in Western Kenya; while uniquely drawing from Denzin's (2003) work on performance ethnography to afford the audience and participants an opportunity to probe the legitimacy and representativeness of the valuable dimensions enabled by mobile banking as drawn from the participants and at the same time bring to the front the voice of the poor (Robeyns, 2005, p. 100).

This chapter provides a comprehensive summary of the entire research exercise, central to this section is its succinct outline of research objectives and revelations of the noteworthy contributions to knowledge that this project aims at.

1.1 Research overview

Although it contains six chapters, this research project could be subdivided into three major sections:

1. In the first section, the document illustrates the overall objective of the research project, which is to explore performance ethnography in illuminating valuable dimensions of the people of Bukhalalire as enabled through mobile banking (mpesa henceforth). This section is critical to the thesis as it discusses the two of the three pillars of this research which are Information and communication technologies for development (ICT4D henceforth) and capability approach, the third pillar of this research is performance ethnography which is discussed within the second section as it ties closely with the methodological approach employed. Within ICT4D, further two aspects are distinguished:
 - a. Firstly, the research examines the concept of poverty which covers categories, dimensions and measurement of poverty;
 - b. Secondly, the research deliberates on the Kenyan context, where issues of ICT and mobile banking are discussed.

Another key pillar of this research exercise also covered within this section is the capability approach which is the guiding theoretical framework. Within the capability approach discussion, this thesis offers a narration depicting the life of one participant and uses it to distinguish various measurable elements of a capability approach evaluation. It also uses that section to review the Operationalization and the epistemological criticism of Capability Approach in the literature.

2. In the second section, this document demonstrates the methodological approach utilized in this research exercise. This section has three fundamental steps: First it carries out domain selection exercise informed by Sen's capability approach using focus group; it then interviews the marginalised poor to first anchor the domains selected in the first step then, secondly, find the place of mpesa within those domain; and finally draw from performance ethnography to rewrites the interview scripts into dramatic text, these then brings to the front the voices of the poor subjecting it to scrutiny and making sites of oppression visible. These texts are performed and given dramatic readings. Here interviews becomes a simulacrum, a perfectly miniature and coherent world in its own right. The interviews, now the dramatic texts, engage the 'spectator' and in that moment, teller and listener, performer and audience, share the goal of participating in an experience that reveals their shared sameness (Denzin, 2003). These texts will essentially resonate the voice of the poor on what they deem as the capability set. It is hoped that this document will provide an engaging lens for a capability approach evaluation in the developing world, which can then inform policy formulation by practitioners within human development and can also be used for practical purposes during data collection and analysis or for background brain storming, and planning sessions prior to an ethnography.
3. In the final section, the document examines the capability set drawn from the focus group and the interviews, which also exposes the extent of capability deprivation in the study area. It draws a final list and examines the relationships within it. The research then critically examines how mpesa is influencing the items within the 'achieved functionings' list (the doings and beings the participant actually achieves);

the results are also compared to the past studies on mobile banking in the literature.

This section intimate the direction future work may take and also reflects on the research journey thereby capturing the limitations of the research exercise.

The two defining questions tied to the entire research approach are:

1. 'Why a capability approach study?'

and

2. 'What value is performance ethnography to an ICT research?'

These questions are central in appreciating the entire research exercise and so it is critical that they are tackled even in a paragraph on the onset. *Why capability approach?* Most appraisal tools track such items as income and expenditure which this research views as not only crude and subjective but also in-exhaustive to account for ICT4D alleviating multidimensional poverty prevalent in the rural Kenya. This therefore makes Sen's (1999) capability approach a holistic and an ideal framework for such valuational purposes.

Why Performance Ethnography? Sen (2006) acknowledges the centrality of dimensions of concerns in any valuational exercise including capability approach, however he fails to assert what dimensions matter and how to decide what matters (Grusky and Kanbur, 2006; Alkire, 2007). In employing performance ethnography, this research arguably provides a fitting analytic tool that brings to rest the protracted debate on a legitimate procedure for selecting domains that matter, what other authors refer to as capability set (Alkire, 2006; Robeyns, 2005). This is because it brings to the front the voices of the poor that articulate the domains and in so doing, allows the readers to probe the legitimacy and representativeness of the list of domains.

1.2 Background

International aid has over the years increased in order to assist the developing countries to eradicate poverty (Sibbons, 2003). Some of this aid has been used on ICTs to deliver on their socio-economic goals in what has come to be referred to as ICT4D (Hameed, 2007). One such example is Mobile Banking in Kenya, often referred to as mpesa. The mode of design, implementation and evaluation of such projects is often problematic, their perceived success notwithstanding (Rodriguez, et al., 2012).

The Problems often include (Saith, 2001):

1. The design and implementation of these projects are in a top-down fashion, with little or no input from the targeted beneficiaries of the project.
2. The evaluation procedures for these projects have been based on a series of economic tools for appraisal and evaluation ex-ante and ex-post, estimating cost and values for a project's costs and benefits.

This evaluative approach corresponds with theoretical and practical approaches that concentrate on income, expenditures, consumption or basic needs fulfilment (Heeks, 2002). There also exist other philosophical approaches that concentrate on people's happiness, poverty lines, they however fail to take into account the wider aspects of poverty and well-being (Baulch and Masset, 2003, p.441; and Schischka, 2005, p.13, 14) therefore a focus on people's capabilities in the choice of development policies makes a profound theoretical difference, and leads to quite different policies compared to neo-liberalism and utilitarian policy prescriptions (Robyns, 2005).

‘The capability approach to a person’s advantage is concerned with evaluating it in terms of his or her actual ability to achieve various valuable functionings as a part of living. The corresponding approach to social advantage for aggregative appraisal as well as for the choice of institutions and policy takes the set of individual capabilities as constituting an indispensable and central part of the relevant informational base of such evaluation’ (Sen, 1993 p. 30).

The capability approach is used in a wide range of fields, most prominently in development thinking, welfare economics, social policy and political philosophy. It can be used to evaluate a wide variety of aspects of people’s well-being, such as individual well-being, inequality and poverty (Atkinson, 1999; Alkire, 2002a; Harrison, 2001; Robeyns, 2005). It can also be used as an alternative evaluative tool for social cost-benefit analysis, or to design and evaluate policies, ranging from welfare state design in affluent societies, to development policies by governments and non-governmental organizations (NGOs) in developing countries (Evans, 2000). In academia, it is being discussed in quite abstract and philosophical terms, but also used for applied and empirical studies (Zheng, 2007). In development policy circles, it has provided the foundations of the human development paradigm (Fukuda-Parr 2003; Fukuda-Parr and Kumar 2003). The problem that still exist stems from dimensions of concern in that authors (Robeyns, 2003; Alkire, 2007) often fail to make explicit their reasons for selecting a particular choice of dimensions.

‘There can be substantial debates on the particular functionings that should be included in the list of important achievements and the corresponding capabilities. This valuational issue is inescapable in an evaluative exercise of this kind, and one of the main merits of the approach is the need to address these judgmental questions

in an explicit way, rather than hiding them in some implicit framework' (Sen, 1999 p. 75).

These assertions not only highlight the centrality of dimensions of concern in a capability approach evaluation exercise, but they evidence a lack of consensus on an approach that could be used for selecting those dimensions (Alkire, 2007; Grusky and Kanbur, 2006). Sen's ingenuity embedded in the capability approach to afford humanity an evaluative framework that is centred on humans themselves and their aspiration cannot be over emphasized however authors need to make explicit their reasons for making the particular choice of dimensions (Robeyns, 2005). These authors include academic researchers, policy makers, and even politicians analyzing multidimensional poverty and inequality (Alkire, 2007). To overcome this barrier that concerns the list of dimension which should not only be explicit and representative, but one that brings to the front the voices of the poor and allows the audience to probe the legitimacy of such a list, this research transforms the interviews carried out in Kenya among the poor mpesa users into a dramatic text. In turn, these texts are read performatively, hence accorded dramatic readings the copy then renders performance authentic and allows the spectator to find in the performer "presence" . . . [or] authenticity' (Phelan, 1998 p. 10). Interviews then become a simulacrum, a perfectly miniature and coherent world in its own right (Dillard, 1982 p. 152). Here, interviews are used dramatically to engage the 'spectator' and in that moment, teller and listener, performer and audience, share the goal of participating in an experience that reveals their shared sameness (Phelan, 1998). It effectively transforms the reader to an active participants interacting with the active voices of the poor.

This study is important as it seeks to unpack the resolve of the poor to progress, evidenced in their endurance and innovativeness precipitated by the ever advancing Information and Communication Technology, in this case, mpesa.

This study makes several noteworthy contributions in the literature:

1. In utilizing capability approach as an evaluative framework for mobile banking in rural Kenya, this research provides new knowledge that could be employed in two ways:
 - a. Such application can be extended to other like projects across the development arena particularly in the developing world
 - b. This exercise provides a narration of the untold tale not only of the varied impact of mobile banking but also of the struggle of the poor adopting technology, this approach could be adopted in varied exercises.
2. This research also demonstrates the application of performance ethnography to overcome uncertainties and researcher biasness within an evaluation such as capability approach particularly in domain selection in the manner it carries through and continues to resonate the voice of the poor as dramatic texts. This allows the audience to probe the legitimacy and representativeness of such a list. This, it is hoped will be applied in similar and not so similar studies in academia. Other researchers might learn from it by picking out good practice or indeed avoid difficulties that I might have encountered in the process of applying it on mpesa study in Bukhalalire.
3. The research serves as a basis for future related studies as new and development oriented applications that run on mobile phones become prevalent and affordable

across the globe. It contributes additional evidence that suggests mobile phone applications commonly referred to M-X adoption has the ingenuity and resolve to eradicate poverty.

4. Whilst, this study did not confirm the full impact of mpesa, due to the time factor it would require, the empirical findings do partially substantiate the changes over an average of a five year period. These changes form a profound basis for discussions within varied discourse. Such discourse as: culture and technology; empowerment within feminism discourse; and transparency in governance.
5. By involving and encouraging the rural poor to speak of their own experiences with mpesa particularly how it was delivering on their development goals and being able to listen to the experiences of others now embedded in the dramatic texts, this project forms spaces of mutual solidarity and enlightens participants on possibilities and uncertainties of mpesa [and by extension ICT4D projects].

1.3 Research aims

This research is primarily aimed at illuminating the capabilities of mpesa through the critical and human centred eye of capability approach while drawing from performance ethnography. Additionally, in so doing the research will also achieve the following:

1. Highlight the capability set of the rural poor of Bukhalalire through the focus groups and the interviews. By focusing on crises and moments of epiphany in the adoption of mpesa and as the users perform their lives to the audience they open up their cultural institutions and practices for critical inspection and evaluation. This will insightfully invoke varied and weighty discourses within development arena.

2. Draw insights on practical implications of using performance ethnography to overcome problems associated with selecting dimensions of concern in capability approach, hence produce new knowledge in the debate over universally or self determined nature of capabilities.
3. Draw insights on theoretical implications of applying a capability approach evaluation on mpesa's impact among the poor users. This leads to new insights that can be applied to similar and not so similar cases.

1.4 Research question

The lead research question is:

Can performance ethnography illuminate a capability approach evaluation of the life of mpesa adopters in the rural Kenya?

The methodological approach employed so as to answer this primary research question was largely informed by following:

1. The principal objective of the research project which was to appraise mpesa using capability approach. To achieve this, the research looked to performance ethnography to illuminate the capability set of the participants.
2. Evidence gathered in the pilot study indicated that to some extent mpesa worked against the cultural grain, moderately enhancing empowerment, particularly of the village woman contrary to earlier studies. This called for a more robust and engaging approach.

1.5 Conclusion

This chapter has demonstrated in summary the key sections in this research project. It has outlined the lead research question which highlights the research aim. In contemplating the primary question, this chapter offers a basis for the approach adopted in this endeavour, which act as building blocks to completing the building. The blocks themselves are a mixture of theoretical approach and practice, cemented by methodological considerations. These are highlighted in this chapter and discussed in greater detail in the subsequent chapters. Perhaps of key importance, is its lucidity in highlighting the notable contributions to the literature. This chapter, therefore apart from providing an overview of the entire project it also acts as an introduction of the chapters within the document. For instance it highlights the centrality of capability approach and performance ethnography within the study.

In chapter two, the document delves deeper into the place of ICT4D in rural Kenya and then focuses on mpesa. Next, in chapter three the research provides a narration to anchor the application of capability approach in terms of what it actually measures, it also conceptualizes multi-dimensional poverty prevalent in rural Kenya as a capability deprivation. In chapter four, this document advances methodological approach; here it examines data collection and analysis, providing dramatic text reconstruction from participants' interview responses. This chapter demonstrates the application of performance ethnography within a Capability Approach study. In chapter six the documents engages in a discussion of the findings, providing the relationship between the various capabilities mpesa is promoting and relates that to the existing literature. In the final chapter the document reflects on the research process and the lessons learnt.

Chapter 2:

2.0 ICT4D and MPESA

Information and communication technology is an asset that accelerates growth in different sectors of the economy, as such, many western economies, are generally 'powered' by Information and Communication technology (Avgerou, and Walsham, 2000; Eggleston, Jensen, and Zeckhauser, 2002). Well-embedded and targeted ICT applications, for instance have the inherent ability, to transition the developing nations to information based economies (McNamara, Kerry, 2003).

Within developing countries various barriers exist, and in Kenya, these hurdles are plentiful, urgent and veritable. They include a lack of infrastructure and insecurity (Abagi, Sifuna, Omamo, 2006; Etta, Elder, 2005). However, mpesa has jumped over these hurdles, emerging 'successful', in transforming lives particularly of the marginalised and previously neglected poor woman, in the Kenyan villages (Camner, Sjöblom, 2009; Morawczynski, Miscione, 2008).

This chapter therefore, reviews the literature on mpesa and indicates the limitations that exist in the past studies. To achieve this, the chapter looks at the opportunities and barriers of Information Communication Technologies for Development (ICT4D) then focuses on Kenyan context particularly with regard to poverty and mobile banking.

2.1 The genesis of ICT4D

This research uses Information and Communication Technologies (ICTs) to denote a system that facilitates the creation, storage, management and dissemination of information by electronic means. This definition would include radio, fax, television, computer, Internet and telephone particularly mobile telephony which is central to this research. Four characteristics describe these modern ICTs: Interactivity; Permanent availability; Global reach; Reduced costs for many (Gerster, Zimmerman, 2003; Munyua, 2007).

Arguably, ICTs are central to today's most modern economies however their success is tied to access of information (Pohjola, 2002). The access is further hinged on various factors, including: connectivity; affordability; and capability hinting at the users' skills comprising technical abilities, language and literacy (Alampay, 2006). These factors highlight a concern that transcends the conventional econometric views and intimates a human perspective that defines capability approach. In this exercise however, the focus is on rural development which here, signifies those actions and initiatives taken to improve the standard of living in non-urban neighbourhoods, countryside, and remote villages (Avgerou, 2010). The rural area in question is Bukhalalire sub-location, in the western county of Busia in Kenya and the initiative is mpesa.

Information and Communication Technologies for Development (ICT4D) is a general term referring to the application of Information and Communication Technologies (ICTs) within the fields of socioeconomic development, international development and human rights (Morales-Gómez, Melesse, 1998; Heeks, 2008). Information and Communication Technology (ICT) applications in developing countries are often part of an overall strategy for economic growth, relying on the trickle-down effect to those in poverty (Avgerou, 1998; Gerster,

Zimmermann, 2003; Avgerou, 2010). The limitations of this approach are extensively discussed in the literature (Avgerou, 2008; Alkire, 2005). There appears to be a consensus among economist and researchers within the development discourse (Kleine, 2010; Avgerou, 2008; Alkire, 2005) that an effective poverty reduction strategy requires a more targeted approach (Gerster, Zimmermann, 2003; Alkire, 2005). Four alternative strategies that have been advanced for poverty reduction and their capacity to make use of Information and Communication Technologies (ICTs) include (Eggleston, Jensen, and Zeckhauser, 2002; Kirkman, Cornelius and Schwab, 2002):

1. A production oriented growth strategy, including pro-poor corrective measures
2. The sustainable livelihoods approach, putting people first;
3. A distribution oriented strategy, emphasising the redistribution of assets;
4. A rights and empowerment strategy which promotes knowledge about basic rights (Gerster and Zimmerman, 2003).

Main challenges in ICTs application for poverty reduction include:

1. ICT applications are technologies and as such cannot solve political or social problems that are often at the root of poverty (Warschauer, 2004; Adam, Wood, 1999);
2. Due to the requirement of 'connectedness' (roads, power, telephone) most of the ICTs have an urban bias and discriminate against rural areas(Adam, Wood, 1999)

3. The potential poor beneficiaries of ICTs are often unskilled, illiterate people, mainly women, who may also speak a minority group language (Gerster, Zimmermann, 2003).

The impact of Information and Communication Technologies (ICTs) on poverty differs greatly; this may depend on which technology is used. Radio and telephony are rather cheap; their use requires fewer skills and in terms of context and language, they enjoy great flexibility (Quibria, Tschang, 2001). Access, through radio, to relevant and timely information can make a difference in the sustainable livelihoods of people living in poverty (Obayelu, Ogunlade, 2006; Zappacosta, 2001). Empirical evidence about the fast developing modern Information and Communication Technologies (ICTs), mainly the Internet, however, is still quite limited (Gerster, Zimmerman, 2003). The added value of the Internet to the poorest has yet to be conclusively demonstrated. The lessons learnt relating to the use of Internet include (Rodríguez, 2005; Soriano, 2007; Kleine, 2009; Maiye and McGrath, 2010):

1. Those who live in poverty must define their information needs themselves in order to get relevant answers.
2. The information provided should be in the local language and, even better, originate from local sources.
3. The ICT component should be embedded in a broader effort of self-help or external support.
4. Successful Internet applications for development often depend on individuals and their enthusiasm, competence and motivation.

Evidently, the Internet has an indirect potential for poverty reduction, this would include:

1. ICTs can enhance the transparency and accountability of governments, contribute to an enabling environment of good governance and support the mobilisation and empowerment of people in poverty (Pina, Torres, Royo, 2007)
2. Well-embedded and targeted ICT applications, particularly in the export sector, may create additional jobs and revenues for those in poverty (Gerster, Zimmerman, 2003);
3. The radio, particularly in rural areas, may function as an intermediary to facilitate access to the Internet, overcoming barriers of infrastructure, language and skills (Gerster and Zimmerman, 2003; McNamara, 2003).

Many international development agencies recognize the importance of Information and Communication Technologies for Development (ICT4D) in eradicating poverty (Chapman, Slaymaker, Young, 2003; Alampay, 2006). For example; the World Bank's GICT section has a dedicated team working on Information and Communication Technology (ICT) issues (World Bank, 2009; Oneya, Gitau, 2011). Other examples include the global network hub and the Global Knowledge Partnership (GKP). The global network hub is also promoting innovation and advancement in Information and Communication Technology for Development (Yue, Lim, 2003; Kaushik, Singh, 2004). Global Knowledge Partnership (GKP) is the world's first multi-stakeholder network, which brings together public sector, private sector and civil society organizations with the goal of sharing knowledge and building partnerships in Information and Communication Technology for Development (ICT4D) (Braund, et al., 2006; Hosman, Fife, 2008).

The World Bank runs the Information for Development Program (infoDev), whose Rural Information and Communication Technology (ICT) Toolkit analyses the costs and possible profits involved in such a venture and shows that there is more potential in developing areas than many might assume. The potential for profit arises from two sources (McNamara, 2003):

1. Resource sharing across large numbers of users (telecentre sustainability published in 2001 talks about line sharing, telecentres at which computing/Internet are shared) and;
2. Remittances (carriers make profits from incoming calls)

Examples of the impact of Information and Communication Technology for Development (ICT4D) include: farmers getting better market price information and thus boosting their income for instance the community e-centre in the Philippines that developed a website to promote its local products worldwide; the use of mobile telecommunications and radio broadcasting to fight political corruption in Burundi (Urquhart, Liyanage & Kah, 2008; UNDP, 2010).

2.1.1 ICT4D progress

Information and Communication Technology for Development (ICT4D) initiatives and projects are designed and implemented by various groups, including: international institutions; governments for example, e-Mexico initiative (Luna-Reyes, Gil-Garcia, Cruz, 2007); private companies for example Intel's Classmate (Kraemer, Dedrick, Sharma, 2009); non-governmental organizations for example International Institute for Communication and Development (Unwin, 2009; Morales-Gómez, Melesse, 1998); or virtual organizations for

example One Laptop per Child (Negroponte et al., 2006). The projects are usually of the following nature: evaluative research; matching a tool and a problem; exploratory research; or constructive research (Avgerou, 2008).

In 2010 a study was carried out by the Governance and Social Development Resource Centre which established that very few Information and Communication Technology for Development (ICT4D) activities had proved sustainable (Avgerou, 2010). The report accentuated the import of shifting from a technology-led approach, where the emphasis was on technical innovation towards an approach that emphasized innovative use of already established technology like the mobiles, radio, and television (Avgerou, 2010). Nevertheless, of 27 applications of Information and Communication Technology for Development (ICT4D), E-government, E-learning and E-health were found to have greater potential for success, as well as strengthening social networks and boosting of security particularly of women (Bertot, Jaeger, Grimes, 2010).

Projects which deploy technologies in underdeveloped areas face well-known problems concerning crime, problems of adjustment to the social context, and also possibly infrastructural problems (Avgerou, 1998). In many impoverished regions of the world, legislative and political measures are required to facilitate or enable application of ICTs (Oladipo, 2012), especially with respect to monopolistic communications structures and censorship laws. Therefore, introducing Information and Communication Technologies (ICTs) in these areas is most costly. Some of barriers that exist include (Heeks, 2002; Gester, and Zimmermann, 2003; Avgerou, 2003; Barrett, Fryatt, Walsham, Joshi, 2005):

1. Lack of infrastructure: no electrical power, no running water, bad roads, etc.

2. Lack of health services: diseases like HIV, TB, and malaria are more common.
3. Lack of employment: there are practically no jobs in marginalized rural areas.
4. Hunger: hungry users have problems concentrating.
5. Illiteracy: text user interfaces do not work very well, innovative Human Computer Interfaces are required.
6. Lack of means to maintain the project: some projects may be left to deteriorate in time because maintenance is sporadic and if a component breaks it is costly to obtain skilled people and parts to make a repair, also due to short term grants
7. Lack of support from the local government
8. Social Contexts: the potential users living in rural marginalized areas often cannot easily see the point of ICTs because of social context and also because of the impediments of hunger, disease and illiteracy.
9. Possibility of encouraging brain-drain.
10. Corruption is one of the factors that hamper the implementation of ICT projects in rural areas.
11. Many applications are not user friendly.
12. Projects are sometimes not being needs-driven and not relevant to local context.

Therefore it suffices to assert that crucial in making any ICT4D effort successful is effective partnership between four key stakeholders (Gester, and Zimmermann, 2003):

1. Public sector (governments - from developed nations, developing nations, international bodies, and local governments)
2. Private sector (companies belonging to members of the target audience, multi-national organizations, pro-poor or social companies)
3. Informal sector (NGOs, advocacy groups, think tanks)
4. Representation from the target audience

InfoDev has published 6 lessons from an analysis of 17 of their pilot programs (Heeks, 2010).

These lessons are backed by a variety of examples as well as a list of recommendations:

1. Involve target groups in project design and monitoring.
2. When choosing the technology for a poverty intervention project, pay particular attention to infrastructure requirements, local availability, training requirements, and technical challenges. Simpler technology often produces better results.
3. Existing technologies—particularly the telephone, radio, and television—can often convey information less expensively, in local languages, and to larger numbers of people than can newer technologies. In some cases, the former can enhance the capacity of the latter.
4. ICT projects that reach out to rural areas might contribute more to the MDGs than projects based in urban areas.
5. Financial sustainability is a challenge for ICT-for-development initiatives.
6. Projects that focus on ICT training should include a job placement component.

2.1.2 Sustainability and scalability

A growing perspective in the field is also the need to build projects that are sustainable and scalable, rather than focusing on those which must be propped up by huge amounts of external funding and cannot survive for long without it. Sustaining the project's scalability is a huge challenge of Information and Communication Technology for Development (ICT4D) (Mehta, Kalra, 2006); how the target user will continue using the platform. Information and Communication Technology for Development (ICT4D) is not a one-shot implementation but rather it is a complex process to be undertaken continuously, and the progress of each project revolves around the local education for, and adaptability of, the technology (Morales-Gomez, Melesse, 1998).

Also, a number of developing countries such as Peru, Mexico, Pakistan have proven their skills in IT (information technology) and are using these skills to build on Information and Communication Technology for Development (ICT4D) projects that taps local potential which is a key indigenous partner in the growth of the sector. The balance of trade for these nations due to imports in both hardware and software might be an additional consideration (Mathur, 2006; Munyua, 2000).

2.1.3 Criticisms and Challenges

As it has grown in popularity, especially in the international development sector, Information and Communication Technology for Development (ICT4D) has also come under criticism. Questions have been raised about whether projects that have been implemented at enormous cost are actually designed to be scalable, or whether these projects make

enough of an impact to produce noticeable change (Avgerou, 2007; Unwin, 2009). This sentiment echoes a 2009 report by the World Bank (World Bank, 2009).

Further criticism of ICT4D concerns the impact of ICTs on traditional cultures and the so-called cultural imperialism which might be spread with ICTs. It is emphasized that local language content and software seem to be good ways to help soften the impact of ICTs in developing areas (Davison, 2005).

Various authors fear the potential of ICT to seriously widen the digital divide and the gap between people with access to the information economy and those without such access (Campbell, 2001; Cullen, 2001). This issue was brought to the forefront of the international agenda and was extensively discussed in major international political meetings such as the G8 meeting in Okinawa, Japan in July, 2000. Some of the arguments advanced pointed out that some ICT4D projects often give more emphasis to how ICT can help its beneficiaries economically rather than helping them create a society where social justice and equal rights prevail. The participants at that conference believed that sustainable development could only be achieved if there are human rights and people can speak freely (Heeks, 2002).

Another point of criticism against ICT4D is that its projects are in the long term seldom environmentally friendly. One instance is when the beneficiary communities are given the responsibility to dispose of the toxic electronic scrap when the equipment breaks down beyond repair. Since transporting the equipment to a recycling facility is costly; the equipment is often disposed of improperly, thus contributing to the pollution of the environment (Watson, Boudreau, Chen, 2010).

2.2 Mobile Telephony

The use of mobile phones as part of ICT4D initiatives has proven to be a success. The rapid distribution of mobile telephony has made it possible for poor people to have easy access to useful and interactive information. The unexpected growth of mobile telephony services that are affordable with a wide coverage has increased their importance not just as a means of two way communication but that of ease-of-access to information as well (Omwansa, 2009; Rashid, Elder, 2009).

Mobile phones are now also capable of so much more than the exchange of information between two people through calling or text messaging. Advanced models of mobile phones can also take photos, record video, receive radio frequencies to tune in to local AM/FM stations, share and receive multimedia and even connect to the Internet and almost all of the features that come with being connected onto the World Wide Web (Omwansa, 2009). All these features make up for an even better device to aid in ICT4D projects.

According to studies on mobile telephony across the developing countries, the lives of the marginalized poor have been impacted in various ways including:

1. Entrepreneurship and Job Search: mobile phones reduce the cost of running a business and, in some cases; the technology could even enable a user to start one. An example of this would be the case of the women in Pakistan who have been able to start small businesses offering beauty and hairdressing services, without having to shell out money for setting up a beauty salons. Clients could easily contact them via their mobile numbers to set up an appointment and enjoy their services (Veijalainen, Rehmat, 2010).

2. **Easy Access to Information:** mobile phones enables users to access valuable information such as prices, arbitrage and market or trade opportunities which could better prepare them for future business transactions. Mobile telephony has empowered farmers to realize their potential as they directly engage in bargaining processes with their customers. On the buyer's side of the spectrum, buyers could also use their mobile phones to find out where the best quality and well-priced products are in the market (Omwansa, 2009).

3. **Market Inefficiencies:** the use of mobile phones can also correct market inefficiencies therefore, regaining the balance in the supply market. The information and services that could be available through mobile phones would prevent exploitation by middlemen or traders, provide employment opportunities (particularly for rural women), reduce information gaps, save cost and time, and strengthen access of service providers to rural people. Community-relevant information regarding education, emergency, markets and weather could also be shared to empower women economically (Veijalainen, Rehmat, 2010).

4. **Transport Substitution:** the improvement in the information flows between the buyers and sellers make for a more effective bartering of information without travelling. This is particularly significant in rural areas where traders need to travel to urban areas simply to check for demand and negotiate prices. Mobile phones eliminate the need for middle men and journeys as traders could make sure that demand for their products exists even before leaving their rural homes (James, Versteeg, 2007; Aker, Mbiti, 2010).

5. Disaster Relief: in cases of severe drought, floods, wars or weak economies, mobile phones could be used not just for enhancing business opportunities but also in keeping in touch with one's home community. Mobile operators have also proven to be incredibly helpful in disaster relief efforts by providing emergency-related communications infrastructure (Bhavnani, 2008).
6. Education and Health: mobile services are being used to spread locally-generated and locally-relevant educational and health information (Bhavnani, 2008).
7. Social Capital and Social Cohesion: mobile services enable participants to act together more efficiently to pursue shared objectives by promoting cooperation among social networks (Bhavnani, 2008).

2.3 Kenya country context

Kenya is strategically placed in the Eastern part of Africa, bordering the Indian Ocean to the east, Uganda to the west, Tanzania to the south, Ethiopia to the north, South Sudan to the north-west and Somalia to the north-east. Her location is within easy reach of various markets in the region and the destination of her exports has been the European Community Countries, the USA and other African Countries. Kenya hosts numerous multi-national corporations from across the globe, and for a time has been viewed as a gateway to wider East African Region (Bates, 2005; Tyler, Akinboade, 1992).

Kenya's population is about 39 million people, and the average life expectancy is at about 54.49 years, the official Languages are English and Swahili with a blending of numerous indigenous languages. Kenya is in a leading position to attract foreign investment for call centres, business process outsourcing, software development and other related activities.

This is because it enjoys a dynamic private sector with harmonized industrial relations and preferential market access, thanks to a qualified workforce and her geographical positioning granting her convenient time zone of GMT+3 (Oparanya, 2010). However, learning from the voices of the poor (Narayan, et al., 2000), the majority of the Kenyan population exhibit characteristics of a people trapped in a web of poverty as evidenced in a census carried out by the Kenya's Ministry of Planning in 2009, which found that:

1. Less than 3% of Kenyan households have roofing tiles and although 74% have corrugated iron roofs, 7% of these have also corrugated iron walls (meaning that they are in tin shacks). 56% of all households have floors of earth and only 41% have cement floors.
2. Although only 7% of the Kenyan households have directly connected piped water, very few have gutters for rain harvesting. Only 8% of Kenyan households are connected to a sewer line, while 75% rely on pit latrines and 13% have to go in the bush.
3. 23% of Kenyan houses have electricity connections (largely generated by the dwindling hydro resources); 70% of households rely on gas and kerosene lamps (both fuels are imported); whereas only 1.6% of the households have solar power connections considering the fact that the Sun is the most powerful and consistently available source of power at the Equator which bifurcates Kenya.
4. Only 344 thousand Kenyans have attended university, 19 million Kenyans are employed; 12 million Kenyans are economically inactive and 1.6 million are seeking work but no work is available for them (Oparanya, 2010)

Kenya is indeed a low-income country, with per capita income averaging about £229. It ranks 147th among 182 countries in the United Nations Development Program's human development index, which measures a country's development in terms of life expectancy, educational attainment and standard of living (UNDP, 2011). For Kenya, poverty seems to be a paradox since it is a country that has the best-developed economy in Eastern Africa, with relatively advanced agricultural and industrial sectors and substantial foreign exchange earnings from agricultural exports and tourism (Agesa, 2004). It suffices to assert therefore that Kenya continues to sit on a goldmine that's untapped whilst her citizenry brave the dark night characterized by abject poverty.

2.3.1 Kenya and ICT

Oparanya (2010) offers a sharp criticism in his arguments that Kenya is suffering from knowledge apartheid which forces her children to eat crumbs from the dinner table of the information-affluent nations. This hints at Kenya's position in relation to Information and Communication Technologies (ICTs) advancement.

Evidently, countries that have harnessed the potential of Information and Communication Technologies (ICTs) have attained significant social and economic development hence transitioned into information and knowledge based economies. It is no wonder therefore, that Kenyan Government promulgated a national ICT Policy based on economic recovery strategy for wealth and employment creation (Ministry of Planning and National Development, 2003). This was responsible for the country's GDP growth from a low of 0.6% to a gradual rise of 6.1% in 2006 and as a result of this success the country launched the Kenya Vision 2030, the country's development blueprint covering the period 2008 to 2030. The objective was to help transform Kenya into a middle-income country providing a high

quality life to all its citizens by the year 2030, (Lofgren, Kumar, 2007). Developed through an all-inclusive and participatory stakeholder consultative process, the Vision is based on three 'pillars': (i) the economic; (ii) the social, and; (iii) the political.

This approach involved an assessment of two critical components (Ministry of Planning and National Development, 2003):

1. The potential of the different sectors to make a wide economic impact
2. The feasibility of unlocking that potential for the benefits of economic growth, employment and poverty – reduction

Kenya has come a long way in transforming her landscape to pose as a leading investment destination. It has streamlined regulatory reforms, entrepreneurship and innovation, infrastructure, mobile subscription, and those services and applications that run on mobile phones also called mobile-x services (Abagi, Sifuna, Omamo, 2006). This in turn has seen the growth of mobile phone usage. With the sudden growth of mobile telephony, the existing poor infrastructure and the discriminating exorbitant prices of mainstream services various alternative, cost effective services were innovatively devised to run on the mobile phone for example the m-money, m-banking, m-health, m-insurance, m-learning, m-working (Munyua, 2000). Other innovations include mobile phone car-tracking system; bicycle mobile phone charger; mobile grain moisture meter; mobile tea maker; mobile home security system.

Looking at m-health for instance, it has thrived and is now valued at £ 39 billion this can be attributed to healthcare challenges which include Poor landlines, few hospital beds and health workers. Common m-health applications include: HIV/AIDs- Monitor prescriptions and SMS drug code which is meant to fight counterfeit drugs.

Development in Kenya has been slow and painful partly because of the economically active population that are excluded from formal and informal financial services, this according to the latest census stands at 32.7%. This fact is made obvious by the Diaspora factor that is, Diaspora remittances (monetary transfers, migrants sends back to their country of origin, in this case Kenya) totalled £ 45.54 million in March 2011 and 9% of this amount was sent via mobile phones. Omwonsa (2010) credits the Diaspora remittances with the increasing developments of financial applications that run on mobile phones for example the utility payments, m-banking and many others.

In a bid to improve the infrastructure and enhance internet speeds whilst lowering the internet costs in turn attract foreign investment, Kenya together with her Eastern Africa neighbours that hitherto were relying on satellite internet access to carry voice and data services, introduced the Eastern Africa Submarine Cable System (EASSy). Eastern Africa Submarine Cable was an undersea fibre optic cable system connecting countries of eastern Africa to the rest of the world. It was meant to run from Mtunzini in South Africa to Port Sudan in Sudan, with landing points in nine countries and be connected to at least ten landlocked countries (Ndemo, 2009). Due to disagreements over the ownership model favoured by South Africa, Kenya perceived this as an attempt by South Africa to control the cable, and so another submarine cable known as TEAMS (The East African Marine System) was initiated to connect Kenya to the rest of the world through the submarine fibre optic cable (Ndemo, 2009).

However with this milestone there has come threats, perhaps chief among them is the cybercrime defined by the Kenya information and communications act, 2009 Part VIA to Include: publishing of obscene information in electronic form; publishing for fraudulent

purpose; and unauthorized access to protected systems. This poses major challenges including:

1. Technical Security Threats: this risk according to Omwonsa (2010) can be mitigated through: user education; enactment of privacy and data protection legislation; police and department of defence training on certified ethical hacker (CEH); computer hacking forensic investigator (CHFI) (Obura, 2011)
2. Social Crime: these as Oparanya (2010) argue, they include political incitement like the post election violence of 2007-2008; offensive mobile phone text whose penalty is 90 days imprisonment or fine of £ 217; extortion & abductions; sending back 'stray' mobile money; mobile money agency scams; SMS lottery scam. The solution would include user education; enforcement of Kenya information and communications act, 2009; setting up a banking fraud investigation unit and SIM registration.

However, there still remains the infrastructure vandalism; upgrade challenges; and portability management which if streamlined would promote the accessibility of information.

Indeed, Kenya is in some ways at the cutting edge of ICT development in Africa. Mobile phones are becoming more widespread, with 42 subscriptions per 100 people in 2008, compared to an average of 32 per 100 for Sub-Saharan Africa as a whole (Fassil, 2009; Hellström, 2008).

2.3.3 Development Priorities

Kenya receives about a billion pounds annually in official development assistance, the total in 2007 (the latest year for which data is publicly available) was £ 0.81 billion, which accounts for about 15 percent of government expenditures. Even so, money for development work is modest in comparison to the country's needs. Therefore Kenya's development policy actors face difficult choices when setting priorities for spending and investments (Agesa, 2004).

The Kenyan development context has become more challenging in the past couple of years. The post-election crisis of early 2008 and the global financial crisis conspired to end a relatively healthy period of economic activity; growth in per capita gross domestic product downshifted to just 2 percent in 2008 from 7 percent in 2007 (Oparanya, 2010). This has threatened Kenya's commitment to the United Nations' Millennium Development Goals— notably, that of halving extreme poverty and hunger by 2015. Kenya is also losing ground in its campaigns to reduce child mortality, improve maternal health and enhance gender equality (Oparanya, 2010). The World Bank estimated that Forty-seven percent of Kenyans, or 17 million citizens, are unable to afford food with sufficient calories to meet their recommended daily nutritional requirements, while also meeting their minimal non-food needs.

Arguably, much of the development in Kenya has come from the growth in ICT and notably the expansion of Safaricom, which began as part of the state telecommunications monopoly but was partially privatized in 1997, and became a public company in 2002. Vodafone Group Plc of the U.K. has a 40 percent stake in Safaricom, whose successful strategy has featured

low-cost, pay-as-you-go plans that are affordable even to the very poor Kenyan households (Omwansa, 2009).

2.4 MPESA

Landline telephone coverage remains largely inaccessible to many Kenyans, with the country possessing less than one telephone line per every 100 people (Oparanya, 2010). Investment in ICTs has focused instead on bringing mobile and internet access to all parts of the country. The spontaneous boom in mobile phone industry has shrunk the prices of communication from ordinarily unaffordable to present day trifle expenditure, its impact particularly in the developing world cannot be over-emphasized, this paradoxically is aided by inadequate, unreliable, and a decrepit infrastructure (Morawczynski, 2009).

Arguably, Kenyans have fully embraced one innovative use of mobile phones: the mpesa ('the prefix 'm' for mobile phone and pesa' for 'money' in Swahili, together denoting 'mobile banking') was crafted in 2004. It was co-funded by Safaricom and the Department for International Development (DfID) to avail finances to businesses and persons faced with high volumes of low transactions (Jack, Suri, 2011). The mpesa has handled transfers of more than 230 billion Kenyan Shillings (approximately £ 2 billion) within Kenya. Its latest innovation, announced in October 2009, allows remittances from the United Kingdom to be transferred directly to mpesa users (Omwansa, 2009). Following on the success of mpesa, new players have begun to enter the mobile money market and to replicate the services in Kenya and in other countries such as the Barclays' ping it (Anderson, 2012). The ability of services like mpesa to provide comprehensive banking solutions to the bulk of the unbanked population is still under debate, but the field is growing and changing rapidly (Hughes, Lonie, 2007).

A first step in this pioneering advancement was the ability of users to send and receive 'money' in terms of 'airtime' (prepaid credit). With a background of a large network of airtime dealers in a country with limited access to money, this could not have come at a better time (Camner, Sjöblom, 2009). It essentially enabled phone users to use their phones to deposit money into an account held on their cell phones, to send balances using SMS technology to other users (including sellers of goods and services), and redeem deposits for regular money. Charges, deducted from users' accounts, were levied when e-float was sent, and when cash was withdrawn (Jack, Suri, 2011). This practice had been used in other developing countries, such as: the GCASH in the Philippines; the WIZZIT in South Africa; Ghana; Latin America. However, mpesa has spread quickly, and has become the most successful mobile phone based financial service in the developing world (Jack, Suri, 2011).

2.4.1 Inception

The adoption of mobile phones has occurred at perhaps the fastest rate and to the deepest level of any consumer-level technology in history. Cell phones have been adopted more than five times as fast as fixed line telephone services, which took 100 years to reach 80 percent of country's populations (Jack, Suri, 2011). One of the reasons mobile phone technology has spread quickly is that it has followed other technologies that may have eased the way in Africa (Kyem, LeMaire 2006).

Initially in Kenya, the mobile phone companies were publicly owned, and began operations in the mid 1990s on a small scale (Jack, Suri, 2011). Over time mobile phones in Kenya have eclipsed landlines as the primary means of telecommunication: while the number of landlines had fallen from about 300,000 in 1999 to around 250,000 by 2008, mobile phone subscriptions had increased from virtually zero to nearly 17 million over the same time

period. Safaricom, which began operations in 1997, is currently the largest mobile phone operator in Kenya, controlling nearly 80 percent of the market, ahead of its three nearest rivals (Zain, Orange and Yu). Recent and prospective entry into the sector is expected to put a squeeze on Safaricom's market share (Jack, Suri, 2011).

2.4.2 How it works

Safaricom accepts deposits of cash from customers with a Safaricom cell phone SIM card and who have registered as mpesa users. Registration is simple, requiring an official form of identification typically the national ID card, or a passport but no other validation documents that are typically necessary when opening a bank account. Formally, in exchange for cash deposits, Safaricom issues a commodity known as "e-float," measured in the same units as money, which is held in an account under the user's name. This account is operated and managed by mpesa, and records the quantity of e-float owned by a customer at a given time. There is no charge for depositing funds, but a sliding tariff is levied on withdrawals (Omwansa, 2009).

The diagram below shows a man at an mpesa booth registering for the mpesa service. The mpesa agents would require him to have subscribed to safaricom mobile phone service and to have a formal identification.



Image 2.4.1: An mpesa booth registering a subscriber adopted from Money, Real Quick: The Story of M-PESA by Omwansa and Sullivan (2012)

After the registration, he would receive a text message to his safaricom number welcoming him to mpesa services and introducing him to the mpesa application. He will be required to assign a four digit password to his mpesa account via the mpesa menu on his phone.

Within the phone menu of the mpesa subscriber, there is the safaricom icon and within that there is an mpesa option. On clicking on the mpesa option the menu below will appear providing the user with various options.



Image 2.4.1: mpesa Menu adopted from Money, Real Quick: The Story of M-PESA by Omwansa and Sullivan (2012)

The diagram below is a series of mpesa screenshots showing progression of how it works should the subscriber choose the withdrawal option.

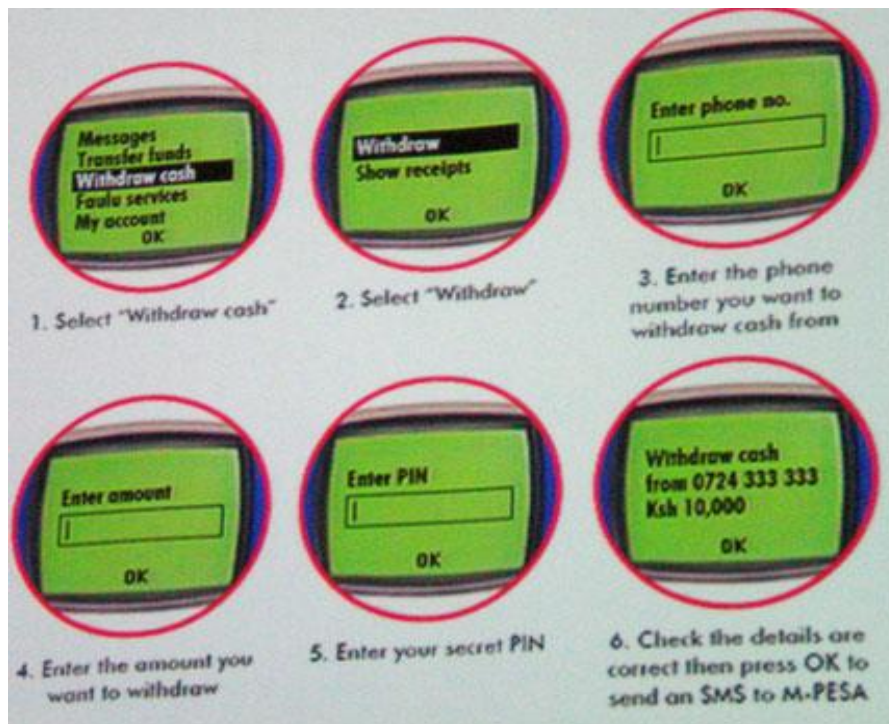


Image 2.4.4: mpesa Menu adopted from Money, Real Quick: The Story of M-PESA by Omwansa and Sullivan (2012)

How mpesa works

When a subscriber deposits money with the mpesa agent, he essentially purchases e-money which is then reflected in his mpesa account. The mpesa agent then deposits the cash into the mpesa bank and buys more e-money. To withdraw money, the subscriber exchanges e-money for cash with the mpesa agent who in turn withdraws cash from mpesa bank. Based on the mpesa subscribers they serve, the agents would usually withdraw or bank into the mpesa bank account weekly or every three days so that they are safe from robbers and also have commensurate cash and e-float. The diagram below exemplifies that process.

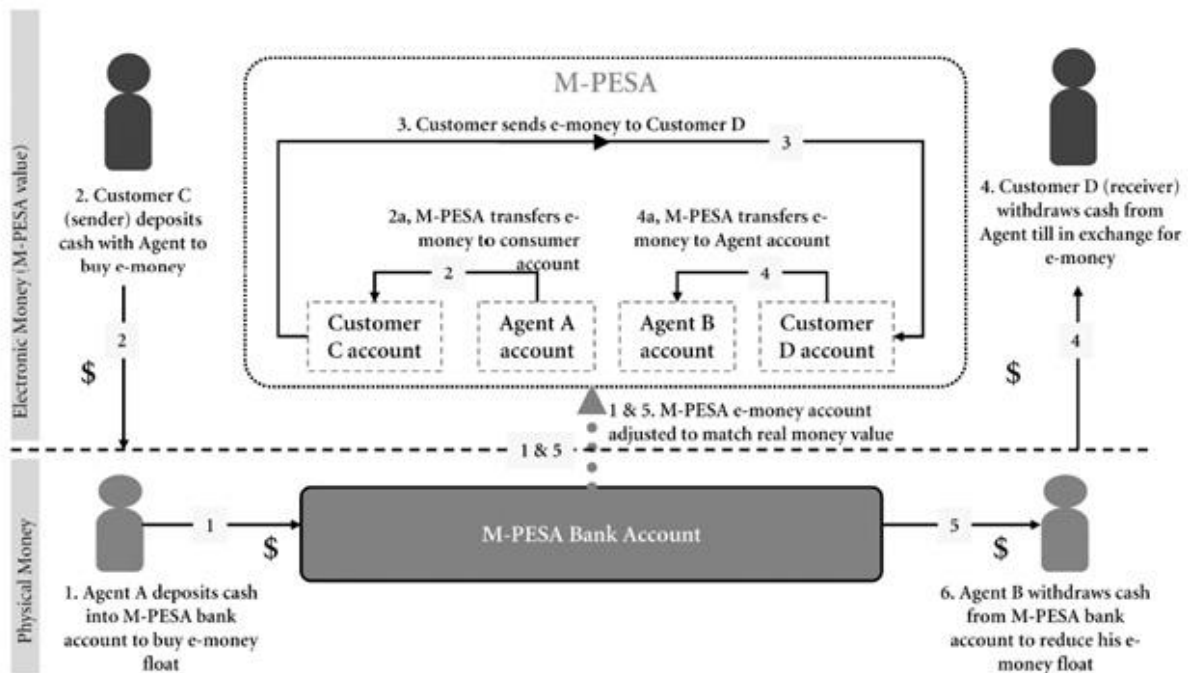


Diagram 2.4.3: How mpesa works adopted from Money, Real Quick: The Story of M-PESA by Omwansa and Sullivan (2012)

How mpesa works

Registered mpesa users can make deposits and withdrawals of cash with the agents, who receive a commission on a sliding scale for both deposits and withdrawals. The mpesa agents hold e-float balances on their own cell-phones, purchased either from Safaricom or from customers, and maintain cash on their premises. Agents therefore face a difficult inventory management problem, having to predict the time profile of net e-float needs, while maintaining the security of their operations (Jack, Suri, 2011).

Due to the expansion of such institutions, a number of banks have very recently allowed consumers to link their mpesa and bank accounts. E-float can be transferred from one customer's mpesa account to another using SMS technology, or sold back to Safaricom in exchange for money (Jack, Suri, 2011). Originally, transfers of e-float sent from one user to another were expected to primarily reflect unrequited remittances, but nowadays, while

remittances are still an important use of mpesa, e-float transfers are often used to pay directly for goods and services, from electricity bills to taxi-cab fares (Tarazi, Breloff, 2010).

The sender of e-float is charged a flat fee of about 0.20 pounds, but the recipient only pays when funds are withdrawn. Fees are charged to the user's account, from which e-float is deducted. Additional cash fees are officially not permitted, but there is evidence that they are sometimes charged on an informal basis by agents (Camner, Sjöblom, 2009).

To facilitate purchases and sales of e-float, mpesa maintains and operates an extensive network of over 12,000 agents across Kenya. The growth of this network lagged behind that of the customer base for the first year of mpesa's operation during which time the number of users per agent increased five-fold, from a low of 200 to a high of 1,000. However, since mid-2008, agent growth has accelerated and the number of users per agent has fallen back to about 600 (Jack, Suri, 2011).

i. Potential economic impacts on households

This project therefore in addition to using capability approach and performance ethnography also borrows from existing literature on mpesa as a springboard to more significant human centred effects of mpesa. This is because mpesa has lately attracted immense interest from economist and social researchers. Since mpesa facilitates safe storage and transfer of money, it has a number of potential economic effects. Existing literature hints to the following benefits (Jack, Suri, 2011; Tarazi, Breloff, 2010; Camner, Sjöblom, 2009; Hughes, Lonie, 2007; Omwansa, 2009):

1. Enhance trading, simplified mode of paying for goods and services.
2. Increased household savings due to available safe storage

3. Facilitates interpersonal transactions, hence improves the allocation of savings across households and businesses by deepening the person to person credit market.
4. By making transfers across large distances trivially cheap, mpesa improves the investment in, and allocation of, human capital as well as physical investment.
5. The mpesa could affect the ability of individuals to share risk
6. The mpesa could conceivably alter bargaining power and weaken incentives within households or other networks.
7. Conversely, mpesa could have the effect of empowering certain household members who have traditionally had less bargaining power, in particular women.

Other authors conducting ethnographic research have made clearer observation including (Omwansa,2009)

1. There are two types of users: urban senders, who are mostly men, and rural recipients, who are mostly women.
2. Urban users adopted mpesa because it is cheaper, easier to access, and safer than other money transfer options. Urban users usually persuade rural recipients to also register with the service.
3. Barriers to usage for urban users include failed transactions and inability to get help from Safaricom. For rural users, barriers include cash float shortages.
4. The mpesa flows reversed during Kenya's postelection crisis, with rural users sending money and airtime to urban contacts.

5. The mpesa is used as a storage mechanism by both the banked and unbanked.
6. The mpesa empowers rural women by making it easier for them to solicit funds from their husbands and other contacts in the city.
7. Urban migrants began to make home visits less frequently after adopting mpesa.
8. Users are integrating mpesa into their savings portfolio. As a result, savings patterns are changing.

These findings evidence the fact that mpesa has accelerated the growth among the users in Kenya, however, it fails to account for the growth of an individual adopter and the mechanisms that inform the adoption particularly in rural areas. This research uses performance ethnography to apply Sen's ideas so as to tell a never told individual tale, in essence illuminating the impact of mpesa on the life that the poor mpesa adopter succeeds in living.

2.5 Conclusions

Sub Sahara's economy is quickly taking shape and accelerating the wheel is the unbanked population now finding refuge in mobile finance institutions. This chapter has demonstrated the state of progress both in ICT as a whole and on mpesa in Kenya. A lot of varied discourses have emerged.

However, the impact of mpesa in Kenya can be best understood within the multidimensional poverty prevalent in rural Kenya. The next chapter looks at poverty, its philosophical analysis and dimensions and measurement of progress. This chapter will provide insights on dimension selection that takes place in chapter four.

Chapter 3

3.0 Capability approach

This study takes capability approach as a point of departure, with its conception of development, as expanding the real opportunities that individuals have to pursue a life they consider valuable (Sen, 1999). Conceived thus, human development thus creates an environment in which people can grow to their full potential hence lead lives they perceive to be productive, and creative in accordance with their needs and aspirations, this rightly makes humans the focal point, thus, indubitably, much more than economic growth, alludes to (very fundamentally) expansion of people's choices (Zheng, 2007; Robeyns, 2005).

Using capability approach, the study looks at mpesa as a vehicle that journeys' the participants from poverty, a capability deprivation to human development. Human development here is construed as multi dimensional however this viewpoint raises three very fundamental questions which are: what is a dimension, what are the multiple dimensions of interest for the participants, how do we determine these dimension?

These questions sit at the heart of this study. In this section, the study answers the first question and then explores the importance of dimensions in a human development study. This chapter provides an overview of development economics and then discusses capability approach. It discusses Nussbaum's list and Human Development Index both as extensions of capability approach. The research then considers existing utilization and the epistemological criticism of capability approach and uses these to develop a firm basis to justify how and why capability approach was applied in this study.

3.1 Introduction to development economics

Development economics incorporates a plethora of approaches and theories in advancing development in underdeveloped regions particularly in developing nations. Traditionally, developing economics focused on methods of promoting economic development, economic growth, structured change and improving the potential for the mass of the population, in developing countries (Clive, 2007). It arguably involves the creation of theories and methods that aid in the determination of policies and practices that could be implemented at either the domestic or international level (Arndt, 1981). Strategies applied today include restructuring market incentives (Bell, 2003).

Unlike in other discourses of economics, approaches within development economics often incorporate social and political elements. Some of these approaches include mercantilism, economic nationalism, linear-stages-of-growth model, structural-change theory, international dependence theory and neoclassical theory (Zheng, 2011).

Some of the features of the mercantile policy are building network with overseas colonies, forbidding colonies to trade with others, monopolizing markets, export subsidies among others. Economic nationalism on the other hand emphasized domestic control of the economy, labor, and capital formation, even if this requires the imposition of tariffs and other restrictions on the movement of labor, goods and capital (Zheng, 2008). Unlike mercantile, it did not emphasize on globalization or unrestricted free trade.

These approaches have often come under immense criticism. Autjors making a contribution on neoclassical theories have made a compelling arguement that governments should not intervene in the economy; in other words, these theories are claiming that an unobstructed

free market is the best means of inducing rapid and successful development (Krueger, 1996). Competitive free markets unrestrained by excessive government regulation are seen as being able to naturally ensure that the allocation of resources occurs with the greatest efficiency possible and the economic growth is raised and stabilized. In spite of these advancements, scholars and economists have often given varied policy advice to governments of developing countries. Krueger (1996) posits that success and failure of policy recommendations worldwide had not consistently been incorporated into prevailing academic writings on trade and development. The market-friendly approach is a more recent development and is often associated with the World Bank. Tadori (2006) recognizes that there are many imperfections in the development approaches of many developing nations and thus argues that some government intervention is an effective means of fixing such imperfections.

Other authors have advocated for rapid development of industries to increase production and provide employment. Zheng (2009) provides an overview of subsequent development approaches that have come to exist and cites economic growth as the lead perspective since the Second World War, which is conventionally characterized by increase in productivity consequently measured by GDP. In order to achieve economic growth, large scale rapid industrialization and urbanization had to be pursued where conditions allow. Zheng (2011) elaborates that this paradigm is backed up by mainstream economic theories, such as neo-classical economics typified by capital accumulation, greater division of labour, technological progress and trade, often with minimal governmental interventions, this conventional western ideas of development and progress are seen by many as a root cause of environmental pollution, urban poverty and crime, and the erosion of traditional values

and ways of life (Zheng, 2011). Another closely related paradigm is modernization, hinting to social evolutionism, which spurs 'traditional' countries onto social progress through various means, such as urbanization, industrialization and the adaptation of new technologies. This, as Gough (1991) asserts, is an economic rationalists' view, that assumes human beings are driven by limitless craving for material possessions. A lot of authors in the previous literatures have criticized these paradigms of development.

By ignoring or paying insufficient attention to human players, these approaches have caused a two folds problem as discussed in the previous chapters: the design and implementation of these initiatives have been in a top-down fashion, with little or no input from the targeted beneficiaries; and the evaluation procedures for also have been based on a series of economic tools for appraisal and evaluation ex-ante and ex-post, estimating cost and values for a project's costs and benefits (Avgerou, 2001).

Evidently development is a direct outcome of socioeconomic system, a system that is complex and decidedly not linear. Therefore, as the developing countries continuously turn to ICTS to deliver on their socio-economic goals (Alampay, 2006; Avgerou, 2001), paying attention to human players is necessary to enhance and evaluate development. At the heart of ICTs are human beings, as a principal component, however these leading paradigms of development have not only been in exhaustive but have also tended to focus on the econometric value of projects and been evaluated thus, hence ignoring the centrality of human players. Perhaps the defining strength of the development paradigm and its subsequent evaluation that this research work advances, is its leading characteristic of viewing development in terms of people's capabilities, that is, their real opportunities to do and be what they have reason to value (Qizilbash and Alkire, 2008; Deneulin, 2009; Kuklys,

2005). Robeyns (2006) argues that development is concerned with humans 'achieving' a life they 'perceive' to be 'better'. Sen (1999) ideas embedded in the capability approach stems from such an understanding, which also echoes Marilyn's (1977), position that the focus of development has to be the nature of the life that people succeed in living.

3.2 The capability approach to development

In the main, a capability approach evaluation is an exercise that relates to the assessment of relative merit of action which basically involves identification and measurement of valuable dimensions of the object of evaluation then formulating an overall rating on the basis of some explicit or implicit yardstick (Clark, 2005; Sen, 1997; Ellis, 1999). This depends on three conversion factors illustrated in the example of a bicycle which Sen repeatedly uses and construed as a commodity that could be converted to achieved functioning of mobility (Sen, 1992 p. 19–21, 26–30, 37–38):

1. Personal characteristics (e.g. physical condition, gender, reading skills, intelligence)
2. Social characteristics (e.g. public policies, social norms, discriminating practises, gender roles, societal hierarchies, power relations) and
3. Environmental characteristics (e.g. climate, infrastructure, institutions, public goods)

For a person to convert a bike to the functioning of mobility must have a personal characteristic of fitness and skill, there must be enabling non-discriminatory social characteristics and environmental characteristic of good climate and paved roads.

Various authors have attempted to describe capability approach; understandably this has tended to be biased towards the expertise of those authors. A clearer definition however is that advanced by Robeyns (2001, p.37) that

‘the capability approach is a theoretical framework that entails two core normative claims: first, the claim that the freedom to achieve well-being is of primary moral importance, and second, that freedom to achieve well-being is to be understood in terms of people's capabilities, that is, their real opportunities to do and be what they have reason to value. The approach has been developed in a variety of more specific normative theories, such as (partial) theories of social justice or accounts of development ethics. It has also led to a new and highly interdisciplinary literature in the social sciences resulting in new statistics and social indicators, and to a new policy paradigm which is mainly used in development studies, the so-called ‘human development approach’ (Robeyns, 2001, p.37).

Capability approach views the essential object of development as ‘the enhancement of living conditions’. This is founded on the preposition that ‘development is concerned with the achievement of a better life’ and that hence ‘the focus of development analysis has to include the life that the people succeed in living’. Sen’s capability view of development considers well being in terms of functionings, that is, what people are and do and more specifically in terms of capabilities in terms of what people are able to be or do ((Sen, 1992). In this sense, Sen evaluates the quality of life as a matter of evaluating freedoms, “seen in the form of individual capabilities to do things that a person has reason to value” (Sen, 1992 p. 19).

Provided below is a narration depicting the life of a participant from the study area, which the research uses to exemplify the application of capability approach within this project.

Mary is a widow, in her late forties. She moved to this border county of Western Kenya after the death of her husband who was born and raised here, but had settled in Nairobi, Kenya's capital where he picked odd jobs. He later married Mary and they had seven children. Mary compares this quiet village with the noise, dusty and insecure capital city. To provide for her children, she works in her small farm and retails cereals which she buys on wholesale during harvest and resale through the year. Even though it can be busy during planting and harvesting seasons, she likes it here, because, of fresh air, spacious homes, friendly neighbors. In the city, particularly where Mary lived within Kibera slums, everyone is squeezing together. Mary and her husband lived in a one room tin shack, that was the kitchen, bedroom, lounge area everything for her, her seven children and a husband. Mary used to wash people's laundry but together they did not earn enough to buy uniforms let alone feed on. After the passing on of her husband, she moved back to her matrimonial home, her sister sent her some money through mpesa which she used to buy her first stock of cereals. The problem though is everyone here plants those sorts of grains so she often has to wait until their stock runs out. Mpesa or money quick as its often referred to here is really good. She says, the village has no financial institution, but insecurity, disease, hunger and debts. So mpesa has helped them to save whatever amount hence be able to afford health, uniforms for their children and increase their stock. A lot of men, spend their time drinking, perhaps to forget their troubles, before Mary joined mpesa, her savings, as of a lot of other women

was under her pillow and was often targeted by these men. Now their savings are safe, now they can afford one things she believes is key, that is education for her children. She is convinced that her lack of proper education is to blame for position in the society and she endeavors to provide an education to her children, this she believes it equates to a better life.

Applying Sen’s ideas to evaluate the quality of life of the participants (in this instance Mary) could be summarised as follows: Given Mary’s ends (achievements) of life including food and shelter; education for her children; and health. The research utilizes Robeyns (2001) diagram to account for Mary’s capability set.

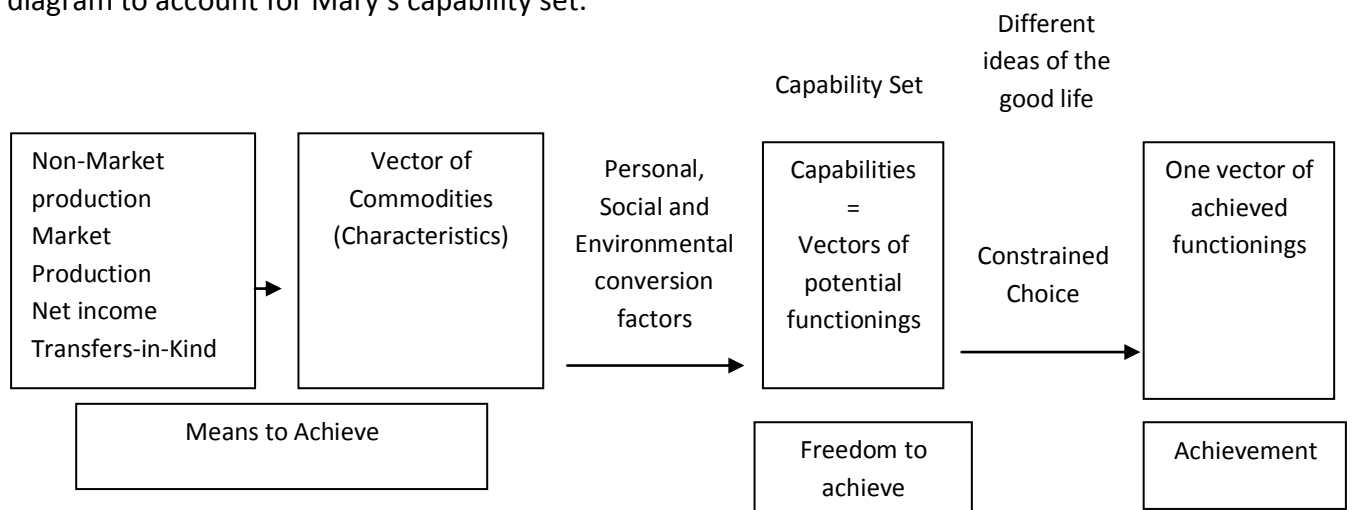


Figure 3.1 Different constituents of the capability approach and the role commodities play

The diagram specifies the fact that for an individual to achieve a particular end or a functioning which s/he values and has reason to pursue, that particular end must exist as a potential choice. Then the individual will need the means to pursue the end which might be in the form of market or non market goods, the individual will also need the freedom to achieve the particular end, this freedom would include personal characteristics such as a

skill, environmental characteristics such as a favourable weather and social characteristics such as an allowing and enabling social norms.

Mary's ends primary ends were her children's education and their life which included health and food. To be able to achieve this, Mary had the asset endowment of kiosk and money which she used to purchase cereals then resell in the kiosk through the year. She needed a capability of health and skill. She also needed to have personal characteristic of good strength to be able to work in people's farms, her kiosk and provide for her children. There was also the need for a favourable climate for the farming. There was also need for a favourable social environment that allows women like Mary to work in farms and trade freely. Initially she (women) would work in the farms but the husbands would come and collect the money. Mpesa has empowered Mary (woman) so she can receive, send and manage the resourcefulness of money without the men's intervention. In this example, mpesa emerges as a powerful tool and an enabler. Through it, Mary was able to receive and save money both for her business which was also used towards the household and for her children's education.

The case of Mary as with other participants it shows how the individual capabilities of individual are deeply influenced by overall framework in which those individuals live and breathe, such as the physical climate, social norms, an atmosphere of domination and contempt, violence caused by some form of racism, cultural expression and religious beliefs (Robeyns, 2001). Evidently these are not individual freedoms as they are beyond their control. Sen's capability approach incorporates those structures that go beyond individual's freedom whilst influencing their freedoms.

3.3 Operationalizing Sen's ideas

There have been various attempts to operationalize Sen's ideas. One such attempt was by Alsop et al., (2006; 2005). In their work, they define empowerment as enhancing an individual's or group's capacity to make effective choices and translate these choices into desired actions and outcomes, they tie this to choice. Within their context of empowerment, ICT emerges muscularly as a constructive tool in the process of empowerment (Davison, 2002). Alsop and Heinsohn (2005) view material resources, as the foundation of individual agency which, together with the structural conditions frame empowerment processes (Kleine, 2010). They use this background to put together a framework that connects 'individual agency' (measured in asset endowment, including 'psychological, informational, organizational, material, social, financial or human' assets) with an 'opportunity structure' (characterized by the 'presence and operation of the formal and informal institutions' and measured by the 'presence and operation of laws, social norms and customs'). They classify empowerment to include: Existence of choice; Use of choice; and Achievement of choice (Drydyk, 2008; Alsop, 2005). This work has been applied to World Bank projects such as rural water supply and sanitation and on school decentralization (Alsop and Heinsohn, 2005; Alsop, Bertelsen, and Holland, 2006).

Another application of capability approach is the Livelihood approach (Krantz, 2001; Kaushal, 2004). It provides a logical, consistent means for thinking through the complex issues and factors that influence the lives of the poor (Molla, 2007). It holds that, although the poor operate in a context of vulnerability, they have asserts and strategies to cope with that vulnerability in one sense and also appreciates the role of external structures to transform the lives of the poor in another (Cahn, 2002; Carney - 1999). The Department for

International Development's (DFID) Sustainable Livelihood approach is one of a number of conceptual frameworks which take an asset vis`-a-vis' vulnerability approach to the analysis of the livelihoods of poor people. The livelihood approach has and still is evolving. One such extension is: the Sustainable Livelihood Framework (SLF) which is extensively used by the United Kingdom's Department for International Development (DFID) to understand in a systemic way the elements influencing the lives of the poor (Krantz, 2001; Farrington et al., 1999). Duncombe (2008) demonstrates how the SLF can be applied to ICT4D research with microenterprises, while retaining the focus on poverty reduction through economic growth.

The choice framework was also founded on Sen's (1997) work, and was stimulated by Alsop and Heinsohn (2005)'s work (Kleine, 2010). It's important to observe that, in its current form, it is heavily influenced by the SLF and the in-depth research project with micro-entrepreneurs' use of ICTs in Chile (Heeks, 2010; Kleine, 2009). The choice framework can be explained through its pillars which include: outcomes; dimensions of choice; agency and; structures. Faithful to Sen's (1997) assertion that choice is both the aim and the principal means of development, this framework construes that the primary development outcome is choice itself (Kuklys and Robeyns, 2005). Secondary development outcomes depend on the individual's choice as to what lives they value (Sen, 1999) however and like other attempts to operationalise capability approach, here capabilities are not measured explicitly.

The dimension of choice encompasses: existence of choice; use of choice, and; achievement of choice (Kleine, 2010) which arguably is a close neat to another pillar that of agency which is an individual's actions that results into an achievement that can be evaluated in terms of that individual's values and objectives and is in turn enabled and partly evaluated through resource endowment (Sen, 1999). Kleine (2006) rightly, interprets resources here to mean

individual agency-based capability inputs which, together with structure-based capability inputs, can be converted into capabilities. They include: informational; cultural; material; social; geographical; natural; psychological, and; human.

In order to maintain the interconnection between individual actions and irreducibly social goods, the notion of 'structures of living together', introduced by the French philosopher Paul Ricoeur, appears, more appropriate in the context of development to refer to the reality of irreducibly social goods. Structures of living together as used here are structures which belong to a particular historical community, which provide the conditions for individual lives to flourish, and which are irreducible to interpersonal relations (Deneulin, 2008. pp. 105-124).

Another extension of capability approach is the Nussbaum list; however in understanding her stand point, it is important to examine other approaches that provide a list. Human development authors often advance a list, as a set of items indicating a quality of life or as basic human needs. These lists as Alkire (2002) argues could be advanced as 'one person's opinion' of what may be 'universally' true, or may be extremely vague or quite specific. These lists may be supported by appeal to philosophical argument, literally example, qualitative or quantitative evidence, broad consensus or common sense or may have direct economic or political implications. Some of the lists include:

- i. Max-Neef's matrix of 10 human needs
- ii. Cummings' 7 domains of well being
- iii. Narayan's 6 dimensions of well-being
- iv. Doyal and Gough's intermediate need

This study looks at Nussbaum's list in more detail because it stems from Sen's ideas and

‘articulates human flourishing in terms of capabilities, which are the set of valuable beings and doings that a person or society has a real (both internal and external) possibility (and reason) of enjoying’ (Nussbaum, 1995 p. 7).

Nussbaum (1995) has widely circulated and defended a list of 10 central human capabilities. These were based on her interpretation of Aristotle, and in an endeavour to extend Sen's capability approach. As Alkire (2000) writes:

‘These were intended to provide the basis for constitutional principles that should have been respected and implemented by governments’ (Alkire, 2000 p. 4).

Nussbaum’s list identifies only the set of human capabilities that are necessary for a dignified human existence anywhere. She Argues,

‘I believe that we can arrive at an enumeration of central elements of truly human functioning that can command a broad cross-cultural consensus’ (Nussbaum, 1995, p. 18).

In fact, she notes that her proposed list has already been revised a number of times and that it thus, in its present state, already represents a kind of ‘overlapping consensus’.

Alkire (2000, p. 53) makes a compelling argument in her attempt to elaborate on Nussbaum (1995) thoughts she observes that Nussbaum advances an ‘overlapping consensus’ with the same definition as John Rawls:

‘that people may sign on to this conception as the freestanding moral core of a political conception, without accepting any particular metaphysical view of the world, any particular comprehensive ethical or religious view, or even any particular view of the person or of human nature’ (Alkire, 2000, p. 53).

Nussbaum describes her central human functional capabilities in considerable detail, because they specify institutional or legal means that facilitate the concerned capabilities.

These are:

1. Life
2. Bodily health
3. Bodily integrity
4. Senses, imagination and thought
5. Emotions
6. Practical reason
7. Affiliation:
8. Other species
9. Play
10. Control over one's environment

Nussbaum (2000, p. 13) argues that:

'the account we search for should preserve liberties and opportunities for each and every person, taken one by one, respecting each of them as an end, rather than simply as the agent or supporter of the ends of others' ... 'focus on the individual person as such requires no particular metaphysical tradition ... It arises naturally from the recognition that each person has just one life to live'.

Arguably there is a firm ground from which she stands with such an argument; this ground can be explained through three different reasons as articulated by Alkire (2000 p.56):

'First real cultures are always dynamic and evolving as People are resourceful borrowers of ideas. Second, the 'argument for the good of diversity' is fine so long as cultural practices do not harm people. But since some practices clearly do, this 'objection does not undermine the search for universal values, it requires it'. Third,

relativist critiques of the 'paternalism' endorsed at some level by universal approaches is a double-edged sword. Many traditional value systems are paternalist in the strict sense of the word. More fundamentally, a commitment to respecting people's choices endorses at least one universal value, that of having the opportunity to think and choose for oneself' (Alkire 2000 p.56):.

It is however not entirely true that Sen does not provide a list. Sen does provide examples of lists but in an unsystematic way. These include being happy, being able to choose, having good health, being adequately fed and sheltered, having self-respect, being able to appear in public without shame, and taking part in the life of the community (Alkire, 2003). Though we may well value all these things, it is a rather strange list. It embraces subjective states (being happy) and objective states (being adequately fed), and culturally generalisable conditions (having good health) alongside specifically liberal values (being able to choose). In arguing it is a strange list, I am effectively endorsing, Gough's (2000, p. 6) conclusions that, it is not self-evident that all these are 'intrinsically' significant in defining the social good'.

By becoming predominant as a paradigm for policy debate in human development, capability approach (Ranis, 2004; Cruz and Stahel, 2009) has also inspired the creation of the UN's Human Development Index (HDI), a popular measure for capturing the freedom and multidimensionality aspects of human development, as it also accounts for health and education (Gasper, 2002; Ranis and Stewart, 2006).

The human development index (HDI) aggregates statistics regarding life expectancy, education, and income indices to rank countries into four tiers of human development. The human development Index rightly appreciates that 'development is much more than just

the expansion of income and wealth' and defined human development as 'the process of enlarging people's choices' (UNDP, 1990, p. 10). The human development index report correctly emphasises that, 'in principle, [the] choices [available to people] can be infinite and change over time. But at all levels of development, the three essential ones are for people to lead a long and healthy life, to acquire knowledge and have access to resources for a decent standard of living' (UNDP, 1990, p. 10).

Human development index distinguishes three central dimensions with development discourse as basic to human development. It then formulates a framework that seeks to measure a country based on these dimensions. For each dimension, the index selects a suitable indicator to represent and capture the essence of the dimension while 'balancing the virtues of broad scope with those of retaining sensitivity to critical aspects of [human development]' (UNDP, 1990, p. 13).

3.4 Epistemological criticisms of the capability approach

In framing capability approach, Sen remains very tactful, in certain elements making proposition while in others, leaving it upon practitioners to make certain choices. This style and the elements within capability approach have attracted criticism, however there is a consensus on the need to make the entire process more accessible and clearer to the public, it's this concern that informs the projects' methodological strategy and it is discussed in greater detail within the methodology chapter. This section however takes a stance concerning the criticisms that challenge the validity of capability approach as a viable evaluation tool.

Sen's capability approach views the essential object of development (and the entire economic exercise) as 'the enhancement of living conditions' (Sen, 1988; Alkire, 2005). This

founded on the belief that Development is attainment of a 'better life' (Anand et al., 2009) therefore the centre of analysis is the life an individual succeeds in living, and Performance Ethnography comes in handy with its ingenious ability to awaken an individual's life laying it bare for the audience to interpret. It suffices therefore, to assert that evaluation on the quality of life is in essence an evaluation on individual's freedoms (Sen, 1990). This then constrains the focus to: functionings (what person is or does) and; Capabilities (what person is able to be or do).

'Seen in the form of individual capabilities to do things that a person has reason to value' Sen 1999a p. 56)

Based on this assertion, several scholars such as Deneulin and Stewart (2009) posit that Sen fails to explicitly account for structures such as physical climate, social norms, cultural and religious beliefs which go beyond individuals control and seen in this light are not individuals' freedoms hence they argue capability approach is inadequate. However, such freedoms under capability approach are viewed as constraining or enabling structures, as they influence individual freedoms yet are beyond their control (Sen, 1992).

capability approach has also been criticised for being too individualistic, paying insufficient attention to groups and social structures (e.g. Corbridge, 2002; Devereux, 2001; Navarro, 2000). However, the debate on Individualism is not a new one and has prevailed particularly in Economics for a long time. British philosopher and political economist J.S. Mill's rightly affirmed that, men are not, when brought together, converted into another kind of substance, with different properties (Mill, 1979), attesting to the continuing debate which alludes to methodological individualism a view of the world in terms of individual atoms, that is, individuals first exist as distinct individuals, and then they form relationships and

engage in co-operative arrangements with one another, for the sake of the greatest individual advantage. In that framework, and as Nussbaum (1995) clarifies, the communal setting is seen as a set of individual atoms that have no links together except a binding common advantage:

‘According to which all social phenomena must be accounted for in terms of what individuals think, choose and do’ (Nussbaum 1995 p. 30).

Debatably, this notion has its roots from the enlightenment project (McLennan et al., 1992) and correlates to the development of the moral autonomy of the subject, which views the human subject as a source of an autonomous will, and alone responsible for his or her actions (L'Etang, 1992). Social atomism was first formulated in the contractualist theory of society, where society was seen as a voluntary association for mutual advantage (Deneulin, 2001). Arguably this was made possible by two advances:

1. Descartes’ disengaged rationality: A rationality which disengaged the mind from the body and from the world (Deneulin, 2001).
2. Galileo’s Resolutive Composite Method: Within which a subject of study could be deconstructed into its constitutive elements which could then be reconstituted in accordance with the law of logic (Apffel-Marglin, 1996 and Bhargava, 1992)

Akin to utilitarianism, Sen’s framework contentiously, endorses not only social individualism but also by making individual freedoms the evaluative space of well being, endorses ethical individualism. Critics allege that by failing to explicitly take into account structures of living together, hence go beyond the instrumental approach of individualism, capability approach is inadequate to account for people’s agency and well being (Gasper, 2002; Comim, et al.,

2008). Other scholars have also dismissed capability approach as endorsing social individualism and as such fails to recognize the interdependence of structures of living together (Gough, 2004; Giger, 2005).

Although Sen (1985; 1996; 1997; 1999; 2000; 2004) has idiosyncratically edged away from a much closed theory or dogma, and allowed customisation of capability approach, he however accounts for structures of living together as he explicitly sets out conversion factors as an evaluative space (Sen, 1993). In this breadth, varied literature often cite Charles Taylor's conclusion's

'Although in one sense all acts and choices are individual, they however are against a background of practices and understanding 'indecomposable kernel against which atomism must break its teeth' (Taylor 1995 p. 135-6).

Such is the view that questions economic policies which hold that structures of living together are merely instrumental in bringing about the individual state of affair. At the centre of Sen's capability approach is individual agency, which Sen (1992) defines as

'the realisation of goals and values she has reasons to pursue, whether or not they are connected with her own well-being' (Sen 1992 p. 56).

In emphasis, Sen illustrates that:

'The person is not regarded as a spoon-fed patient, in that the capability approach introduces freedom of choice amongst a menu of options (attainable functionings) into well-being assessment. But in separating the well-being aspect of personhood from the agency aspect for evaluative purposes, these doings, human activities, are necessarily seen in a particular light. They are evaluated as effects, which are

divorced from human intentions and the process of realising them. [...] But the processes of forming objectives, participating in shaping the conditions for action, and making things happen, are all divorced from what well-being is' (Sen 1999 p. 241).

Evidenced in this discussion, capability approach construes development as to expand the human capability options: the 'doings' and 'beings' in life. This view point is far removed from that of concentrating goods and services that underprivileged people need rather it focuses on human decisions as a key component that informs development (Giddings et al., 2002; Sen, 1983). This however introduces two key concerns: Firstly, to evaluate a personal decision, is problematic as people would tend to be untruthful on issues so personal as their decisions while others will be uncomfortable to let anyone into this personal space (Lasersohn, 2005; Simon, 2003), in order therefore to query these decisions and subsequent experiences, the research explores performance ethnography, which provokes narration among the participants, bring to light what would otherwise go untold; Secondly querying a decision is in itself controversial, that is, the act of choice, that of progressing from capabilities to achieved functionings, taking into account social structures and constraints. Ordinarily, it is difficult to distinguish between one who refuses to profit from an opportunity as a result of social conditioning and one who has freely declined to exploit the opportunity (Kincheloe, and McLaren, 2011). This position lends itself to a protracted debate between the metaphysical libertarianism and the hard determinism, the former taking incompatibilist position, arguing that determinism is false thus free will (the putative ability of agents to make choices free from certain kinds of constraints) exists or is at least possible. They claim that free will is logically incompatible with a deterministic universe and

that agents have free will. While the latter is biased to incompatibilism position, and endorses causal determinism and logical determinism and thus rejects free will. An engaging personal narration, will often expose the reasons for particular choice whether or not an opportunity was exploited, performance ethnography thus makes an inquiry on decision possible.

Sen (1999) uses the example of the fasting monk and the starving child to illustrate his point. This example though in as much as it is clear on the deprivation of the capability to have food on the part of the child raises questions on the part of the monk as to whether the monk acts as a free agent. On this background, certain literature suggests that capability approach is silent with regard to the capability to exercise freedom (Zimmermann, 2006; Srinivasan, 2007). However, this is like using the right lens but viewing from the wrong side of the glasses because capability approach doesn't mechanically dictate what aspects to evaluate, rather it provides an angle of thought in terms of map of events and the motivation for these events. Within the school of 'human scale development' developed by Manfred Max-Neef (1998) and others, these 'maps of events' are construed to be constant through all human cultures and across historical time periods and that what changes over time and between cultures are the strategies by which these needs are satisfied while Sen (1985) on the other hand views this 'motivation' within this map as an independent entity and not necessarily contributing to wellbeing. Both capability approach and fundamental human needs agree that only ends are of intrinsic importance whereas means are instrumental to reach the goal although in some situations this distinction often blurs as ends are simultaneously also means (Robeyns, 2005; Alkire, 2005).

The lucidity with which capability approach stresses how distinctive identities, and structures for instance influence one's choices, cannot be over emphasized. In his work about reasoning and social identity for instance Sen (1992) endorses the dependency of individual agency on structures of living together this is partly espoused in Nussbaum's (1993) reflections that practical reason is a pre-condition for exercising of freedom, never mind the fact that one needs to be free to access practical reason. Nussbaum (2003) like many social scientist, emphatically asserts that human agencies are empowered to understand themselves, hence interpret what they are and what they do and the languages needed for such interpretation are essentially social, and community is a structural precondition of human agency. In closing therefore, as much as Sen's ideas rightly bring back the focus of development to human beings, there will continue to be elements of incompleteness within the ensuing frameworks largely because capability approach targets a spectrum of issues within an individual, such issues that many research methods will be inadequate to unearth. This research therefore explores performance ethnography to deliver on the resourcefulness of capability approach.

3.5 Philosophical analysis of the concept of Poverty

Various literatures on poverty exist, a comprehensive one is that advanced by World Summit on Social Development which goes to lengths to classify different aspects of poverty. Other definitions include that of United Nations and World Bank. Based on the fine distinctions in literature, Sen (1983) suggests that Poverty is the inability to meet nutritional requirements, to escape avoidable disease, to be sheltered, to be clothed, to be able to travel, and to be educated.

This research utilizes a mix of descriptions in the literature to conceive a simple and a best fit definition of poverty within the precincts of Kenya villages adopting mpesa. Poverty as used in this project is a capability deprivation in well-being, comprising many dimensions, including: low levels of health; education; poor access to clean water and sanitation; inadequate physical security; lack of voice; low incomes; insufficient capacity and opportunity to better one's life; and the inability to acquire the basic goods and services necessary for survival with dignity. In this context, poverty entails a lack of basic capacity to participate effectively in society, hinting at powerlessness and exclusion of individuals, households and communities; susceptibility to violence alluding to living in marginal or fragile environments.

3.6 Substantive categories of poverty

Broadly, two categories of poverty have been advanced: absolute poverty and relative poverty (Ravallion, 2001; Zheng, 2001). Absolute poverty also known as destitution denotes a lack of, whereas relative poverty is having fewer resources as compared to others within the society. Hinged on this description so far, it suffices to allege that leading causes of poverty are scarcity of basic needs and barriers to opportunities. These causes can be triggered by various factors but once an individual, household or community is placed within the web of poverty, they are constantly tossed from side to side, where they exhibit multiple traits of people in poverty including: isolation, sickness, voicelessness, corruption, hunger, poor infrastructure. It is worth noting though, based on evidence from poverty studies (Kramer-Nevo, 2005; Sen, 1999; Ravallion, 2001); it is possible to break away from poverty, though the process is often slow and painful, unlike the causes which ordinarily are abrupt. For example a sudden loss of life, job or business in the part of a provider, may lead

an individual or an entire family to the place of poverty where rudimentary goods and services central for survival with self-worth are remote.

3.7 Dimensions of poverty and measurements of progress

In evaluating development, various frameworks rightly advance certain bench marks against which to measure progress. capability approach (as formulated by Sen) acknowledges this centrality, as it is founded on the premise of dimensions as indicators of progress, however, in accommodating other equally fundamental issues in a valuation exercise, such issues as time, diversity, Sen fails to determine what dimensions to include in a benchmark list. Sen clarifies:

‘The problem is not with listing important capabilities, but with insisting on one predetermined canonical list of capabilities, chosen by theorists without any general social discussion or public reasoning’ (Sen, 2004a, p. 77).

The absence of a list has attracted a lot of debate chief among them perhaps is Nussbaum’s (1999) proposal of a list which arguably is founded on Rawls’ project. That is, the idea of the citizen as a free and dignified human being. This protracted debate evidences the centrality of such a list and the vital need to have a clear, accessible and objective procedure of arriving at the list. This leads to a fundamental uncertainty that researchers grapple with and which Alkire (2007, p.118) rephrases in this question: ‘If poverty is conceived as capability deprivation, and if the task is to identify multidimensional poverty, what are the legitimate methods of defining the dimensions?’ While there is a consensus on the import of such a list, there is no legitimate procedure of arriving at it. Several authors have made

numerous contributions on the procedure to be followed. Some of the procedures advanced include, one by Alkire (2007), that:

1. Utilizing existing data;
2. Making assumptions that are perhaps theory-based;
3. Taking advantage of existing lists generated through consensus;
4. Employing current deliberative participatory processes; and
5. Proposing dimensions based on empirical studies of people's values and/or behaviours.

Evidently, at the heart of this deliberation, are the dimensions of human development in general and their selection process in particular. Testament to Sen's (1985) ideas, this selection process needs not only rigour but also openness. Pursuant to this trait scholars (Alkire 2002; Grusky and Kanbur 2006; and Robeyns 2005) have suggested the application of a 'deliberative participation process that engages practical reasoning' in the selection. In the continuing dilemma, Finnis (1980) joins the debate with a proposal embedded on Aristotelian ideas, an approach that develops an objective account of human flourishing, and is open to plural interpretations. These sentiments emphasize Sen's (1985) thoughts:

'In all these exercises clarity of theory has to be combined with the practical need to make do with whatever information we can feasibly obtain for our actual empirical analyses (Sen, 1985, p.49).

Nussbaum (2003), among others, maintain that a specified 'list' of domains or central capabilities is critical in ensuring that capability approach is authoritative. In a rejoinder, Sen (2004) writes,

'I have nothing against the listing of capabilities but must stand up against a grand mausoleum to one fixed and final list of capabilities' (Sen, 2004a, p. 80).

As a riposte, Nussbaum (2003) argues, that if left 'open-ended', we run a risk within capability approach of prioritizing and expanding wrong freedoms:

'Capabilities can help us to construct a normative conception of social justice, with critical potential for gender issues, only if we specify a definite set of capabilities as the most important ones to protect. Sen's 'perspective of freedom' is too vague. Some freedoms limit others; some freedoms are important, some trivial, some good, and some positively bad. Before the approach can offer a valuable normative gender perspective, we must make commitments about substance'. (Nussbaum, 2003, p. 33)

Superficially, it can be argued that, human development makes one-size-fits-all list of poverty dimensions appealing as it draws from a plethora of specialities including ecological economics, feminist economics, sustainable development and welfare economics and is also by nature sensitive to globalization. Conveniently, scholars from different fields making a contribution to human development are not expected to indulge in a laborious task of defining the domains rather use a single authoritative list sharable internationally as a guide. Nussbaum (2000) makes this argument and goes further as she links such a list to maintaining a critical edge.

However, Sen (2004) makes a compelling argument, one that rekindles the nature vs. nurture debate, he [Sen] avows:

‘pure theory cannot “freeze” a list of capabilities for all societies for all time to come, irrespective of what the citizens come to understand and value. That would not only be a denial of the reach of democracy, but also a misunderstanding of what pure theory can do....’ (Sen, 2004a, p. 78).

In this breadth, a ‘one fits all’ list, takes a tabula-rasa view of mankind in generations to come. In that, it makes assumption and decides for them not knowing what would inform their pursuits. It is in utter disregard of miscegenation and one which psychologist Donald Hebb disqualifies in this question: Which contributes more to the area of a rectangle, its length or its width? (Hebb, 2002). This analogy masks the fact that there are many individuals with varying values and abilities, and that it is meaningful to talk about their differences. This echoes Sen’s (2004) argument:

‘To insist on a fixed forever list of capabilities would deny the possibility of progress in social understanding and also go against the productive role of public discussion, social agitation, and open debates’ (Sen 2004a, p. 80).

Therefore, central to a capability approach evaluation, is a selection process of the domain that matters and as Sen clarifies, the process need not be one of formal democracy nor of deep deliberative participation, but some attention to people’s present values seems essential:

‘In the democratic context, values are given a foundation through their relation to informed judgements by the people involved...It is not so much a question of holding

a referendum on the values to be used, but the need to make sure that the weights – or ranges of weights – used remain open to criticism and chastisement, and nevertheless enjoy reasonable public acceptance. Openness to critical scrutiny, combined with – explicit or tacit – public consent, is a central requirement of no arbitrariness of valuation in a democratic society’ (Sen, 1997, p.206).

Fundamentally capability approach accentuates the expansion of valuable freedoms, consequently, there two salient processes in understanding progress so us to reduce capability poverty, and these are:

1. Identifying freedoms which the people value and;
2. Prioritizing the freedoms that the people value.

This then presents questions on how to determine what matters, who can determine what matters, what must inform such a judgement and how to reach a resolution when there are contradictory tones on what matters or conflicting dimensions of value. So far there remain no guidelines or agreements on how to resolve the central issues elicited in the questions. Grusky and Kanbur (2006, p. 12) observe that ‘economists have not reached consensus on the dimensions that matter, nor even on how they might decide what matters’ However, these issues are inescapable in operationalization of capability approach, in fact, the overall success capability approach is hinged on the procedure of selecting domains, and how far the domain go in representing the freedoms of the individual in question.

3.8 Selecting Domains that matter

On the face of it, there are distinct reasons why economists might consider certain dimensions to 'matter'. However, this exercise employed the following three reasons:

1. Instrumental importance for achieving other poverty reduction goals such as empowerment;
2. Anticipated outcomes of investments that are to be monitored such as education; and
3. Direct poverty measures that represent the ill-being of an individual or a population such as insecurity.

This research project favours performance ethnography as a means of allowing an open, exhaustive, and engaging methodology of selecting domains that are representative and embedded on what people value. This is methodology as used with capability approach is rich yet novel but its characteristics are not entirely foreign to capability approach. By nature, capability approach allows and engages with a whole surfeit of methodological strategies, ranging from quantitative, qualitative, participatory, or subjective data. It has also been used to query data of income or financial nature although 'income data alone are perhaps the crudest form of measurement' (Alkire, 2005).

This researcher transforms the interviews carried in Kenya among the poor mpesa users into a dramatic, poetic text. In turn, these texts are performed, given dramatic readings, which enables the participants relate with ethnographic experience of the researcher (Denzin, 2003; Phelan 1998) the copy renders performance authentic and allows the spectator to find in the performer "presence" . . . [or] authenticity' (Phelan, 1998 p. 10). Interviews then

become a simulacrum, a perfectly miniature and coherent world in its own right (Dillard 1982 p. 152). Here, interviews are used poetically to engage the 'spectator' and in that moment, teller and listener, performer and audience, share the goal of participating in an experience that reveals their shared sameness.

There can be an expectation of characteristic that such a list of valuable dimension should exhibit. This research explores performance ethnography to draw the list of dimensions that matter. This process is not only open and individually centred but it also meets Robeyns (2003) characteristics' demand, such demand as:

1. Explicit formulation: With dramatic text, narrating personal values, the readers are made aware of why certain dimensions matter, this varies from individual to individual.
2. Methodological justification: Performance Ethnography is open to critique and modification and can tap into the author's experiences as well as that of the participants. Within this exercise it has utilised focus groups and interviews, corroborating the valuable dimensions in the process.
3. Two stage process: In drawing the list of valuable dimensions, the research utilized the data from the focus groups and interviews as two stage process. It then conducted a further stage, where the researcher returned to the interviewees with performances. This ensured that the final list was not only comprehensive, but also representative of the participants.
4. Exhaustion: Finally the research performed the dramatic texts that were testament of the list of dimensions to audiences independent of the respondents. The aim was

to provoke another round narration, a response exhibiting disagreement or agreement. The respondent, drawn from different parts of the country and ranging from University students to elderly women, identified with the performances, and the feedback was overwhelming. It was intriguing as certain responses were touching specific struggles and puzzlement events within the dramatic texts, events, that one would not be expected to pick on unless he/she had a similar experience.

Ongoing deliberative participation, when it works well, seems to be the ideal forum for selecting capabilities and dimensions. In practice, however, participatory processes may be subject to a number of distortions (Chambers 1997; Deneulin 2006). Power imbalances can derail the discussion and thus only the views of the elite dominate. In situations of minimal trust or conflict, it may not be possible to engage in a values discussion. Therefore a participatory process does not always generate value judgements that accurately identify and reflect the values of a group.

3.9 Conclusions

This chapter has cut out a space for capability approach as a inimitable evaluative framework particularly in its focus on human beings in what they value doing and succeed in being. This chapter has exemplified various extensions of capability approach and then focused on its epistemological criticisms. It has also qualified the capability approach as a fitting framework not only for this particular case but within the human development discourse at large.

Fundamentally, capability approach focuses on valuable dimensions. These dimensions relate to a life an individual values and has reason to pursue. Within the precincts of this

study, the research interrogates the impact mpesa has on this valuable dimension. In order to understand whether explicitly or implicitly mpesa has created new capabilities or enhanced existing ones, it is essential to establish the valuable dimensions. The next chapter therefore, borrows insights from the literature on multidimensional poverty and on valuable dimensions selection (also called dimensions of concern or that matter) and then reviews the literature on mpesa, it then intimate the richness within this particular approach.

This chapter has also argued against a single list of dimensions of poverty. However, it recognizes the divergent views that exist concerning the dimensions of concern, and as Robeyns suggests, a practice in which authors explicitly describe how and why they chose particular dimensions, would be helpful. Evidently, poverty is culturally embedded and has a characteristic of time these factors disqualify a one fit for all list of concerns. Therefore even a descriptive short paragraph of the reasons for selecting domains would be sufficient. This in no way disqualifies similarity over time and between cultures rather such a paragraph could begin to create consensus among economist and with increasing attention on dimensions of concern, there may be a legitimate approach of selecting domains of concern in any case.

This chapter has demonstrated the intricacies of evaluating multidimensional poverty. It discusses the selection procedures within the literature and intimates the fitting method which will be discussed in the next chapter. Domain selection is the first stage of multi dimensional poverty evaluation, the research uses performance text to resolve the issues raised and evaluates the impact of mpesa using capability approach. The subsequent stages include:

1. Choosing domains or dimensions: this involves conducting focus groups to understand the participants' dimensions of concerns.
2. Choosing relevant indicators: carryout interviews to select the capabilities made available or enhanced through mpesa adoption.
3. Model interactions: this is a critical analysis of the interaction between dimensions of value in stage two; it involves performing the interview scripts to an audience so as to gain insights on what is of priority and how the dimensions influence each other.
4. Setting relative weights: an after discussion that draws from the performance text and aggregates each dimension and indicator. This stage takes into consideration individual and group circumstances.

Chapter 4

4.0 Methodology

Within social research there exists a responsible expectation on the researcher to be able to answer certain underlying questions before hand. Some of the questions include those relating to accuracy, objectivity, generalization and ethical issues. The researcher is required to access the credibility of the participants while making sure their rights are not infringed upon, such that the research remains ethical and fair. At the same time in his analysis and synthesis, he is equally expected to maintain an appropriate breadth, depth, rigour, consistency and clarity. Arguably this path aligns to Denscombe's (2003) discourse on social research, which lists similar governing questions, including the relevance of the research in the current social context and its feasibility.

This chapter is founded on such an expectation as it focuses on the methodological approaches applied within this study which largely intends to create new insights on how performance ethnography can illuminate valuable domain selection within a capability approach evaluation using mpesa as a casing example. This process constitutes a number of activities including generating, analyzing, interpreting data and then drawing conclusions which understandably spills over to the final section.

This section has three distinguishable parts. In the first part, I use Saunders et al. (2007) research process to demonstrate the methodological journey undertaken within this study and the criteria against which the research should be judged. The second part captures the first leg of the field work, which utilized focus groups to engage with the local community in drawing the participants' valuable dimensions created or enhanced by the mpesa. The third

part demonstrates the second leg of the field work which employed interviews and performances in understanding the value of the mpesa on the life the marginalised poor pursues. This section features dramatic text rewritten from the interview scripts. These dramatic texts served to get the participants to bare their souls and in so doing, illuminate the interaction between mpesa and the dimensions of concern. These Performances also make sites of oppression visible in the process, affirming an oppositional 'politics' that reasserts the value of self-determination and mutual solidarity (Denzin, 2003).

In addition, consideration of ethical issues and limitations of the research methodology are provided. Overall, the chapter facilitates replication of the research methods employed, supporting the study's reliability (Fink, 2003). The focus groups and the performance interviews were conducted in Kenya, Bukhalalire sub location, in the Western county of Busia and the study was approved by the Location and Sub-location heads.

4.1 Why not quantitative research design?

Considering Sen's inexplicit formulae on domain selection and the research's objective of illuminating the valuable domains created and or enhanced through mpesa among the poor of Bukhalalire, the research had to look beyond summations of monetary transactions and development census. This disabled the viability of a quantitative strategy popular with material progress and linear models of progress which as Bryman (2001) suggests, accentuates quantification in the collection and analysis of data so as to understand a phenomena or test a theory. Quantitative design portends data or evidence based on numbers. It has a large following from the positivist end even though it is used at times by interpretive and critical researchers (Oates, 2008). Quantitative research design stresses

manipulation, control, and causal deterministic reasoning. The simpler issues are examined at the expense of the more complex. Idiosyncratically, measurements are devised to suit a priori hypothesis, while other possible measurements and data collection are completely overlooked (Ballinger, 2006; Ballinger, 2004; Curtin, 2006)

Some authors have suggested that, Quantitative Methodology focuses on the objective rather than the subjective (Steward, 2006). Its steps consists of: data Collection through surveys or experiments of a specified sample; subjecting the collected data to a mathematical formulae or hypothesis to identify anomalies; Identification of relationships using statistical analysis; Producing results in form of charts or tables. Such a clear-cut pathway contrasts the intricacies and obscurity that exists in any research. It is therefore no surprise that researchers using quantitative strategies tend to delve deeper into various categories of quantitative methodologies using various types of data within those categories. Whilst some of the data are already in numeric formats, other data are often coded so they become mutually exclusive, exhaustive and consistent. The primary aim of data analysis is to look for patterns and draw conclusions. There exists a wide range of techniques for analysing quantitative data, ranging from: tables, charts or graphs to more complex statistical techniques such as SPSS (Oates, 1998).

The appropriate research method would depend on the research objectives and the type of data required while justifying the findings. This research aims at illuminating valuable domains within a capability approach evaluation of mpesa in the rural Kenya using performance ethnography. This therefore confines the research into two fundamental phases, dictating the methodology within each phase:

1. Draw out capabilities set as development indicators for the mpesa adopters.

2. Evaluate how the mpesa is expanding and strengthening those Capabilities.

The first phase, which involves drawing a capability set, is not new one within the development discourse. Many authors applying Sen's ideas have tended to draw a capability set (Nussbaum, 2000); however they fail to make explicit reasons for selecting those particular domains (Alkire, 2005; Robeyns, 2003). This project is unique within the precincts of capability approach, as it does not only seek to make clear the list of valuable domains and the reason for selecting those domains, but more importantly it involves both the participants adopting mpesa and the readers of this document in the domain selection by 'staging' the dramatic texts that inform the list of valuable domains. This effectively recreates the past from the experiences of the participants and lucidly paints the ethnographic experiences to the reader. This performance, in one sense is an imitation and reconstruction but in another sense, it is a struggle, an intervention, a social political act hence it is not only very illuminating but also quite emancipatory (Conquergood 1998 p.32).

Viewed as struggles and interventions, performances and performance events become transgressive achievements, 'political' accomplishments that break through "sedimented meanings and normative traditions" (Conquergood, 1998 p.32). This approach therefore, will not only exhaust the capability set but it effectively affords such a list its legitimacy. This approach aligns its self with a qualitative strategy which here is construed as the flesh that must hold together the bone structure of the research findings.

4.2 Qualitative Research Design

Different scholars (Richardson, 2002) have identified the differences between qualitative and quantitative research. Corbetta (2003) and Maxwell (1998) argue that qualitative

research is open and interactive and observation precedes theory whereas quantitative research is structured and theory precedes observation. However, Crotty (1998) disagrees and narrows the differences to the level of methods. In conclusion, one of the key issues differentiating between qualitative and quantitative research approaches is the nature of data. In quantitative, it is hard, objective and standardized but in qualitative, it is soft, rich and deep (Corbetta, 2003). Maxwell (1998) added the interactivity to these features of qualitative research. In this research, the nature of data required is rich and deep to be able to accommodate the research's aim. The richness is necessary in order to: firstly, identify the journey into the poverty web (a net or mesh of capability deprivation including material poverty, insecurity, powerlessness with causal interlink reinforcing each other making it difficult for participants to escape from their trap) and; secondly, identify the wellbeing brought about by the mpesa. To develop this richness, it was necessary to apply qualitative strategy to investigate in-depth the understanding of human behaviour and reasons governing these behaviours as they interact with mpesa, through querying the 'why' and the 'how' rather than just the 'when' and the 'where' (Richardson, 2002; Rhoads, 2003).

The research revised Maxwell (1998) model to acknowledge the centrality of accessibility and also depict the important link that exist between the pilot study and the methods, which Maxwell (1998) fails to appreciate. The pilot study carried out in the first year of this study was important as the results informed the selection of the methods which were ultimately used and rendered other methods which the research had planned to use, unfeasible. Those results had suggested: a causal link between culture and the unprecedented adoption of mpesa; mpesa usage and women empowerment; transparency

in governance. Maxwell (1998) also overlooked the centrality of accessibility, which was significant in this study.

The research relies on the people that are representative of the community to provide a capability set through focus groups then it conducts interviews with the people in poverty. The interviews were intended to illuminate the impact of mpesa on the valuable dimensions that had been selected during focus group. However, those interviews unearthed even a more exhaustive list of the valuable dimensions than the list from the focus groups, thereby making explicit the relationship between the valuable dimensions in one sense, and in other explaining the impact of mpesa.

4.3 Research Stages

One of the most common issues within the research design discourse is that scholars disagree about the name, the order and the nature of research stages. Such disagreements are very clear between Crotty (2007) and Saunders et al. (2007). Saunders et al. (2007) classified research into six stages and labelled the model as 'the research onion', to include: philosophies; approaches; strategies; choices; time horizons; techniques and procedures. On the other hand, Crotty (2007) narrowed them down to be: epistemology; theoretical perspective; methodology; methods.

The research favours the layers of Saunders et al.'s (2007) research 'onion' because of its detail and uses it to demonstrate the various stages of this study and how each contributed to answering the research question.

4.3.1 Research Paradigm

Research paradigm provides a conceptual framework for seeing and making sense of the social world (Burrell and Morgan, 1979, p. 24; Bassey, 1995, p. 12). This research aligns with critical inquiry and incorporates dramatic text. In so doing, the study does not only bring to the fore the hidden or taken for granted but it also critiques, challenges, transforms and empowers the participants. Marx (1967, p. 212) argues that at the heart of critical inquiry is “relentless criticism for all existing conditions, relentless in the sense that the criticism is not afraid of its findings and just as little afraid of conflict with powers that be.” Within this endeavour, mpesa does not only accelerate the socio-economic goals of the local poor but it is construed as an instrument of power, it takes that which exclusively belongs to men and apportions it to women. The ingenuity of the participants in their usage of mpesa exposes those structures in the society that reinforce or challenge the distribution of power.

This approach ‘contrasts between a research that seeks merely to understand and a research that challenges, between a research that reads the situation in terms of the interaction and community and a research that reads it in terms of conflict and oppression, between a research that accepts the status quo and a research that seeks to bring change’ (Crotty, 1998, p. 113). As a critical study using qualitative method this research work differs from a mainstream qualitative study in that the research question and data collection encapsulated within the performance ethnography approach, sets out to make the workings of a societal power visible. This transcends mpesa adaptation, and looks deeper into culture, poverty, and power.

In looking at the participants with a view to establish their dimensions, it becomes apparent that certain interests are privileged above all others; while other interests are marginalised

or oppressed. The main goal then becomes, to critique, to uncover and challenge the assumptions and social structures that oppress. The interest here therefore transcends the cultural interpretation of human interaction with mpesa; it takes into account the historical, economic, and political structures that have an impact on the culture, poverty and subsequent adoption and usage of the mpesa. Critical ethnography “broadens the political dimensions of cultural work while undermining existing oppressive systems” (Fontana & Frey, 1994, p. 369).

Performance ethnography is well suited within critical inquiry, this is because with dramatic text, implicit assumptions of certain social circumstances can be raised to question; where it colours certain conditions with evaluative shade, or makes outright judgement about them; or where it distorts, misinterprets, or offers a partial, incomplete version of social events, it can be subject to criticism. Once a text passes from its author to a reader, it takes on a life of its own, what interpretations the text will plausibly bear are legitimate whether or not the author intended them. The author’s intentions are in no way a constraint on the reader’s interpretive prerogatives (Evidenced Foucault, 1979)

In its explicitism, the research goes beyond simply critiquing social structures and power relationships, to pointing out positive possibilities and articulating a better, more just and workable application of technology, in this case mpesa. The meanings individuals make of their social situations are indeed important to critical methodology, but it was also important to place specific meanings, experiences, and practices into wider social structures in an attempt to dig beneath surface appearances. The choice of this approach was partly because of my experiences as a young person growing up in Kenya, which now causes me as a researcher to look back and to question oppressive practices and the taken-for-granted

ideas. This is useful in carrying out auto-ethnography, as it provides an additional layer of analysis. The performances themselves demonstrate a style of crucial textual analysis that is useful in analyzing other cultural artefacts in order to reveal their ideological content and implicit normative commitments.

4.3.2 Research Approach

A combined approach, using both abductive and deductive elements, was used for this study. Abductive approach was used to examine themes and categories that emerged from the data. Elements of deductive approach were also integrated into the research, with existing theory being used to formulate the conceptual model and inform the selection of themes. This combined approach was employed because the research was interested in identifying the capability set of the marginalised poor of Bukhalalire as well as understanding the development indicators availed and enhanced through the adoption of mpesa.

The seminal work of Yin (1994) on the case study approach informed the research strategy with respect to data collection. Although Bukhalalire is a relatively small Sub-location, it is densely populated with the lingo varying from village to village and between different age groups. The community is endowed with scarce resources to its disposal and a local government administration that is abusive to the local poor, causing animosity and suspicion from the locals. By consequence, the above information informed my decision to recruit three research assistants, who helped with organising focus groups and laying bare interview scripts by explaining the phrases used by the participants in plain language. The research then selected representatives of the community from the various categories

including the women, the elderly, the youths, the church, the sub-location administration; these representatives formed the focused samples.

Faithful to Qualitative Methodology strategy, this entire exercise from participants' selection to data analysis focused on subjectivity rather than objectivity, and it consisted of the following steps (Ballinger, 2006 Ballinger, 2004; Curtin, 2006):

1. Collecting the required data through interviews, focus groups, and direct observation of the participants
2. Deeply describing the situations, processes, entities and interactions observed, and,
3. Examining the focused sample to identify the problems in it.

At the start of the focus group discussion, I designed a thematic checklist that was based on capability approach and that was sensitive to the multidimensional poverty of the study area, this was informed by the findings from the pilot phase. Maxwell's (1998) model for 'contextual factors influencing research design' was used to inform this research design which was an interactive design in which the next stage of the research was fine-tuned as a result of the outcome of the previous stage as elaborated in Maxwell's assertions (Maxwell, 1998 p. 70):

"In a qualitative study, the activities of collecting and analyzing data, developing and modifying theory, elaborating or refocusing the research question, and identifying and dealing with validity threats are usually going on more or less simultaneously, each influencing all of the others. In addition, the researcher may need to reconsider or modify any design decision during the study in response to new developments or to changes in some other aspect of the design"

Bickman et al. (1998) supports this position which evidently contrasts the linear research design model. The table below illustrates the different sample from which data was collected and the data collection method that was used for each sample.

Sample	Data Collection Method		
mpesa Users	Interviews	Observation	Focus groups
Non-users Beneficiaries	Interviews	Focus groups	
mpesa Booth Attendants (Employees)	Observations	Interviews	
mpesa investors (Safaricom)	Documents		

Table 4.3: Data Collection Methods

Attempts were made to seek an interview from Safaricom, mpesa’s parent company; however they declined an interview with the researcher. The researcher intended to learn from the company, particularly their perception of mpesa’s benefits to the local people, it was hoped that the company could also hint at an estimate of the regional total transactions handled through mpesa and perhaps compare the figure to other regions that are not secluded from financial institution. The researcher would also have asked how the company was addressing issues of insecurity, line congestion and data protection as had been raised by the users and finally how the company was dealing with the competition from other players like Airtel Money, Yu-Cash, Orange Money and Tangaza. These issues are not necessary in illuminating mpesa’s impact on the local poor; however, they give a complete picture of mpesa and perhaps the mechanism that informs its increasing popularity.

4.3.3 Research Choice

'Mixed method' research was chosen for this study as it incorporated the use of both focused groups and open interviews as data collection techniques. As proposed by Saunders et al. (2007), a major advantage of using mixed methods over mono-methods, is that triangulation can take place as data is corroborated, this processes are discussed in greater detail in the subsequent sections within this chapter.

4.3.4 Techniques and Procedures for data collection

The inner layers of Saunders, et al., (2007) research model intimate the techniques and procedures for the data collection that were utilised in this particular exercise. The research carried out focus groups in order to draw out the valuable dimensions of the people of Bukhalalire and examine those dimensions as they are influenced by mpesa. They were successful in reaching many of the residents of Bukhalalire sub-location; however, they evidently were not exhaustive as many of the representatives in the focus groups were themselves not poor as compared to the majority of the residents of Bukhalalire. Besides, it was difficult to get the participants to tell of the personal experiences with mpesa, as they were suspicious of victimisation, the research then resorted to carrying out interviews with those in poverty adopting mpesa. Both exercises are discussed in detail in the subsequent sections within this chapter.

4.6.1 Performance, performances and performativity

Performance is an equivocal concept and for the purpose of analysis it is useful to distinguish between two senses of 'performance' (Denzin, 2003). In the more formal sense, performance refers to a framed event (ibid). Performance in this sense is an enactment out

of convention and tradition (Denzin, 2003; Schechner, 1997). Performances are a means to knowing about experiences, and they are also ways in which we define our personal, social, and cultural identities while dramaturgy is the examination of the performances we put on for others in our everyday lives. Performance ethnography is used within the precincts of this study, is therefore a qualitative research method that 'explores how social communities are sustained and their values expressed and sometimes changed through performative practices such as rituals, ceremonies, rites of cultural practice, and oral history' (Denzin, 2003). Schechner (1997) defines a performance as 'restored behaviour', to emphasize the symbolic and coded aspects of culture. Schechner understands performance as a continuum. Not everything is meant to be a performance, but everything, from performing arts to politics and economics, can be studied as performance.

Within performances, authors often incorporate scripts; these are guidelines for interaction based on cultural conventions. They reduce uncertainty about how to behave and define situations. Performativity on the other hand is a related concept that emphasizes the political aspect of performance and its exercise of power is performativity (Denzin, 2003).

Performance therefore:

'Presupposes a preexisting subject, performativity contests the very notion of the subject performativity is a property of; at least some aspects of; everyday life, there is nevertheless an important distinction to be made between everyday performance and the more extraordinary performance of theatrical or ritual events' (Langellier, 1999 p.13).

The idea of performativity as introduced in the first chapter of Gender Trouble when Butler (1987) states that :

‘Gender proves to be performance that constitutes the identity it is purported to be. In this sense, gender is always a doing, though not a doing by a subject who might be said to pre-exist the deed’ (p. 25).

She then quotes the claim Nietzsche makes in *On the Genealogy of Morals* that

‘there is no ‘being’ behind doing, acting, becoming; ‘the doer’ is merely a fiction imposed on the doing—the doing itself is everything’ (1887, p. 29).

The enthusiasm and utter excitement of the interview preparations was no surprise. As the interviewer, I was acutely aware of the disconnect between the agitation of the people’s representatives in the focus groups and the people’s needs and desires. However, for the interviewee it was a new garment of acceptance and self worth. Growing up in this part of the country, from a privileged background, my family made an instant drop into the place of poverty when my father (the breadwinner) suddenly died through a road accident. Unlike the focus groups’ passionate tales of a systemic descent into the place of poverty, many families like mine that were struggling to tear themselves from the fetters of poverty did not get the privilege of prior warning. It almost seemed like a dream, yesterday they were so wealthy with every trappings of power in the village and being worshipped by the locals, while today they have no shelter, no food nothing, just bare feet trying to find a right balance. Considering the my experiences implanted in the struggle to break free from the web of poverty and the pilot study findings that tell poignant stories of the place of poverty, dramatic text seemed most ideal as the act of performing “intervenes between experience and the story told” (Langellier, 1999 p.128). This satisfies the call to performance by many authors, not least among them is, Conquergood (1991), who argues that:

‘if the world is performance, not a text, then today we need a model of social science that is performative’ (Conquergood, 1991).

The auto ethnography, as used here depicts a form of self-reflection and writing that explores the researcher's personal experience and connects this autobiographical story to wider cultural, political, and social meanings and understandings (Denzin, 2003). An elderly woman narrated to the researcher how the orphans left to her now bear the weight of the village: they work in peoples farms in the evenings, spend the night in sacks out in the cold and in the morning they are in school. She tearfully reflects, ‘my grandchildren are like donkeys they have a good memory of the load they carry, and when treated inhumanely they remember the scent and the place. They remembered how I was battered labouring in the farms, they remember the nights we drunk water, said a prayer and slept, the stomachs rumbling, begging for something solid, whatever it maybe’. She recalls when they asked the village representatives to push for free education then they could save money from the casual labour to buy food. However since this would impact on the farms of the representatives who employed casual labourers, they instead agitated for a free packet of milk, who would have milk knowing their mother was starving to death? Such is the disconnectedness that exists between the poor and the village representatives and so it would be misleading to relay on village representative as the primary source of data. Many a research missed the real struggle as a result of visiting an area for days, collecting data and using excerpts to support a hypothesis.

This piece of research dramatizes interviews carried on mpesa adopters of Bukhalalire, as a ‘way of doing ethnography’ and as a ‘method of understanding and collaboratively engaging with the meaning’ of their experience (Fischer et al., 2004). Traditional ethnography

represents attempts to write and inscribe culture for the purposes of increasing knowledge and social awareness. Performance ethnography represented as dramatic texts, then presents a method of representation and a method of understanding (Fischer et al., 2004; Denzin; 2005). Critical performance ethnographers go beyond thick description of local situations to resistance performance texts events that urge social transformations.

In reporting the interviews, the research utilizes dramatic texts, otherwise referred to as spoken-word performance, which allows audience members to become active players in the staging and interpretation of the narrative and experiences it represent. Mienczakowski (2001 p.468) and Richardson (2002), all appeal for this approach by agitating that the ethnographic text be given back to the readers and 'informants in the recognition that we are co-performers in each other's lives' (Mienczakowski, 2001 p.468). This exercise turns the interview scripts into performances, which is not just a method of understanding and interpreting the data collected, but is also a method and technique for excavating the 'guarded' data.

Performance as incorporated in this study, is not new to ethnographic research, McCall (2000) narrates how in the late 1980s and 1990s, sociologists began to turn their ethnographic field notes into performances and theatre (McCall, 2000 p. 423). From social science, it inherited an emphasis on ethnography; from the art and humanities, it inherited an emphasis on performance and interpretations. Denzin (2003) establishes the place of performance when he reaffirms, transgresses, 're-inscribes and passionately reinvents' (Diamond, 1996, p. 2) a repressive understanding that circulates in daily life using performance. He demonstrates how performances are embedded in the language and culture (Austin 1962; Derrida, 1973,1988; Butler, 1993a, 1993b, 1997), in a sense asserting

Goffman's (1959, p. 47) position, arguing that 'all the world is not, of course, a stage, but in the process the fundamental ways in which it isn't becomes blurred'.

Another view is provided by Doyle (1998) who integrates Nietzsche's view of the performative to 'a number of productive 'turns' in twentieth-century critical thought' (Doyle, 1998 p.77), including the linguistic turn of Saussure (1966), which treats the world as a set of representations; the early Warschauer (2004), who advocated the pictorial turn in philosophy, an iconographic method for reading art and the world as a text; the narrative turn, which 'historicizes the genre of oral anecdote, autobiography [and] personal narrative'; the cultural turn of (Taylor, 1995) and Conquergood (1985), which sees culture as a performance; and, more recently, the performative-performance turn, shaped by the work of Butler and others,' the testing of theory by performance and performance by theory'(Turner, 1986b, p.78).

McCall (2000) relates the history of performance ethnography with the continuing discussion of performance art. She observes that the term performance entered art and academic discourses in the 1970s, giving a name to a new visual art form while distinguishing dramatic scripts from performance onstage (McCall, 2000, p.421). Performance art as a movement predate, while running a long side the futurist of the 1910s and continued with the Dadaist cabaret movement of the 1920s, the surrealism movement (1924 to the mid-1930s), and Brecht's experiment with the theatre of the mind, culminating in mid 1960s in an interdisciplinary, often multimedia kind of production as it has come to be the labelled 'performance art' (McCall 2000 p.421; Stem and Henderson, 1993 p.383).

Denzin (2003) often uses performance as a form of agency, a way of bringing culture and the person into play in that sense, it is an organizing concept for examining phenomena that

may or may not be a performance in the conventional sense of the word Including museum exhibitions, tourist environments and the aesthetics of everyday life.

Performance text can take several forms, including: democratic text such as poems or plays; natural texts; ethno dramas (Mienczakowski, 2001); or dramatic staged or improvised readings. The term creative analytic practices describes these many different reflexive performance narrative forms, which include not only performance auto ethnography but also short stories, conversations, fiction, creative nonfiction, photographic essays, personal essays, personal narratives of the self writing stories, self-stories, fragmented or layered texts, critical autobiography, memories, and performance writing, which blurs the boundaries separating text, representation, and criticism (Madison 1998). In each of these forms the writer-as-performer is self-consciously present, morally and politically self-aware. The writer uses his or her own experiences in a culture 'reflexively to bend back on self and look more deeply at self-other interactions' (Ellis and Bochner, 2000 p.740; Kincheloe and McLaren, 2000 p.301; Alexander, 1999 p.309). The task of auto ethnography is now apparent: It helps the writer 'make sense of the autobiographic past' (Alexander, 1999 p.309), it becomes a way of 'recreating and re-writing the biographic past, a way of making the past a part of the biographic past and a way of the biographic present' (Alexander, 1999 p.309; Turner, 1986b).

In employing the narrative and performance approach within human development discipline, that is, mpesa's impact on Development goals of the people of Bukhalalire, the research was faced with three closely interrelated problems: how to construct; perform; and critically analyze performance texts. These were not unique to this project rather are embedded in narrative and performance turn as Stern and Henderson (1993)

acknowledged. A number of strategies employed by scholars in the past projects (Stern and Henderson, 1993) were adopted to overcome these pitfalls, these included:

1. The interviewer narrating back to the interviewee themes what emerged from the previous encounter and the researchers own struggles. This often caused the interviewee to be carried away and take over the narration delving deeper into struggles with a strong deep sense of nostalgia.
2. The research using themes drawn from capability approach and which were raised in the focus groups to corroborate the emergent themes in the interviews which it used to design relationships and weight the themes, this enabled the research to construct the dramatic text emphasizing the issues as were stressed in the focus groups and interviews.
3. The research sought permission and performed the dramatic texts to peers, and in the seminars and to audiences drawn from the University of Nairobi and women groups. At this point the names of participants and the particular village from which the participants were drawn from, had been anonymised, however, overwhelmingly, the audience were able to identify with the performances, as one frail lady, sighed in low voice, 'That, there is my story!' Remarkably she did not come from the region within which this research was conducted qualifying Burke's (1969 p.13) assertions that 'performances are interpretive events involving actors, purposes, scripts, stories, stages, and interactions'.

Richardson (2002a, p.879) rightly notes, 'Writing is never innocent'. Writing creates the words we inhabit; this qualifies the importance for researchers to carry through the 'world'

that reside within the experiences of the respondents in the research. Like the women in Bukhalalire, the women in Bangladesh struggle to free themselves from manacles of poverty. Narayan, (2000) while writing on poor women's livelihoods in Bangladesh recognizes a number of constraints that result into poverty in Bangladesh, including: lack of viable livelihood options; inability to move to where other options are available; death of skills and knowledge; difficulties, under the stress of daily survival, in accumulating investment funds; lack of self-confidence; and a reluctance to take risks. These factors could be true for Bukhalalire and one might be forgiven for prescribing the same remedy, only that in Bangladesh it might be as a result of religious believes that hampers women to access options that that could result to a valuable livelihood, while in Bukhalalire it is the culture that maps out the place of a woman, this would be evident within the performative approach which puts culture into motion. Cultural performances are encapsulated contingent events that are embedded in the flow of everyday life. The performances here, examine, narrate, and perform the complex ways in which persons experience themselves within the shifting ethnoscaapes of today's global world economy (McCall, 2001 p.50).

Conquergood (1998, p.26) argue that performance is a tool for questioning an earlier generation's ethnographic textualism. Using the methods of inscription and thick description, ethnographers employed textual models to turn culture into an ensemble of written worlds (Geertz, 1973, p. 23-24; Conquergood, 1998, p. 28). Textualism privileges distance and detachment the said and not the saying, the done and not the doing (Conquergood, 1998, p. 31). In contrast, performance auto ethnographers struggle to put

culture into motion (Rosaldo, 1989), to perform culture by putting 'mobility action, and agency back into play'.

It values intimacy and involvement as forms of understanding. In this interactionist epistemology, context replaces text, verbs replace nouns, and structures become processes. The emphasis is on change, contingency, locality, motion, improvisation, struggle, situationally specific practices and articulations, the performance of contexts (Pollock, 1998b p.38). By privileging struggle, performance ethnographers take a stand and the dividing line between text and context falls away (Conquergood, 1998 p.31; Kirshenblatt-Gimblett, 1998 p.74-78).

By connecting with the poor and speaking their language, in their passion, these performances asks the interpretive work to provide the foundation for social criticism there by subjecting mpesa and other like programs and policies to concrete analysis. In the performance, the rural poor of Bukhalalire, demonstrate how mpesa has affected and continues to affects their lives (Mienczakowski, 2001). The auto ethnography 'invites members of the community to become co-performers in a drama of social resistance and social critique. Acting from informed ethical position and offering emotional support to one another, co-performers bear witness to the need for social change' (Langellier, 1998, p.210). As a member of an involved social citizenship, they enact a 'politics of possibility, a politics that mobilizes people's memories, fantasies, and desires' (Madison, 1998, p.277). A performance of possibilities gives a voice to those on the margin, moving them to the political centre (Madison, 1998, p. 284). Such production tells a true and previously untold tale, this elaborates Denzin's (2003) thoughts when he argued that such a performance becomes an epiphany, a liminal event that marked a crisis. Soon as chronological event is

told in the form of a story, it enters a text-mediated system of discourse in which larger issues of power and control come into play (Smith, 1990a). In this text mediated system, new telling occurs, and interpretations of original experience are now fitted to this larger interpretive structure (Smith, 1990b).

The aesthetic asks that art (and ethnography) to be politically committed. Artist Suzanne Lacy (1995) states that new genre public art is 'an act whose public strategy of engagement are as important part of its aesthetic language.... Unlike much of what has heretofore been called public art, new genre public art... might include.... Installations, performances, conceptual art, mixed-media art..... attacking boundaries, new genre public art draws on ideas from vanguard forms'. Performance art does not subscribe to the tradition of high Culture. It is revolutionary art. It reclaims the radical political identity of the artist as social critic (McCall 2000, p.421). In the hands of cultural workers such as Suzanne Lucy, Performance art dissolves the differences between artist participants....showing how art should be a force for information, dialogue, and social change" (Giroux, 2000a, p.136; Rice, 1990, p.212; Smith, 1993, 1994).

The value of new genre activist art such as critical performance ethnography lies in its ability to initiate a continuing process of social criticism in the public sphere. As Miles observes, this art engages 'the confines of the public and domestic domains' (Miles, 1997, p. 164) and shows how public laws and policies influence personal decisions. It shows how the limits of the public sphere shape changes in the private sphere (Miles, 1997, p.169). This therefore makes the political visible through the performative pedagogical practices that attempt to make a difference in the world rather than simply reflect it (Giroux, 2000a p.137).

A deep-seated strategy that informs this thesis to go beyond focus group and look beneath the tears of the marginalized and desolate is the use performance art to generate spectacles of resistance that challenge the local power structures circulating in specific sites, such as schools or hospitals. This empowers citizens to work collaboratively on “restoring...civility in their neighbour-hoods” (Garoian, 1999, p.44). At these levels, performance art pedagogy examines the aesthetic experiences that surround the embodied expression of culture and its radical and gender codes (Garoian, 1999, p.45). This exercise explores varied strategies including poetic writing to construct and critically analyze the performance of the poor in Bukhalalire. These strategies shape performance, defining the relationship among ethnography, fieldwork, culture, language, Ideology, race, the body, community, and technology, by redefining ethnography as reflexive and using language as a way of criticizing ‘the cultural metaphors that codify and stereotype the [radical] self and the body’ (Garoian, 1999, p. 44).

Arguably, today we understand the everyday’s life through mass-mediated performances that make the hyper-real more real than the real (Denzin, 2003), this reality is rooted in proposal to read society dramaturgically, to look at those parts of daily life that are staged and place an emphasis on the similarities between reality and appearance. St. Pierre (1997), extends this metaphor, suggesting that anthropologists examine the rhetorical nature of their own field and that anthropology to be imported (in part) into rhetoric.

Experience is how lived reality presents itself to consciousness (Denzin, 2003) which can be studied through performance, a form of representation. The legitimate performances of everyday life are not ‘acted’ or ‘put on’, St. Pierre (1997) rather argues that:

'Persons as performers, each person is unique, a universal singular, summing up and universalizing in his or her lifetime a particular segment of human history. In their performances, all persons reproduce shreds and pieces of the epochs to which they belong. Behind and in front of their masks and performances, persons are moral beings, already present in the world, ahead of themselves, occupied and preoccupied with everyday doings and emotional practices, defined in and through their presence' (St. Pierre, 1997 p.24).

Texts-as-performance challenge the meanings of lived experience as stimulated performance. They interrogate as did Denzin, (2003) the concept of theatre and secularity, reconceptualising the central futures that define the material apparatuses of the stage , including audience members, director, actor , costume, script, sound and lighting even performance itself. The performance seeks a presentation that, like good fiction, is true in experience but not necessarily true to experience (Conquergood 1985; Denzin, 2003). These texts turn tales of suffering, loss, pain and victory into evocative performance that have the ability to move audience to reflective, critical action, not just emotional catharsis. In the moment of performance, these texts have the potential to overcome the biases of positivist, ocular, visual epistemology (Denzin, 2003). They undo the gazing eye of the modernist ethnographer, bringing audiences and performers into a jointly felt and shared field of experiences. These works also unsettle the writer's place in the text, freeing the text and the writer to become interactional and existential productions (Conquergood 1985; Denzin, 2003).

As Conquergood (1985, p. 2, 4) notes, performance are always 'enmeshed in moral matters ... [they] enact a moral stance'. In them, performers critically bring the spaces, meanings,

ambiguities, and contradictions of cultures alive. They embed self-stories and personal experience stories within a larger narrative structure that is, the history of a life. The performance, the telling of the story, is the event. Narrates and audience members as co-performers are constituted in and through the rituals of performativity, in the spaces, words, and lines of stories as they are told, that is, performed (Langellier, 1998, p. 208). As Alexander (2000) puts it, an 'affirmative aesthetic of unification' operates, connecting the 'audience's subjective involvement ... with ... the performance' (Alexander, 2000, p. 103).

4.4 Criteria for Evaluating Research

The following section addresses four essential methodological considerations deemed critical in this undertaking (St. Pierre, 1997):

1. External validity/generalizability/Applicability: Are the findings applicable in other contexts and with other subjects?
2. Reliability/Consistency: Would the findings be repeated if the inquiry were replicated with the same subjects in the same context?
3. Internal validity: Are the research findings true for the particular context and subject with which the inquiry was conducted?
4. Objectivity/neutrality: How far are the findings determined by the biases, interests and perspective of the researcher?

4.4.1 Generalizability

It is understandable that there be an expectation of generalizability of the new knowledge. In research, generalizations would be the discovery of findings that apply beyond the boundaries of the case study. In science this leads to the discovery of universal laws and in social science, surveys that lead to statistical generalizations. Aristotle identifies these respective deterministic and probabilistic laws as knowledge that which always is and that which is for the most part.

There has been immense work in the literature on generalizability particularly as it relates to case study. St. Pierre (1997) argues that case study research does not provide the kind of foundations necessary for conventional generalizations that are part of the scientific endeavour regarding the discovery of laws. Rather, he argues, the strength of case studies is that they are able to form a 'full and thorough knowledge of the particular'. Case studies should not and do not necessarily aim to provide generalization, but rather they describe the case in depth in order to capture their uniqueness. And in doing so, they create naturalistic generalisations, 'case study attends to the idiosyncratic more than the pervasive' (Stake, 1995, p.7).

In the seminal text, entitled *The only generalization is: there is no generalization*, Lincoln and Guba (1985) also criticise the idea that researchers should aim for scientific generalizations as an outcome of case studies. However, they also criticise the alternative advocated by Stake of 'Naturalistic generalization'. Lincoln and Guba argue against the reductionist dichotomy of either searching for general laws or studying the unique. Instead they argue that it is possible to draw conclusions from studying one case which may hold in another similar case or cases. This according to Lincoln and Guba is the transferability of conclusion,

but in order to be able to provide this, case studies must offer 'thick descriptions' (Geertz, 1973).

Gomm, Hammersley and Foster (2000) in their seminal text which assess the key debates of case study research, begin by questioning whether naturalistic generalizations or transferability as proposed by: Stake (1995); Lincoln and Guba (1985); and Donmoyer (1989), offer alternatives to drawing of general conclusions. Gomm et al. (2000), argue they do not. Rather Gomm et al. (2000) believe in the possibility of producing general conclusions of the kind that the survey researchers aim for.

Interestingly, Bassey (1995) has changed his mind regarding this issue, shifting position from against the possibility of generalizing from the case studies to now advocating exactly that. Previously Bassey (1995) argued for the 'study of singularities', which incorporated all empirical work that was carefully selected as a representative sample, since only the latter could ever lead to generalizations. A study of singularity as advocated by Bassey (1995) is a research into particular events whose findings may be related to other situations, but should not be generalised (Bassey, 1995, p117). Where data collection has been subjected to rigorous representative sampling, which is the only kind of research that can lead to legitimate generalisations, Bassey (1995) categorised this research as the 'study of singularities'.

However, now Bassey (1999) argues case studies can produce generalisations, but they are of different kind to 'scientific generalisations' in scientific research and 'statistical generalisations' in social science research. Rather the generalisations produced by case study research in development study are 'fuzzy generalisations', like fuzzy logic. Such generalisations tell us 'that something may happen, but without any measure of its

probability. They are 'qualified generalisations', carrying the idea of possibility but no certainty' (Bassey, 1999, p.46). Hence, Bassey (1999) argues, by formulating fuzzy generalisations development researchers can make important contributions.

In case study researches each case is one of a type. Although each case is in some respects unique, it is also an example of a broader case of things. 'The extent to which findings from case studies can be generalised to other examples in the class depends on how far the case study example is similar to others of its type' (Denscombe, 1998, p. 36). To enable this Denscombe (1998) argues it is necessary to: a) identify significant features on which comparison with others in the class can be made and; b) to show how the case study compares with others in the class in terms of these significant features. For example, with cultures it is necessary to show significant features of culture in general and then demonstrate where the case study fits in relation to these. Importantly Denscombe (2003) rightly acknowledges the role and responsibility of the reader when it comes to making judgements about generalizability, a point ignored by Bassey (1995). Hence, when reporting the case study findings, it is necessary to include 'sufficient detail about how the case compares with others in the class for the reader to make an informed judgement about how far the findings have relevance to other instances' (Denscombe, 1998, p. 36). With respect to making generalisations on the basis of the case study, part of the responsibility then falls to the reader. It is the reader who will assess how far the findings have implications beyond the confines of the case study. However, for the reader to make an informed judgement on this matter, the author must provide the reader with sufficient information hence thick description (Geertz, 1973).

In summary, the pursuit of generalisations from case studies is perceived as unnecessary or impossible by: Stake (1995); Lincoln and Guba (1985); and Donmoyer (1989), who argue in favour of thick description, naturalistic generalisations and /or transferability. However, Schofield (1980) and Gomm et al., (2000) argue that case study research can provide empirical generalisations of the kind that survey researchers pursue. Bassey (1995) and Richardson, (1998) argue for fuzzy generalisations as the distinctive product of case study research in development, which are different from scientific research and statistical generalisations in social science research. In this particular undertaking, the question was not so much to find the extent that the findings on the mpesa case study research would lead to generalizability in other ICT4D cases.

4.4.2 Reliability

In generating new knowledge, the researcher is occupied with ensuring the study meets stringent standards, chief among them is reliability. Reliability is concerned with the question of whether the results of the study are repeatable. The term external reliability refers to the degree to which a study can be replicated, which is a difficult criterion to meet in qualitative research. LeCompte and Goetz (1982 p.16) argue it is impossible to 'freeze' a social setting (LeCompte and Goetz, 1982; Kirk and Miller, 1986; Bryman, 2012, p. 390). Indeed the hallmarks of qualitative research are the understandings achieved regarding the participants' experiences, and the suggestion that this kind of research is easily replicable is problematic. As Hitchcock and Hughes (1995, p.108) argue that 'the assumption here is that the situation ought to be able to be researched in the same way, producing roughly the same sought of findings from different researchers. Situations never remain the same, they change'. The foundational belief underlying qualitative research is that reality is 'holistic,

multi-dimensional and ever-changing; it is not a single, fixed, objective phenomenon waiting to be discovered, observed and measured' (p.334).

However, LeCompte and Goetz (1982) argue that despite the impossibility of 'freezing' a social situation there are strategies that can be introduced in order to approach the requirements of external reliability. That is, by explicitly outlining the research methods used it would be possible in principle to replicate the research. Denscombe (1998, p. 213) argues that the issue of reliability is then transformed into the question: if someone else did the research would they have got the same results? Whilst there is no way of knowing this for certain, if there is an explicit account of the aims of the research and how it was undertaken, this would provide a way of dealing with the issue of reliability in qualitative research.

McCormick and James (1983) identify two other types of reliability:

1. Inter-judge reliability, which refers to the degree of agreement between two researchers observing the same similar phenomena.
2. Intra-judge reliability, which refers to the consistency of a researcher's observation on different occasions.

To achieve inter-judge reliability the research literature was able to provide checks using presentations given during the research period within the university and in other forums including women groups and youths clubs, a process that subjected the research to peer review and was taken as partial evidence of inter judge reliability. Also, Studies on development using ICT strategies indicated that the participants in the case study sample were reporting similar experiences with ICT in that their livelihoods were improved and this

improvement was both similar and diverse depending on conversion factors. Examples of these experiences include HIV/Aids patients using gadgets to monitor the use of anti-retroviral medication in Mombasa; Bangladesh women using computerised systems for their SACCO; a development project *Libre Expresión* in the country of Honduras providing courses to supplement the education of young adults from disadvantaged neighbourhoods (Castro-Rodriguez, 2010).

Intra judge reliability necessitates consistency of a researcher's observations on different occasions. The research design minimised research fluctuations by recording observation of a large number of participants, over a period of time during focus group discussions, and interviews, dramatic text were performed to audience drawn from across the country and who were familiar with the case study. Also audio recording interviews enabled the data to be reviewed on numerous occasions to minimise errors arising from early judgements; maximising consistency.

4.4.3 Validity: construct, internal and external

Another important benchmark in any research is validity which is an important criterion in establishing and assessing the quality of research. However, since these criteria are mainly relevant to quantitative research, there are two different positions taken by authors in respect to applying these criteria to qualitative research. Firstly, there are those whose stance is to assimilate reliability and validity in qualitative research with little change of meaning and secondly, there are those who argue that the meanings of the terms need to be altered. Lincoln and Guba (1985) argue that qualitative research should be evaluated according to different criteria. Both stances shall be examined in relation to this research.

Interestingly, Hammersley (1992) lies midway between the two positions. He proposes that validity is an important criterion but he reformulates it. For Hammersley (1992) the plausibility and credibility of a researcher's 'truth claims' are the main considerations in evaluating qualitative research. Hammersley (1992) goes on to suggest that relevance is an important criterion of qualitative research. Relevance refers to the importance of the topic within its field or the contribution it makes to the literature in its field.

Validity is concerned with the integrity of the conclusions that are generated from the research (Bryman, 2001). McCormick and James (1983, p. 187-188) identify different types of validity, which are considered with respect to the research method selected as illustrated in the table below:

Type of Validity	Application
Face validation	A proposition has face validity when it seems reasonable, rational and appropriate for what it is. As Hitchcock and Hughes (1995) state, do the descriptions ring true? Do they feel right? Some of the documentary evidence referred to appear to have face validity (for example, Telecommunication reports, Government policy documents) however, other documents (such as newspaper reports) did not, because of their editorial stance.
Content Validity	This entails that the data covers all relevant subject matter. The research focus is the interaction of poor people with mpesa. The subject is relevant and timely in light of abject poverty prevalent in Western Kenya and the many ICT centred efforts to eradicate poverty. The research design ensured a variety of methods were used to collect data so as to enforce content validity (namely multi-site case study comprising several mpesa users drawn from different villages using focus groups, interviews, observations and documents).
Internal validity	This research described as the soundness of explanation, that is, whether what is interpreted as 'cause' produces the 'effect'. Some effects maybe attributed wrongly to perceived causes. This highlights the need to triangulate data

obtained through observation, focus group and interviews to rigorously check and ensure internal validity.

External validity Exponents of case study research counter the critique of restricted external validity; here I argue that it is not the purpose of this research to generalize to other cases. Rather, the aim is to generate an extensive examination of 'the case' in order to engage in a theoretic analysis. The central issue is the quality of the theoretical reasoning supported by the data generated (Bryman, 2001; Yin, 1994).

Table 4.4.1 Criteria for Evaluating Research

The notion of validity checks suggests that there are things that a researcher can do to increase validity. Hitchcock and Hughes (1995) argue that the most common way in which validity can be strengthened is through triangulation and respondent validation.

4.4.4 Triangulation

The research adopted the strategy of triangulation in order to increase the internal validity, which is considered vital by authors on case study methodology (Yin, 1994). With respect to triangulation Denzin (1970) identified four types, which guided the researcher:

- Data triangulation: The research did not precisely engage in a longitudinal research however, in returning back to respondents during focus groups and interviews and performing out the dramatic texts in a variety of women's groups and with the number of participants, it permitted the research to engage in data triangulation.
- Investigation triangulation: The use of respondent validation was integral to ensuring investigator triangulation, the research read out some of the performances to selected participants and their responses tied in closely with the researcher's views.

- Methodological triangulation; involves the use of more than one method of obtaining information. The researcher's use of focus groups, interviews, observation and documents ensured methodological triangulation. Hence the findings from one source were triangulated with alternative sources as a way of bolstering confidence in their validity as demonstrated in the diagram below:

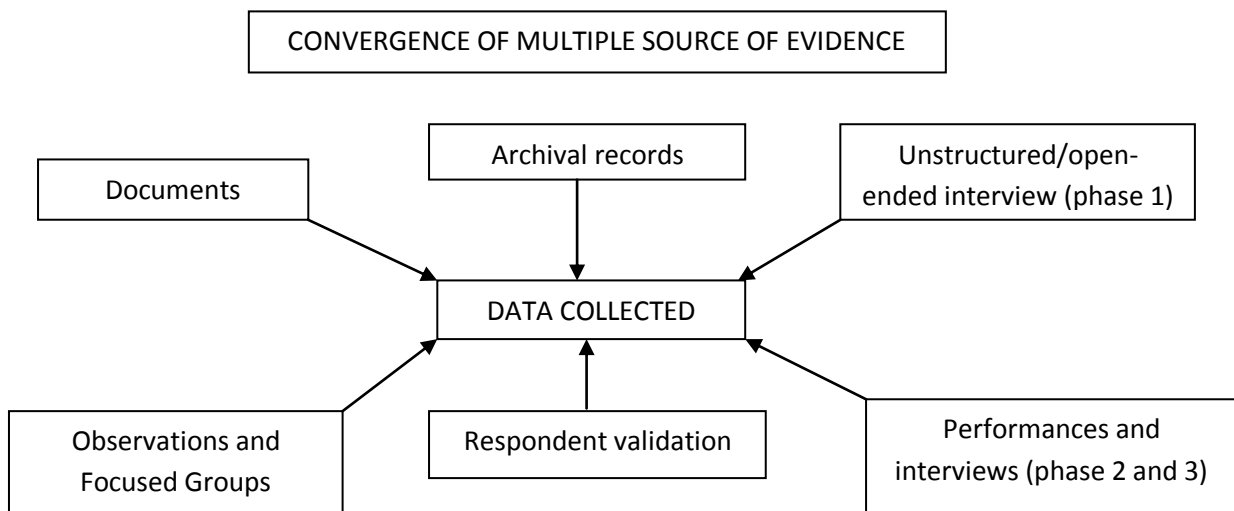


Figure 5.4.4: Triangulation

4.4.5 Respondent validation

Respondent validation required taking the data and interpretation back to the participants in order to ask if the results are plausible (Guba and Lincoln, 1981). By feeding back findings to the participants through performances to get their opinions on the explanations proposed, and to check that the research account accords with their experiences, the researcher enabled the participants to validate the findings.

Opportunities and markers for validation in the research

These markers were:

1. Phase one: early focus group information could be compared with one another.
2. Phase two: information collected (through focus groups, interviews, observation and documents) from each group could be compared with one another. This enabled the interrogation of data across the site and allowed triangulation by comparison of the data from each of the source.
3. The breadth of study widened in phase two by the addition of more groups
4. Phase three: respondents validation and performances were conducted
5. Academic peer review: discussions of the performances with academic colleagues, via seminar presentations.
6. The comparison of earlier and later interviews with the same respondents allowed developments and changes to be identified.

4.4.6 Drawing and verifying Conclusions

The conclusions drawn from the data were verified in accordance with the guidelines provided by Miles and Huberman (1994, p. 28):

<p>1) Tactics to ensure the basic quality of data:</p> <ul style="list-style-type: none">a) Check for representativenessb) Check Research effectsc) Triangulatingd) Weighing the evidence <p>2) Tactics using the data within the data set:</p> <ul style="list-style-type: none">a) Making contrasts and comparisonsb) Replication of findingsc) Checking for rival explanationsd) Looking for negative evidencee) Obtaining feedback from informants

Table 4.4.2 Guidelines for verifying conclusions adopted from Miles and Huberman (1994)

- Check for representativeness: when a category theme such as empowerment had been identified, checks for representativeness were conducted by looking for evidence of category across more than one data source.
- Triangulation of data: the study's internal validity was bolstered by cross-checking of data from interviews, observations, performance and documents
- Weighing the evidence: analysis of the data proceeded by simultaneously examining different forms of data, and identifying the relationships between them. Hence, evidence was 'weighed up' in the light of data from other sources.

The integration of data was achieved by the following strategies proposed by Bryman and Burgess (1994, p.105):

- Following up similar themes in different data sets
- Generating propositions that can be checked against the data, which enables exploration of the data from different angles
- Using the data sets to examine a particular issue from a variety of view points
- Contrast and comparisons: between the data, were used to established an overall picture of respondents interacting with mpesa
- Replication findings: this became possible as the data collection proceeded and interview responses were shown to replicate the same issues. An accumulation of the data led to saturation of the categories and themes.
- Rival explanations for findings: this entailed the researcher critically considering different explanations for the findings.
- Looking for negative evidence: trying to locate the deviant response or negative example was an important part of the analysis. Consideration also had to be given to 'absence', for example what mpesa users did not say for instance as it concerns privacy – the gaps and silences.
- Feedback from informants: this was obtained by providing the women and other participants with a summary of the findings, which was offered, for confirmation. This is the process of respondent validation.

In the following section, this chapter covers the focus groups conducted in Bukhalalire sub-location.

4.5 Focus Groups

Between July and December 2011, I sought and was granted permission from the local chief and sub-chief of Bukhalalire sub-location in the border town of Busia in Western Kenya to conduct a qualitative capability approach evaluation on mpesa users within the sub-location. Bukhalalire was selected because of several reasons including the facts that: it exhibits characteristics of a deprivation; it is remote; pilot research had been conducted within the area, and; I had knowledge of the area including the local lingo.

The sub-location head introduced me to his governing council which was made up of elders drawn from the development blocks of the village. The researcher had an introductory meeting with the elders and scheduled another meeting to discuss the process of the planned research. I then recruited three research assistants, briefed them of the planned research and together attended the second meeting with the village elders. The meeting was aimed at explaining in detail the reasons for the research exercise, the anticipated outcome, their voluntary involvement, their rights, and also the manner in which the data would be processed and handled. This exercise was repeated throughout the focus groups and later during the interviews. Within the interview encounters however, the researcher requested additional permission from the participants, to allow him to use interview scripts rewritten as dramatic texts to be read out to other participants.

At the meeting with the sub-location elders, the research adopted the existing development blocks as the primary groups for the research. These included: the women; the schools; the youths; the churches and; the villages. These groups were being used within the sub-location to accelerate their socio-economic goals by engaging in income generating activities and also by the sub-location chief to communicate government directive to the homesteads.

The research then conducted the third elders meetings which was to help recruit representatives from the development blocks now referred to as primary groups. This selection exercise targeted those who were already elected as officials within the development blocks and those, who though not being officials actively participated within their group. This information was given to us by the elders. The assumption was that if they were elected by their own people to represent the wider community, then they were illustrative of the target participants. The reasons for selecting those who were active participants were based on the assumptions that they would avail themselves for the focus groups and they would engage candidly in the discussion.

The researcher together with the three research assistants and the elders then drew a plan for the focus groups, scheduling each development block a time period. Enough time was left in between focus group discussion in one development block and another, this allowed the researcher to go through the emergent themes and revise the focus group guidelines for the upcoming sessions. The time allocation for each block was convenient following the advice of the elders conversant with each primary block. While recommending certain days and times, the elders were considering such factors as: market days, group meetings and fellowships. A total number of 700 letters were then drafted and given to the elders requesting them to distribute to the recruited participants drawn from their groups for the scheduled focus group meeting.

These scheduled focus group meetings were conducted in the local primary schools, the churches and the chief's camp depending on their proximity to the area from where the participants came from. Prior to the start of each focus group session, all the participants were then issued with an ethical consent letter which they signed approving their voluntary

participation and evidencing that they understood the process. The researcher arranged the venues, setting up posters of mpesa depicting the efficiency and effectiveness of mpesa and setting up sitting arrangement to encourage peer-to-peer discussions.

Each focus group tended to be different with participants having mixed expectations of the meetings ranging from learning something new to receiving personal gains as a result of their participation. Whilst most participants were acutely aware what the research was about and were anxious to share their experiences with mpesa, others saw an opportunity to use the forum and introduce new income generating projects. It was evident that the community was reeling from a place of deprivation. After introductions and explaining to the participants their rights and the way the data would be generated and handled, the research, also sought to reassure the participants that the aim was not merely to transfer the findings rather it was to learn, this helped to get them relaxed and started.

Even though the focus groups were different, the researcher tended to draw the discussions to particular themes. These themes included: means and ends to development; capabilities and human diversity; and agency. In one of the focus groups, for instance, participants were asked about what they deemed of value and would call development goals as individuals or for their families. Then the researcher asked them what was impeding or enabling that particular development goal. Still, on the development goals, they were asked whether mpesa helped achieve those goals. The research also asked them to reflect over the reasons that made them adopt mpesa, a few narrated stories that others could identify with. Most of the elderly participants said they had been cajoled by their children in urban areas; others simple gave a step by step procedure of registering for mpesa service. These focus groups were conducted across the sub-location's development blocks. The respondents included

residents of the 17 villages of Bukhalalire Sub-location, school teachers and special interest groups, such as youth and church leaders. A total of 646 people attended discussions and 38 interviews were done during the exercise.

Respondents singled out poverty to be the main problem in the sub-location which they attributed to poor school performance, unemployment and poor work ethics. Other problems that evidenced poverty included insecurity, poor infrastructure, unequipped health facilities, lack of proper water points, lack of electricity supplies, and the growing problems of orphans and the vulnerable segments of the population.

After the data collection exercise, the researcher returned to the chief's offices to give an overall experience in the sub-location, and also express gratitude for the support and an overwhelming willingness by the participants to be involved. The sub-location chief who attended some of the focus group asked for the community's goals with regard to development. A summary from the focus groups notes was provided. These goals do not directly tell a story of mpesa, however tell a story of a people's struggle and resolve to tear from poverty web.

The table below summarises the recommendation shared with the sub-location chief.

<ul style="list-style-type: none">• Make poverty eradication a top priority for the sub-location• Improve school performance• Support selected ongoing development initiatives• Promote family life, positive social values and work ethics, and develop an entrepreneurial culture, especially among young people• Establish and operationalize structures to accelerate development in the sub-location• Mobilize resources to accelerate development• Mobilize the people of Bukhalalire Sub-location to own their development and participate in it actively.

Table 4.5.1: Recommendations for Bukhalalire Sub-Location

Geographical description of Bukhalalire Sub-Location

Bukhalalire Sub-location is situated in Busia County in Western Kenya. The County borders Butere/Mumias to the east, Bungoma to the north east, Teso to the north, Siaya to the southeast, Bondo to the south and the Republic of Uganda to the west. It covers 1,261 square kilometres, including 137 square kilometres of Lake Victoria waters. The County is divided into six administrative divisions: Budalang'i, Butula, Funyula, Matayos and Nambale. Bukhalalire Sub-location is one of the three sub-locations in Marachi Central Location, which is one of the 6 locations of Butula Division.

i) Climate

Busia District falls within the basin of Lake Victoria, the largest fresh water lake in Africa. It lies at an altitude of 1,130-1375m above the sea level. Butula and Nambale lie on a low fertile plain dotted with swamps, rivers of varying sizes, valleys and natural springs.

Busia is a generally warm district with temperatures ranging between 14°C and 18°C during the cool season (March-August) and between 26°C and 30°C during the hot season (December-February). The area has two rain seasons, the long rains from March to May and short rains between late August and October. It experiences dry spells in June and July and from December to February. The mean annual rainfall for the district is 1,500mm, with most parts getting between 1,270mm and 1,790mm per year.

ii) Soils

According to the Busia Development Plan 2002-2008 published by the Kenya Ministry of Planning and National Development, the soils in Busia District are moderately deep clay soils – stony, rocky and sandy in some places. Nambale and Butula divisions have the better well-drained agricultural soils, with low natural fertility and moderate water holding capacity. According to the Development Plan, the soils in the district have been analyzed and categorized into four classes according to their suitability for sugar cane and cotton growing. The LM1 and LM2 soils (good and marginally good for sugar cane growing) are found in Butula Division (where Bukhalalire Sub-location lies), Matoyos and Nambale Divisions, and ML3 soils (suitable for cotton growing) are found mainly in Funyula and parts of Nambale and Budalang'i Divisions, with marginal cotton soils (LM4) covering parts of Funyula and Budalang'i Divisions.

iii) Water

Busia District has numerous sources of water, including rivers, streams, springs and dams. Nambale and Mataoyos have good prospects for underground water, while prospects for underground water in Butula Division are moderate.

iv) Selected indicators

The table below presents selected statistics of Busia District to give the general socio-economic environment in which Bukhalalire Sub-location is located and so understand the valuable dimensions raised within the focus groups. These indicators are taken from the Kenyan census of 2009 (Oparanya, 2010).

Table 4.5.2 Busia County Demographic and Population Profile

Busia County Demographic and Population Profile	
Average population density	321/square km (Butula has the highest density – 510 per square km)
Population growth rate	2.89%
Female/male ratio	100:89
Life expectancy	Female 52.7 years male 52.8 years
Total fertility rate (1998)	7.1
Dependency ratio	100:119
Infant mortality rate	75/1000
Under-five mortality rate	111/1000

It was important to establish the economic activities within the study area, so as to understand the reasons why the financial institution ignored this region making them ineligible to hold bank accounts.

Economic Indicators	
Average size of household	4.5
Female head households	27,522 out of 81,697 (33.7%)
Absolute poverty	65.99%
Food poverty	61.4%
Average household income	Ksh 5,141.8
Sector contribution to household incomes:	
• Wage employment	45.3%
• Agriculture	35.4%
• Urban self employment	7.7%
• Rural self employment	3.3%
• Other	8.3%

Agriculture (or Agribusiness as Kenyan Government calls it) is seen by many in this area as the one and only source of livelihood. It is seen as a means through which they create wealth and lead relatively comfortable life, it is no wonder therefore that the participants made several mentions of Agriculture and what it was doing for them.

Agriculture	
Average farm size	2.5 ha
Main food crops	Maize, sorghum, cassava, sweet potatoes
Main storage facilities	On-farm granaries and stores
Main cash crops	Sugar cane, cotton, tobacco. (None currently grown in Bukhalaire Sub location currently)

There were cooperatives that were inactive which the local people knew very little about. Some however recall the days they were turned away since they were ineligible to access bank loans and increase Agricultural production hence take advantage of the cooperative. mpesa doesn't provide loans, however it encourages savings and according to a young man in the youths focus group, "the banks have designed accounts that run on mpesa. This new arrangement makes the people eligible for bank accounts and so the loans from the banks and cooperatives", making them increase production in the process eradicating poverty.

Cooperatives in the County	
Active cooperatives	15
Inactive cooperatives	37
Annual turnover:	
Savings and credit (17)	10,740,567
Dairy (2)	4,411,000
Fisheries (3)	2,019,364
Consumer (1)	278,000
Multi-purpose (3) – 1999	78,600

Cotton (10)	Nil
Coffee (3)	Nil
Jua Kali (3)	Nil
Unions (2)	Nil
Other (7) – 1999	278,000

In a deprivation, individuals have no freedoms to choose that which they value, what Sen (1999) refers to menu options, their desires are the bare minimal which are urgent and real at that present time, such needs as Water. In Bukhalalire however, even though they have access to water, sanitation is still inaccessible to many.

Water and Sanitation	
Average distance to portable water	1 km (closer in Bukhalalire)
Coverage of decent latrines	71%

Education is a lead valuable dimension according to the focus groups. The participants equated attaining education to having good lives this notwithstanding the fact that some of those who attended focus groups were well educated yet they remained unemployed. This explains the high rate of enrolment in schools. Such statistic however can only intimate access but on the dimension of education other aspects such as what people learn and become seems more important.

Education and Literacy	
Total pre-primary school enrolment boys	41.3%

Total pre-primary school enrolment girls	39.6%
Total primary school enrolment girls	92.2%
Total primary school enrolment boys	91.02%
Drop-out rate boys	9.93%
Drop-out rate girls	12.03%
Total secondary enrolment rate boys	21.6%
Total secondary enrolment rate girls	17.2%
Drop-out rates boys	4.96%
Drop-out rates girls	5.63%
Literacy rates male	76%
Literacy rates females	55.3%

Another indicator of the dimensions the people of Bukhalalire pursue is health, this too has no straightforward way of evaluating how it has or can be enhanced through mpesa. In the next chapter, this document discusses the relationship between mpesa and the health of the participants. Energy here intimates a capability deprivation and a potential that could be tapped into.

Health	
Most prevalent diseases	Malaria, ARI, diarrhoea
Doctor/patient ratio	1:41,200
Average distance to health centre	4 km
Energy	

Households using firewood	96.2%
Others (Gas and renewable energy)	2%

v) Economic Activities in Busia County

Agriculture is the backbone of Busia County. The County's climate favours a wide range of crops, and supports two cropping seasons a year. The crops grown in the area include maize, cassava, sorghum, a variety of millets, sweet potatoes, various types of beans and peas, including Soya beans, cow peas, green grams, pumpkins, bananas, kale, sunflower, and a wide range of fruits and vegetables, including traditional oranges, paw paws, avocados, jack fruit and mangoes. The area used to grow cotton, but this activity ceased when the cotton industry collapsed. Now the most important cash crop is sugar cane. However, there is limited cultivation of this crop in the sub-location.

Other economic activities in the district include small scale businesses such as shops/butcheries/eateries, jua kali fabrications, sell of articles made out of papyrus reeds (ropes, mats, chairs) and fishing, especially around Lake Victoria (Budalang'i and Funyula Divisions), and limited fish farming in Nambale, Butula and Funyula Divisions.

vi) Bukhalalire Sub-Location

Bukhalalire Sub-location comprises of 17 villages, with a combined population of more than 7,000 people (see table below).

Table 4.4.3: Bukhalalire Sub-Location Households and Population

Bukhalalire Sub-Location Households and Population			
	Village	Household	Population
1	Busiada	240	867
2	Esimuli	154	622
3	Igula West	126	561
4	Randago	118	534
5	Enduru	108	468
6	Nyambula	89	462
7	Esiguli	74	429
8	Igula East	105	426
9	Butunyi	105	401
10	Khusafu	88	365
11	Bufisi	86	365
12	Bumagunda	68	365
13	Bukhalalire	69	325
14	Murumba	95	318
15	Agola	73	288
16	Mamba	48	241
17	Muguli	53	186
Total		1,698	7,259
Average size of household – 4.275			

According to the county's statistics, the proportion of the population living in absolute poverty in the district remains high (65.99%), and the average household income is only Ksh 5,141.8 (£ 45) per month. However, the figure hides more than it reveals. A whole 45.3% of the income making this average comes from the few households whose members are in paid employment, and only 35.4% comes from agriculture, the sub-sector in which most of the population is engaged. Urban and rural self employment, the other two sub-sectors with the capacity to absorb many people, account for only 7.7% and 3.3% of the income respectively.

Other figures that tell the story of poverty in Busia County in general and Bukhalalire Sub-location in particular, comes from the cooperative sub-sector. Kenya is renowned for its successful cooperative movement which has done much to reduce poverty in the country and help low income families achieve their dreams. By contrast, out of the 52 registered cooperative societies in Busia District, 37 (or 71%) are dormant. The 15 active ones have a mere gross turnover of Ksh. 17,805,531 per year. Out of this amount, Ksh. 10,740,567 comes from savings and credit societies for the few employed persons and Ksh. 2,019,364 from fishery cooperatives, which do not operate in Butula Division. All the members of the dairy cooperatives throughout the district share a paltry Ksh. 4,411,000 annually.

Busia in general and Bukhalalire Sub-location in particular, remain poor in spite of the endowment with reasonably fertile soils, adequate rains and two cropping seasons. One reason said to fan poverty in the district is the relatively high population density. At 510 per square kilometre, Butula division, where Bukhalalire sub-location lies, has the highest population density in Busia District, and this has progressively reduced the amount of land available to individual families. The high population density has not only placed immense

pressure on land, but also on other facilities, such as schools and health services. High population densities and increased mobility, within and outside the sub-location, have combined to catalyze a steady transformation of the local values, attitudes and behaviours.

The true nature and ramification of the ongoing transformation are poorly documented and understood, and this has hampered development of appropriate strategies that can effectively address the issues and mobilize resources to support action. The absence of appropriate strategies has, in turn, hampered community ownership of their development and made coordination of development efforts difficult. Bukhalalire Sub-location has many resources to draw from to accelerate development including her human labour.

4.5.1 Focus Group Aims and Objectives

The aim of the focus groups was to conduct a dialogue with the people of Bukhalalire Sub-location in order to collect information that can improve understanding of the sub-location's needs and valuable dimensions, and form a basis for establishing the impact of mpesa on the life that they succeed in leading. The objectives included:

1. Collect information that will help to describe the valuable dimensions of the residents of Bukhalalire Sub-location.
2. Use those valuable dimensions to draw vectors of potential functionings
3. Draw relationships between dimensions, that is, how dimensions influence each other

4.5.2 Focus Group Discussions

To maximise on resources, these focus groups were deliberately planned to achieve several goals at the same time. The information was collected mainly through public gatherings in

favour of standard focus group discussions. Some information was obtained from government publications, and from a limited number of key individuals, such as school teachers, church leaders and special interest groups, such as the youth and the women leaders who also were invited into the focus groups. The focus groups and the participants were drawn from the development groups already in existence in the sub-location. This was not only convenient and reasonable in light of the resources available, but also useful in allaying suspicion that the researcher was introducing something new into the sub-location. All the discussions were very lively. Participants were particularly pleased that 'at last they can engage in discussions over things that affect them collectively'. The table below illustrates the focus groups schedules and the number of participants who attended the discussions.

Table 4.5.4 Focus groups and number of people reached during the discussions.

Community dialogue schedule		
Date	Village/audience	Number attended
Monday July 24th, 2011 to Thursday July 27 th , 2011	University Lecturer	1
	Secondary school teacher	2
	Sub-Locational Development Committee	15
	Youth Leaders	27
Sunday August 14th, 2011 to Friday August 19 th , 2011	Bumagunda	52
	Randago	44
	Busiada	60

	Esimuli/Esiguli	111
	Isafu/Esiguli	53
Friday August 26 th , 2011 to Tuesday August 30 th , 2011	Butunyi Youth Polytechnic teachers (including chairman)	10
	Emurumba/Ebutunyi	10
	Nyambula/Muguli	60
	Igula West	30
Wednesday Sept 7th, 2011 and 11 th Sept, 2011	Headmasters Bukhalalire & Busiada Primary Schools	2
	Bukhalalire Primary School Teachers	10
	Enduru/Agola/Emamba	109
	Bukhalalire	12
Wednesday Sept 14th, 2011	Church leaders	8
	Headmaster Butula Secondary	1
Friday Sept 23rd, 2011	Headmistress and Deputy Headmistress, Busiada Girls	2
	Igula East	27
	Total	646

4.5.3 Concerns, Hopes and Aspirations

The groups and individuals interviewed gave information on a wide range of concerns, with high expectations that the encounter would lead to initiatives that would improve their lives. All of them however were acutely aware that they were poor. They believed that they were poor because there were no job opportunities in the area, and the soils were 'exhausted, and couldn't produce good harvests' as one of the woman participant quipped. This top concern was closely followed by concerns about education, youth, security, communication and water. Other concerns included health, water, women, the elderly and church affairs. This report discusses the concerns in the order of frequency with which they topics were raised during discussions.

i) Capability Deprivation drawn from Focus group

During this evaluation, all the focus group participants were of the opinion that Bukhalalire was a poor sub location. They explained that the key factors contributing to the poverty were lack of employment opportunities, poor agricultural returns and people's behaviours.

1. Employment and income generation

Busia District as a county has no major businesses which could provide significant employment opportunities and put substantial amounts of money in circulation to boost smaller business and other income generating enterprises. The research found that many individualized "NGOs" were springing up in every corner of the sub-location. Respondents said that there were no factories or major enterprises in the area to provide employment. The major employers in the area are the local schools and Murumba Sub-Hospital. Some

other job opportunities, though rarely available, include employment in individuals' homes and in small businesses for minimal pay.

To make a living, some people are engaged in small businesses, including shop keeping, local restaurants, selling farm produce and trading in animals and animal products. Some make and sell a variety of products made out papyrus reeds such as ropes, mats and chairs. Other articles of arts and crafts made in the area include pots and table cloths. But these are made on a very small scale, with the makers complaining that they find it difficult to get markets for their products, and the markets they get do not pay enough to justify continuing.

A significant number of people in the area brew and sell local beer to make a living. But this old trade is practised at the expense of development in the area. While a significant number drink within socially acceptable limits, many have turned to excessive beer drinking to escape the difficulties they find themselves in hence neglect school, work and wealth creation.

In this environment of poverty, high levels of unemployment and a growing sense of hopelessness, beer drinking, cigarettes smoking and drug taking have become most attractive pastime activities. These activities drain the meagre family incomes, put to unproductive use the time and energy that would have gone into productive activities, and worsen the already acute social problems. Respondents pointed out that mpesa had created some sort of employment, for instance they observed that several young girls across the village had now become mpesa agents, securing them a source of income and were no longer seen roaming around the villages. They however were quick to assert that those who benefited were infinitesimal when compared to the population that is going through idleness, drunkenness and drug abuse due to lack of employment. And by consequence the

latter has conspired to substantially increase cases of insecurity, burglary, theft and sex offences.

2. Agriculture

Agriculture is the backbone of Kenya's economy and is a major source of revenue for individual families in rural Kenya. However, in Bukhalaire Sub-location, respondents asserted that this sub-sector has continued to perform very poorly over the years. The main source of livelihood in Bukhalalire Sub-location is subsistence crop farming, based mainly on staples: maize, cassava, sweet potatoes, sorghum and a variety of millets; legumes: soya beans, other beans, green grams, ground nuts and monkey nuts; fruits: mangoes, oranges, bananas, paw paws, jack fruits and avocados; vegetables: cabbages, traditional vegetables and pumpkins; poultry: chicken, turkey and ducks; animals: cattle, goats and pigs.

Few agricultural activities are undertaken in the area specifically for income generation. Instead, most activities are undertaken for subsistence, to cater for visitors and ceremonies. For example chicken are found in virtually every home. But the birds are neither kept as items of business nor eaten routinely to improve the family nutrition. Instead, they are slaughtered to cater for visitors or used as food during weddings, burials and other ceremonies. Some families keep cattle, goats and sheep, which are mainly used to pay bride price or slaughtered during ceremonies, such as weddings and funerals. When need for money arises, farmers sell off some these animals to meet the immediate need and not as part of a deliberate programme of keeping animals for income generation. Introduced relatively recently, pigs have rapidly gained popularity as animals for income generation in the area as well as a source of protein.

Although all these crops, animals and birds can do well in Bukhalalire Sub-location, the area is a net importer of food from other parts of the country. Vegetable farmers bring in vegetables from the neighbouring Bungoma District and further places; much of the milk consumed in the area comes from Kericho; many of the beef animals come from the Rift Valley Province and substantial amounts of maize come from Kitale.

Since the cotton industry collapsed many years ago, the area has had no reliable cash crop. In any case, the soil zoning does not consider Butula Division, in which Bukhalalire Sub-location lies, to have soils suitable for cotton growing. The handfuls of farmers who have attempted to grow coffee have been unable to find a market for the crop. And the few farmers who grow sugar cane make little money because their pieces of land are small and the cane company often cuts their cane late because of the considerable distance to the factory. Late cane cutting and transport costs reduce the income farmers considerably.

Respondents explained that the sub-location had low agricultural returns because of the following:

- Pressure on land, which has consistently reduced the land available to families
- Farmers lack education and skills to enable them to farm effectively. The participants said that they did not see any agriculture extension worker visiting to educate farmers
- Farmers say that “Our soils have been used over and over again and cannot produce enough”
- People continue to till the land using “the same old ways that produce nothing and keep only traditional animals in the same old ways”

- Moles are destroying crops all over the sub-location
- Diseases affect and kill crops such as bananas, cassava and sweet potatoes
- People use the land badly and increase soil erosion
- People do not know the right time to till the land, plant, weed or harvest. While some carry out these activities in good time, others carry them out late, thereby reducing harvests
- Only women cultivate the land while men and young people spend their time at shopping centres and elsewhere playing *ajua*, pool or drinking beer and watching videos.
- Farmers lack inputs (such as good seeds and fertilizers)
- Farmers find it difficult to get good markets for their crops and animals. Sometimes they find no markets at all (as in the case of coffee). And when they find markets, the prices are low and they feel exploited and discouraged.
- Residents claimed they were abandoned and locked out of financial institutions and they needed access to loans to boost their production. This they said made them feel 'second class citizens'. A participant asked, 'we are here but we are not wanted, they want us to leave, but where to?'

Residents clarified that although they are aware that there are government agriculture extension workers, they do not come round to advice farmers.

3. Values, attitudes and behaviours

At the moment, people believe that their pieces of land are too small to give substantial yields that can bring handsome incomes. They believe that they have “no cash crop” and without a cash crop they cannot make money from their gardens. They also believe that the gardens have lost the ability over repeated use to yield much, and past efforts to convince them to use improved farming methods have not been very successful. Men offloaded all the work to women, and young people believe that manual work, including farming, are activities for unschooled and hopeless people. This leaves one or two people, mainly women, working to feed a family of ten.

Respondents listed the following as the personal factors sustaining poverty in the area:

- “People are lazy and do not want to work”
- “People despise manual work” such as working on the land. Respondents explained that men and young people despised manual work more than women, and young people felt that working on the land was not for people who have been to school.
- As a result of the residents having not had bank accounts, they did not know the importance of savings and so largely the youths participants claimed that even though they used mpesa often, it was only for receiving the money to spend.
- Few people (particularly women) do productive work in the garden and elsewhere to feed the rest of the family while men and young people “loiter in the markets drinking beer, watching videos, playing pool games”.

- Some parents, “even those with money”, are reluctant to pay fees and other school dues for their children. As a result, the children do not get a good education or jobs that can help alleviate poverty.
- People work, especially on the land, for a very short time – only 1-2 hours a day
- Some of the leaders and role models, who are expected to set a good example and advise others, such as employees of the provincial administration, teachers, and educated people from the area working elsewhere, are either disinterested or are also drinking too much, misbehave and not engaged in any plausible development work that can inspire those looking up to them. A participant alleged that those in urban areas though had facilities like mpesa to support ongoing development initiatives, they didn’t. This view was vehemently disputed conceivably by the participants who were also relations of those in urban areas.

Other concerns included:

4. School performance

Another concern of all respondents in the sub-location is the poor performance of both primary and secondary schools in Bukhalalire sub-location. Bukhalalire Sub-location has five primary schools: Bukhalalire, Busiada, Esimuli, Igula, and St Augustine, Butunyi, and two secondary schools Bukhalalire Boys and Busiada Girls. Except for St Augustine Primary School, Butunyi, the other schools post consistently poor results in national examinations. Respondents were concerned that the schools had posted poor results for a long time but the Ministry of Education and the community were “not doing anything to ensure that results improve”. Parents said that the teachers who teach in these schools knew that the

schools were doing poorly and had moved their own children to better schools. Parents who can afford had also moved their children to other schools and the mushrooming academies, leaving “children of the poor to suffer”. Continued poor performance feeds the following unfortunate vicious circle:

- Children get a poor foundation and low marks, and cannot go the good secondary schools available in the country.
- The children who have performed poorly can only get places in local schools
- Local schools are filled with weak pupils
- Weak secondary school pupils post poor results
- Poor secondary school results in children not being able to go to the university or tertiary colleges, or get jobs
- The many children who fail to go to colleges or get jobs stay at home in desperation alongside those who did not go to school at all
- Children staying at home after school disheartens parents who lose faith in the value of education and the need to pay school fees, cooperate with teachers or support the school
- Lack of support for schools creates bad blood between parents and teachers.
- Teachers get disheartened and lose commitment to their work
- Uncommitted teachers put in little and produce poor results

Mpesa is seen by many, particularly women participants, as their secret accounts providing the ability to save for the tuition fees. This it does in many ways, the women indicated that they would receive money for the tuition fee, or start up small business and save for tuition fees eventually their children are able to attend good schools and get an education. However, poor performing school has not only jeopardised the much sought after development but also peaceful coexistence as one parent said, “You cannot love and congratulate the teachers and the schools that failed your child. Why should I support them? What do they do, but get drunk?” Conversely, teachers complain that “parents are uncooperative and are not supporting schools. They do not pay school dues, bias children against teachers and humiliate teachers in front of pupils”.

5. Security

Respondents seemed to agree on the fact that the security situation is worsening in Bukhalalire Sub-location and the cases of burglary, theft, mugging and sexual offences are on the increase. One of the key roles of the provincial administration (chiefs, sub-chiefs and headmen) is to maintain security and sporadic initiatives to police neighbourhoods using volunteers have been tried in a few villages with some success, but the initiatives collapsed when the young people patrolling asked for honoraria which were not forthcoming. Instances of insecurity reported included:

- Young people gather in groups on the roads blocking the way, shoving and insulting people
- People have been mugged, robbed and beaten up
- Cases of theft and burglary are on the increase

- Cases of rape have been reported

Respondents said that some of the crimes are committed under the influence of alcohol or hard drugs. Some commit the crimes to “get what to eat”. In the process, the perpetrators become habitual thieves and evil doers.

In the past, when a person committed a crime, the whole community was concerned, the person was named and a meeting was called to listen to the crime, warn the guilty party and penalized him/her. These days those who know that a crime has been committed remain silent. They neither report the crime nor identify the perpetrator. Instead, the parents and relatives of the perpetrator deny that their kin could have been responsible and “bribe” the authorities to get the person released. Others run away to Nairobi and other towns to hide after they commit crimes.

Respondents listed the following as other factors promoting insecurity in the area:

- Poverty
- Alcohol and drug abuse
- Laxity on the part of the provincial administration. They said that administrators concentrate resources on “raiding homes selling illicit brew where they could get bribes instead of arresting thieves”
- Lack of impartiality in the treatment of suspects by the provincial administration
- When you take a wrong doer to the chief or assistant chief, the administrators ask you to provide or pay transport to take the suspect to Busia

- There was a mention of domestic insecurity. Women raised cases where their business savings would disappear. There seemed to be a consensus that mpesa created safe accounts for such savings.

6. Health

Respondents listed malaria, typhoid and HIV and AIDS as the main diseases inflicting them. Other health problems mentioned included high blood pressure, kidney, bone, eye, leg and stomach problems. Murumba Sub-district Hospital was the main health facility catering for the area. A dispensary was being established at the Chief's camp, but the people felt that another dispensary was needed at Igula (a village within the sub location). They said that drugs should be made more regularly available both at the Sub-district Hospital and at the proposed dispensaries. It was encouraging to hear a few people confess to being HIV positive, a sign that the area has overcome the conspiracy of silence and was ready to participate fully in anti-HIV and AIDS programmes. It was reported that an increasing number of people were taking the HIV test, and antiretroviral medicines were readily available at Murumba Sub-District Hospital. Respondents listed many social factors that fan HIV infections and recommended that these be addressed to prevent further infection. Many respondents were also aware that some of the causes ill health in the area arose from "eating the same food everyday", and requested education on healthy eating.

7. Water

Virtually every home in Bukkalalire Sub-location has access to clean spring water within reasonable reach. Many of the springs have been cemented and protected. However much of the protection work was carried out awhile ago, and the facilities were in need of repairs.

The Kenya Finland Cooperation (Kefinco) Project sunk and equipped many wells in the area to bring water close to the people, but some of the pumps have since ceased to function. The original plan was that communities would manage and maintain the facilities, but somewhere along the line the maintenance programme collapsed. In one of the village, respondents indicated that a contribution was on going for a communal borehole. This was one of the many ways in which mpesa was evidently assisting the locals in achieving a valuable dimension. Many of the locals had no source of income they relied on those in urban areas to send contributions towards the project. They would not have been in a position to send the small amounts of money required from time to time other than through mpesa.

Electricity

The Government has set aside increasing amounts of money to expand the rural electrification programme. Some villages in the sub-location are said to have applied for rural electrification funding, but nobody attending discussions during this assessment knew what was required to apply and what, if anything, was being done to meet the requirements.

ii) Special Groups

1. Orphans and vulnerable population

Although their exact numbers are not known, Bukhalalire Sub-location has a large and a growing number orphans and widows as a result of HIV and AIDS and other many causes of deaths. Usually left under the care of grandparents, orphaned children live with the constant risk of going to school hungry and ultimately they drop out of school. They also

receive inadequate guidance that cannot equip them for the challenges in life. Without the support of their husbands, widows also suffer many problems as do the aged. Both categories receive little support from their impoverished relatives.

2. Youth

Respondents were concerned about the increasing number of “young people roaming the villages without anything to do”. Many of these young people have been to school and dropped out in different grades for various reasons. Others have been through secondary schools but have been unable to go for training or find jobs. Reasons for drop out include lack of money to pay school fees, pregnancies, early marriage, inadequate appreciation of the value of education, encouragement by parents and guardians to drop out, observation that many who have been to school are not living any better lives, and desire to free themselves and link up with other young people to “enjoy themselves”.

Respondents were concerned about the growing perception among young people that manual work, especially garden work, was work for people who have not gone to school and have no other option. And so after school, young people sit idle looking for menial jobs if they can find them, instead of making farming their business. Respondents were concerned that the growing feeling of helplessness has driven young people into many unproductive and harmful habits such as the following:

- Idleness
- Alcohol and drug abuse
- Illicit sex, leading to early pregnancies which in turn contribute to school dropouts and many child care challenges

- Early marriages and unstable, poorly endowed families
- Incest
- Burglary and theft
- Mugging
- General disrespect and unruly behaviour

Respondents gave the following as the factors contributing to problems among young people:

- Ready availability of alcohol and drugs in the community
- “Laziness” and negative attitudes towards work
- Strong dependency attitudes – belief that somebody else will help and I don’t have to work for myself
- Don’t care attitudes of parents toward the behaviour and welfare of their children
- Tendency to classify and despise people on the basis of family status. This discourages the young people who are despised
- Tendency to ignore or despise and condemn young people on the basis of past performance instead of providing remedial support
- Lack of information on life skills
- Lack of funds to start enterprises
- “Young people are rude or drink too much and do not listen to anybody”

- Some old people take young people with them to drinking places, thereby introducing them to the drinking habit
- Lack of land on which to work. Parents do not want to give young people places where they can do their farming even if they have ideas on farming projects.
- Lack of patience, commitment and interest on the part of young people to acquire information and skills, and follow through projects
- Poor relations with the provincial administration
- Peer pressure
- Unhelpful beliefs and traditions, such as human sacrifice
- Lack of clear community standards of behaviour and cooperation to enforce them
- Lenient punishment and unwillingness to punish all offenders
- Lack of role models

In addition to the aggravating factors above, girls are additionally burdened with the following:

- Too much work at home and no time to think about their own welfare and future
- Early and unplanned pregnancies which tie them down and force them into difficult marriages
- Parents' preference for boys

- Feelings among girls that they do not have to work hard on their own because they can always go off and get married and somebody will look after them.
- Traditions such as early marriage, marrying off girls to older men, sending young girls in marriage to replace their dead parents
- Lack of accessible female role models

Adult respondents were aware that young people needed help, but the help was not forthcoming. They acknowledged that they had a major role in helping young people but felt handicapped for the following reasons:

- Parents feel that they are too poor to pay for the education and training of their children
- Parents feel discouraged by the increasing cases of children who go to school and college only to come back and sit at home without any gainful activity to do
- Many parents are intimidated and afraid to guide young people. They believed that young people have learnt much at school and parents can no longer advise or guide them.
- Parents are discouraged from engaging young people in discussions and guidance because young people are “rude and do not listen”.
- In many homes, fathers and mothers differ on how to manage the home and relate to their children. Young people know this and exploit the situation by getting one parent to undo the instruction given by the other. This causes confusion and conflicts in homes, ultimately leave young people free to do as they please.

In evaluating a development initiative like mpesa, it is necessary to consider those factors that enable or infringe on an individual's ability to translate the potential good of mpesa into an achieved functioning. Looking at mpesa as a facility that enables an individual in Bukhalalire receive money from his relations in the urban area to perhaps start a business, is far too simplistic to determine whether the individual eventually succeeds in running the business. It is fundamental to understand other factors such as entrepreneurial knowledge, work ethics, an allowing culture and many others. It is for this reason that the research looks wholesomely at the sub-location to determine mpesa's place. Mpesa within this deprived environment is not only a ray of hope offering possibility for the willing, but it offers direct employment to young village girls who would otherwise have been classified together with those who roamed the streets, bearing children and fuelling the poverty circle.

3. Women

There was a consensus that women were bearing a disproportionate share of the poverty burden in Bukhalalire Sub-location. They did most of the work to feed their families while most men largely roamed the villages. There was a lively debate during discussions whether efforts should be made to empower women to fend better for the family or whether the focus should be on empowering the whole family as an economic unit. Most respondents felt that there was room for empowering women through women's groups, but this should not be done at the expense of strengthening the whole family unit. Men remain heads of families and should be required and empowered to show leadership through hard work. Empowering women disproportionately could perpetuate the current notion that only women need work, and could worsen family disharmony. In catering for women, emphasis should be given to wealth creation programmes targeting widows.

4. The Elderly

Bukhalalire Sub-location has a substantial elderly population, and the family unit remains intact and ready to look after its old members as required by tradition. But widespread poverty is making it increasingly difficult for families to clothe, feed and meet the increasing health needs of this population. Some support comes from their members working elsewhere in Kenya, but this falls far short of the needs. The aged are also lonely and isolated, and need support that will make them feel accepted, loved, respected and integrated as important members of society. Respondents recommended education on the care of the aged and forums where old people can meet, share ideas and be involved in productive activities. They said interventions should include strengthening family harmony and enhancing the economic empowerment of families to equip them to provide better for their aged members.

5. The Church

Bukhalalire Sub-location is predominantly Christian. Until fairly recently, there were only two Christian churches – the Catholic Church and the Anglican Church of Kenya – but many more denominations have since sprung up. Eight church leaders from the following denominations responded positive to an invitation to hold discussions with the evaluation team: the Anglican Church of Kenya, Jesus Tree of Life, the Baptist Church, Pentecostal Evangelical Fellowship of Africa, and African Israel Nineve. One of the research assistant had alleged that churches received the annual allocation of money from the villages through mpesa. This mode of payment was highly welcome as those in urban areas were still required to make payment or else the church would refuse to conduct weddings or funeral services for them. The researcher wanted to establish if at all the church had adopted

mpesa and whether that was beneficial. When the leaders were asked to give development agenda items that they would like to discuss they gave the following: financial contributions towards the work of God, unity between churches, the welfare of church youth and the way funerals and weddings were managed.

iii) Key issues and Challenges

The two key problems in Bukhalalire Sub-location identified during this evaluation are problems of poverty and poor school performance. The two overshadow all others. They touch everybody in all corners of the sub-location, and their analysis should bring out the real magnitude of the development challenges in the area. In one sense, the two problems are different, but in another, they are linked, especially when seen from a time perspective. The analysis of the two problems below shows the depth of the problems and the linkages that exist between them. The twin problems complicate and contribute to virtually all the other problems in the sub-location.

Table 4.5.5: Problem Analysis: Poverty and Poor School Performance in Bukhalalire Sub-Location

	Poverty	Poor School Performance
Manifestation	No employment opportunities Inadequate harvests No food in the house Not enough food to eat No money for fees, school dues or medical services	Schools posting poor results Low enrolment High drop out

	<p>Children not going to school/not regularly in school</p> <p>Ill health</p> <p>No money for development</p>	
Immediate Causes	<p>Lack of qualifications to compete for employment</p> <p>Drinking & idling</p> <p>Not working on the land or in gainful employment</p> <p>Poor farming methods</p>	<p>Poor foundation in lower classes</p> <p>Inadequate staffing</p> <p>Inadequate facilities/overcrowding</p> <p>Pupils irregularly in school</p> <p>Poor school and community relations</p> <p>Poor school management</p> <p>Indiscipline among teachers & pupils</p> <p>Lateness & absenteeism among teachers</p> <p>No team work among teachers</p>
Underlying Causes	<p>No employment opportunities</p> <p>No farming information/guidance/skills</p> <p>No farm implements and inputs</p> <p>No markets</p>	<p>Teachers not committed</p> <p>Inadequate focused supervision</p> <p>Parents not paying & supporting school</p> <p>Inadequate community support</p>

The table above asserts that the causes of poverty and poor school performance appear at three levels: immediate, underlying and basic causes. Each level calls for a different approach. While some causes may be addressed through providing inputs and supplies, others will need developing appropriate structures, while others call for behaviour change

interventions that address people’s knowledge, values, attitudes and behaviours. Within such a network of factors, mpesa can only facilitate poverty eradication to a certain point, but it will need amalgamation of more efforts aimed at increasing freedoms for individuals to pursue a life they value, this will evidently include attitude change.

Based on the focus groups, mpesa has enabled varied dimensions. Different sectors tap different dimensions from mpesa. The diagram below distinguishes different capabilities as enabled through mpesa. The basic classification of these capabilities is direct and indirect. Indirect capabilities as used here depict those capabilities that are enhanced through other dimensions that are created or also enhanced through mpesa. For instance self esteem as an individual dimension can only be linked to mpesa if it results from an individual receiving or saving money through mpesa.

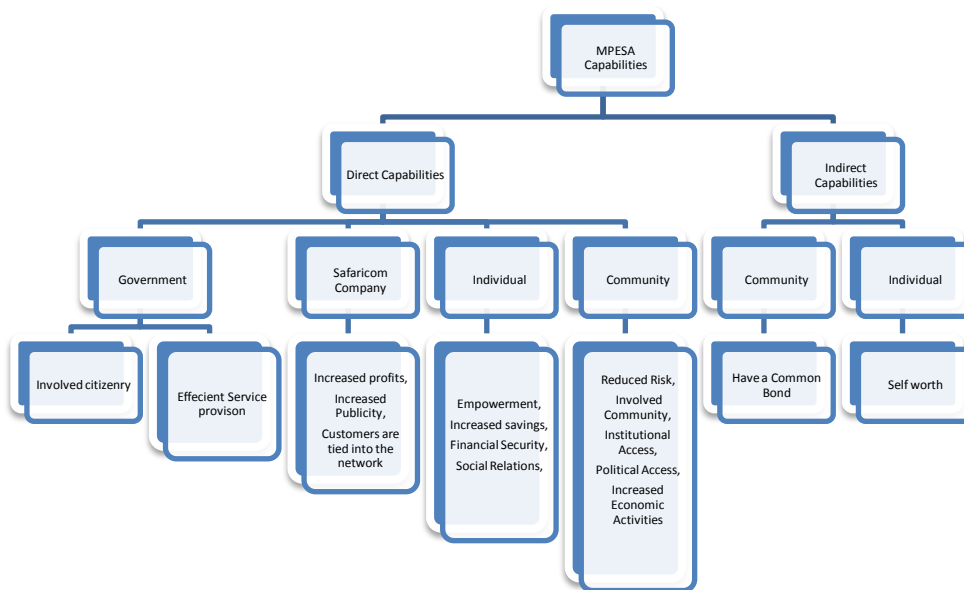


Figure 4.5.6 mpesa Capabilities

This diagram illustrates those capabilities created through mpesa, what is lost though is the reason that informs individual’s adoption of mpesa, the subsequent dimensions as a result of this adoption and the relationship between those dimensions. The research determined

various groups that benefited from the mpesa and then categorised the benefits, construed here as capabilities into two major groups: the direct and indirect.

The diagram below is based on the focus group and attempts to illustrate participant’s dimensions enhanced by mpesa.

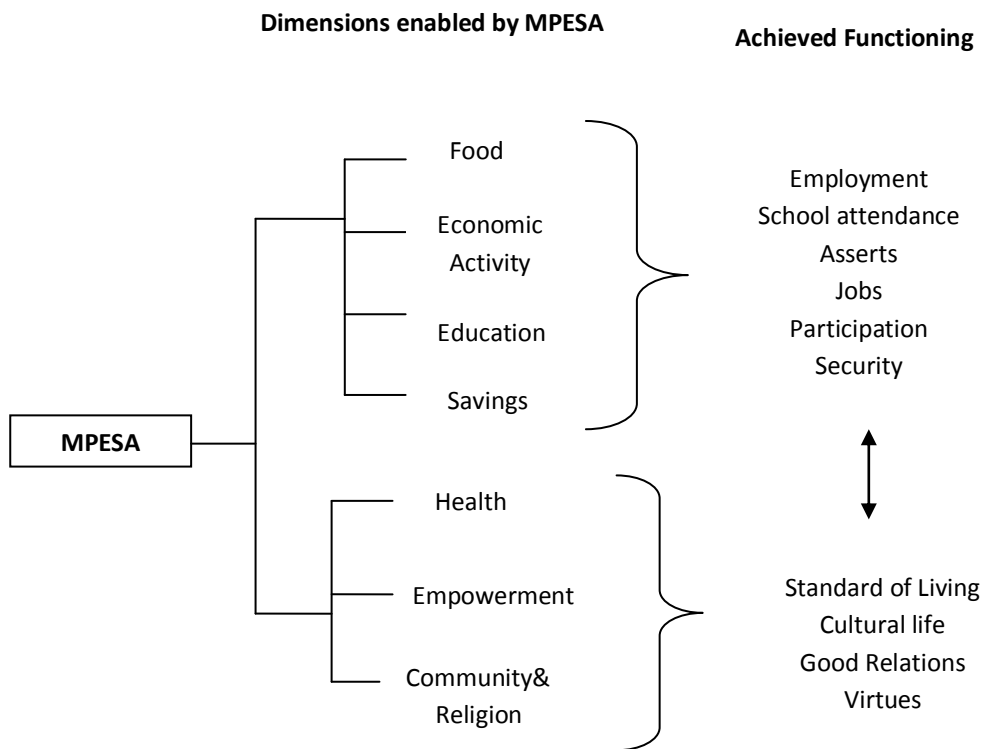


Figure 4.5.7: Dimensions selected from Focus Groups

Based on the focus group, it is evident that the sub-location is in the place of poverty characterised by non-performing learning institutions, drug abuse, lack of financial institutions, lack of proper shelter, food insecurity and unemployment. However, it is endowed with means to achieve vectors of functioning including: empowerment, asset endowment, food security, employment, entrepreneurship and education. mpesa as a means, will need supportive institutions, knowledge and skills, infrastructure, supportive environment and funding. Some of these enablers (means to achieve) exist; however, they are embedded within an individual story of mpesa adoption, a story that can only be told

within a performance. Such a story will then illuminate the dimensions drawn in the focus group, bringing to light the relationships that are missed within focus group.

4.6 Interviews

Having extensive knowledge of the region and the support of the sub-location officials, the research was able to reach wide respondents coming from different groups within the sub-location as well as the village representatives across the sub-location. Based on the focus groups conducted across Bukhalalire Sub-location, it was apparent that for the people of Bukhalalire, the two major concerns were education and poverty and that it was possible to draw a link between these two domains that matter. It was also apparent that the 'people's representatives' those that attended the focus group, were from a relatively privileged background and even though they passionately told tales of poverty, they themselves were not quite in the place of poverty. These factors made the actual effect of these 'domains that matter' on the lives of the poor people of the sub-location very imprecise and the next step, (that is how mpesa was adjusting these domains) impossible. To overcome these shortcomings the research decided to carry out interviews. However in order to ensure that the interview participants are drawn from those in the place of poverty, the research developed a standard selection process of the people within the place of poverty. The selection process was used to select interview participants and included background questions to establish that they were in the place of poverty and had adopted mpesa.

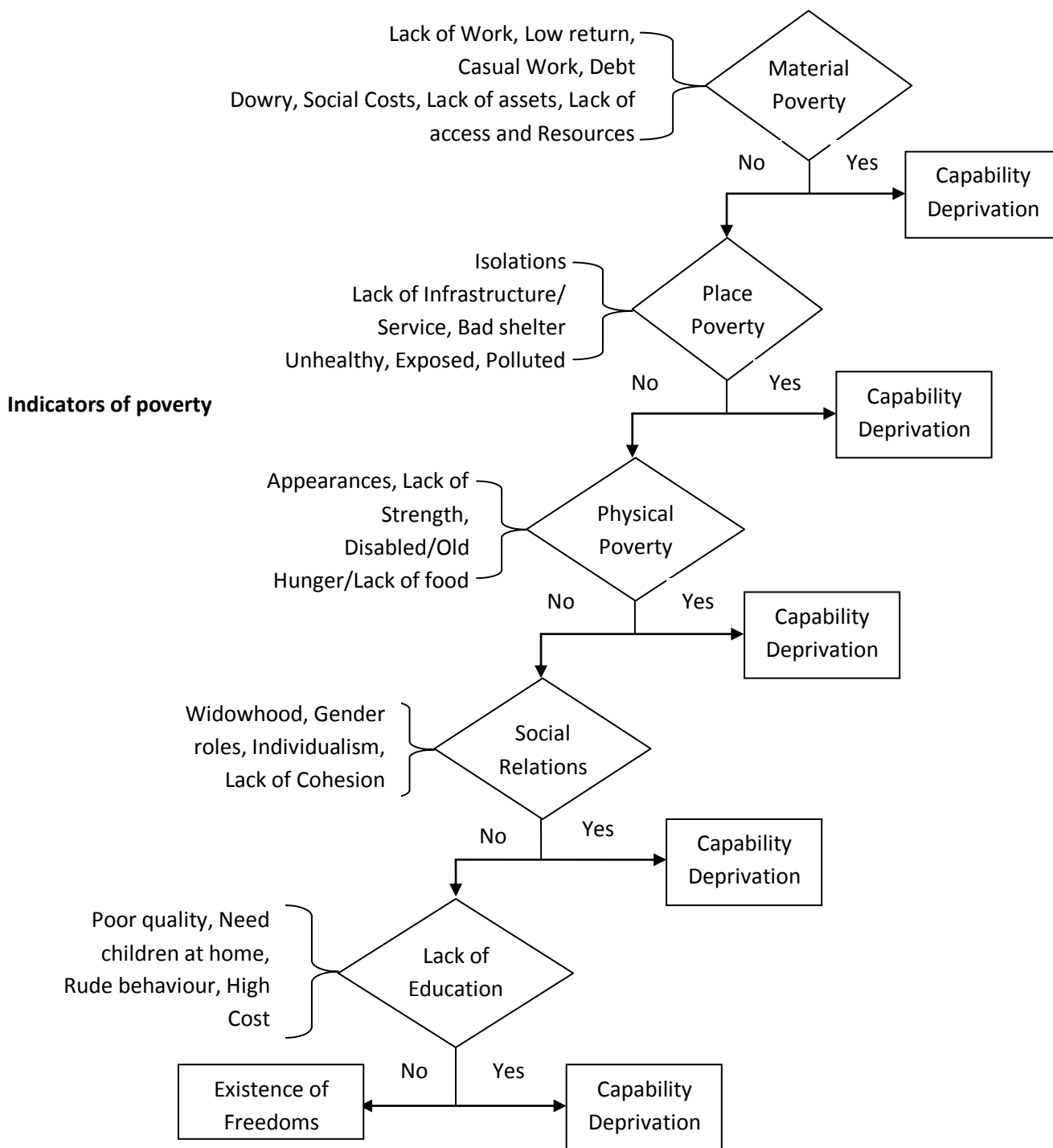


Figure 5.6.1: Decision Tree for selecting Interview Participants

The elders drawn from the primary blocks provided a list of homesteads within the villages of Bukhalalire sub-location. Using the list, the research team again engaged with the elders to select at least two participants from every village. The participants had to exhibit the

deprivation of those within the place of poverty as provided by the decision tree above, formulated by the research.

Cohen and Manion, (1994, p.271) and Kalton et al., (1971, p.271) describe the interview as a 'conversation between interviewer and respondent with the purpose of eliciting certain information from the respondent'. However this reference to a conversation oversimplifies the interview process, since 'interviews involve a set of assumptions and understandings about the situation which are not normally associated with casual conversation' this includes the right to pose questions and get responses within an understanding that what has been said is 'on record' (Denscombe, 1998, p.1009; Curtin, 2006).

Krefting, (1991) argues interviews are very productive source of information, with the advantage of producing specific in-depth information. In this evaluation exercise, the aim was to understand how respondents think and feel about the impact mpesa was indeed making on their lives. Interviews produced data based on the respondents' priorities whilst giving them the opportunity to expand their ideas, explain their views and identify what they regard as important. The justification for the interviews in this exercise was the value of contact with key players in the place of poverty who provided valuable insights (Denscombe, 2003).

As a method of data collection, interviews provided the advantage of flexibility such that adjustments were constantly made to the lines of enquiry during the interview. Another advantage was that the interviews permitted the researcher to 'follow up ideas, probe responses and investigate individual motives and feelings which the focus groups could not' (Bell, 1993). The interviews also allowed a reconstruction of events to unfold, for example how the women came to understand the value and use of mpesa for business start-up

through a series of events. The reconstruction of events is something that cannot be accomplished through observation alone (Bryman, 2001, p.329). Important to this exercise, interviews allowed the generation of data that were combined with data from other methods (observations and focus group) in order to corroborate facts, allowing triangulation (Yin, 1994; Denscombe, 2003).

In collecting the required data, both open-ended and focused Interviews were conducted. Open ended interviews targeted key respondents for the facts about mpesa and why it was perceived as something good (Yin, 1994) as well as for the respondents' opinions about mpesa. To achieve this for example, in some aspects, the respondents were asked to propose their own insights into personal data management at mpesa booths. In the next phase, the respondents were interviewed for a short period of time and the interview seemed more of a conversation, following a set of questions derived from the case study protocol (which was informed by the background searches including document review and focused groups). Subsequent interviews were largely influenced by the interview scripts from previous interviews. Even though this stage largely corroborated facts already established, it was targeted and insightful, and there were instances where the researcher conducted several phases of interviews with the same participant.

The interview used unambiguous language and was confidential. The interviewee's consent was sought prior to the interview and sufficient information was given, ensuring that ethical procedures were strictly observed. The interview provided qualitative data which provided baseline information about people's aspiration in adopting mpesa. The questions were presented as a mixture of open and closed questions (Foddy, 1993). Closed questions provided quantifiable data that eliminated assumptions of whether the participants used

mpesa or not and what aspects of mpesa appealed to them most, those questions had tick boxes responses. The open questions allowed the participants to respond in more depth and in their own language (Luhya) and because the interviewer encouraged a relaxed conversation in an informal language, the participants were able to tell their stories producing statements which later were used as dramatised text, carrying the voice of the participant though now ethically anonymised. The interview took an average of 45 to 60 minutes to complete.

The interview collected background information on the participants and then focused on the impact of mpesa on their developmental goals. Unlike the focus group, where responses about similar issues were grouped together to make the data analysis more coherent, in the interviews, the responses were rewritten to carry through the voice of the poor, echoing their struggles, their fears and their aspirations, to an unknown audience, now the reader. This approach to analysis was influenced by Denzin's (2003) work on performance ethnography, in which he explores self reflection to anchor the context and meaning of interview scripts. Constantly, Denzin bears his soul in self reflection, be it his experiences in an African American neighbourhood, or at home with a drunkard father or in research finding how cultural texts signify and lend themselves to interpretation within a social nexus, all his works are marked with instances when he steps back into childhood memories.

The interviews had various phases and it identified discrete focus for each phase according to the headings generated from Capability Approach which aimed to discover the following:

1. Background Information: These were demographics of the participants to identify names (Given only, for moderation purposes only); Age; Gender; Marital status; Education and Life in general
2. Means and Ends of Development: This was to identify the kinds of “developments” that mpesa are supposed to promote and how mpesa helps people achieve what they consider to be valuable
3. Commodities, Capabilities and Human Diversity: This heading was meant to unearth what capabilities could potentially be generated from mpesa and whether mpesa was appropriate with the existing local conditions. The research also sought to know the conversion factors (personal, social, environmental) that needed to be in place for capabilities to be generated from mpesa and the decision mechanism that affected the actual adoption of mpesa.
4. Agency & Restricted Agency: This identified the needs and aspirations of mpesa adopters and the rationales behind those needs and aspirations. The research also sought to know what conditions enable or restrict the “agency effect” of the mpesa adopters and how mpesa interacted with those conditions
5. Evaluative Spaces: To understand the entire picture, it was essential to know what essential capabilities were deprived; who were disadvantaged by the deprivation of those capabilities and what were the relations between different types of capability deprivations

Once participants are selected, the researcher visited them to establish whether they were still interested in continuing with the research process, they were also informed of the

progress of the research and their particular contribution. The research made it clear that they were not obligated to continue and they were free to withdraw their participation from the research without any prior notice or explanation, however the participants were eager to speak out and participate in the research process. After the visit, the dates, times and places for the interviews were set between the interview and the interviewer.

4.7 Analysis

The researcher conducted a total of 38 interviews and transformed them into performances seven of which are included in this section. By selecting seven performances to include in the research, the researcher incorporates the basic development blocks, (villages and the churches) and special groups (the women, the youths and the elderly). The Research also seeks to account for differences in the motivation of adoption and ultimate usage.

Several authors have made attempts to develop a practical tool of utilizing Sen's ideas. This research catapults from such a background and utilizes Finnis' (1993) approach to identifying basic human values. Finnis' practical approach is based on 'reasons for acting which need no further reason.' This is more individual targeted rather than merely looking to identify 'basic needs' (based on biological/psychological consideration) or 'basic capabilities' (based on a consideration of political necessity) or some general not-yet-moral prudential reasoning. Finnis (2000) sums his approach in this question: 'why do I do what I do?' and 'why do other people do what they do?' such a question, he posits, can be answered by a mature person of any culture or socioeconomic class or educational level. When we 'why do I/others do what we do?' we look into our experiences, historical situation, relationships, projects, tastes, beliefs, as well as the others and so we endeavour

to see the 'point' and the 'value' of different activities. Finnis (2000) argues that the question 'why do I/others do what we do?' when asked repeatedly by any person or group, leads to the recognition of a discrete heterogeneous set of most basic and simple reasons for acting which reflect the complete range of human functionings. This research engages with the participants from Bukhalalire sub location in a bid to learn how mpesa was delivering on their development goals, it follows Finnis' (1993) approach to identify capability then uses performance ethnography to as means of understanding and retelling the mpesa's story on the lives of these marginalised poor, in the process creating spaces of solidarity, resistance and emancipation. The example below accounts for this process from the interview, applying Finnis approach to understands Sen's ideas of capability endowment of this particular individual and how mpesa then enables him to pursue a life he values, through to rewriting of the interview scripts into performances utilizing Padel's principles on poetic writing and McBride's ideas as exemplified through his dramatic texts.

Kamau is a middle aged male and originally comes from the Mount Kenya region in the Central county of Nyeri from the Agikuyu sub tribe. He moved six hundred miles west, to the border county of Busia in Western Kenya. Even though Kenya is expansive with forty two tribes, it is not entirely peaceful and other tribes are also not receptive to Kamau's Kikuyu which also is the largest. This partly stem from land disputes and historical injustices. After acquiring independence from the British, the subsequent governments started redistributing what they called as the national cake, which included everything from positions in government to the land that was previously owned by the white settlers. The President, a large part of the cabinet, majority of the judicial officials and provincial administrators were from Kamau's community. As a result, the rest of the tribes felt that

there had been inequitable distribution of these national resources including land and subsequently they have often resented Kamau's community. Regardless of these, Kamau set out to seek for a livelihood, that journey took him to his high school friend's village in Western Kenya. Even though the friend has since passed on, having contracted HIV and Aids virus, which is prevalent in this region, Kamau seems settled. He is accepted and appreciated here, besides being able to provide for his family. Kamau and friend begun working as casual labourers in people's farms, they later saved enough to rent a kiosk in the market which they ran as a shop retailing basic products. Their hard work paid off, and they expanded the business. To him, everyone here is a family; they look after each other, support one another, they all go to the same bank, which is mpesa. Through mpesa, he has been able to send money to his family in Central Kenya. Initially, before adopting the mpesa they saved their money in a box and after awhile they took it to the bank where they could spend a whole day queuing, waiting to be served by abusive bank clerks. There were frustration, mistrust, unplanned spending and waste of time during the process and so they craved for an easy and faster transaction of money and mpesa was the solution. They are now able to put away their savings into mpesa accounts every evening. In cases of emergencies, they are able to send money, place an order for goods and pay off their debts using. Mpesa, he says, has made life a little manageable, increased savings, done away with mistrust and saved time which they now invest in their business. Mpesa is easy to use, it requires basic mobile phone skills however the only problem is the network congestion and poor coverage.

I asked Kamau 'why did you come to this region from central Kenya?' To which he replied, 'in a desperate attempt to find something to do'. I asked again 'why?' to which he

answered, 'my father had seven wives and about forty children and even though our home area [Central Kenya] is mainly a coffee farming region, my father had a large family but without a commensurate land, we had to rely entirely on subsistence farming. So as the family kept expanding, my father asked us to 'go out and fend for the family'; it struck me that we would starve to death unless I moved out'. I persisted further, 'why here?' To which he replied, 'Well, there were several reasons, really. Partly my friend had invited me here and secondly, there are relatively large farms here and so a potential for me and my friend to work as casual labourers'. I persisted, as only a two-year old would and asked, 'Why though?' To which, with endless patience he explained, 'I needed to provide for my family. My siblings need uniforms, they need to feed, do you want them to starve?' In other words, the simplest reasons he give to explain his actions referred to 'food' and 'education'. At this point, I return to Sen's framework, and even though Sen places emphasis on the 'beings' and 'doings' an individual values, pursues and succeeds in achieving, he [Sen] acknowledges the 'enablers' and 'constraints'. In the case of Kamau, his constraints to achieving food and education were multi-dimensional poverty, including: poverty of time as a result of family care; material poverty evidenced by a lack of farms to work on, ascribed and legal inferiority due to his ethnicity. His enablers, what Sen repeatedly refers to goods, services and conversion factors include: the mpesa; his high school friend; his energy and hard working nature; his demeanour that was likable and trustable enabling the locals to see beyond his tribe. In rewriting the dramatic text, a part from emphasising the ends, which to Kamau are education and food, these constraints and enablers are also emphasised, as evidenced in the dramatic text below.

My father had seven wives and thirty nine children

Maybe forty five

It has been long since I left home

When the family kept expanding

The land didn't expand

I remember my father talking to us one night

He said 'Go and find food for ourselves and my grand children'

If we stayed we would die of hunger

I had a friend from school he is deceased now

He invited me here

We used to work together in people's homes

Then we rented the shop but he fell sick and died

I gave his family the shop

They wanted me to live here with them

And continue in the shop

I have since started another shop

His younger brother works in it

I am from a different tribe

Some think we have political differences?

That's a rich man's thing

We the poor have no political affiliations

No religion

No tribe

If we had we wouldn't survive

I don't think I can leave this place

How can I?

Where to?

Everyone is family

We share everything

We look after each other

We go to the same bank

Same branch

Mpesa

I have been with mpesa Since 2008

That's the first time I sent my father money

And that was through mpesa

In the business we wanted easy and faster transaction of money

I had an Akiba account at the time

And we used to deposit money into our boxes

After a while we would take it to Akiba account

There was mistrust

Mistrust between me and my friend

Mpesa has solved those

Because we could put money into the mpesa straight away

When my friends past away my father wanted to come for the funeral

I was so busy

There was no other means to send him the money so as to travel here

I used mpesa

It was very helpful

Will never forget that

In fact I am thinking of starting an mpesa booth myself

Mpesa eased difficult life characterized by mistrust

Going to banks often to deposit

Not so much money

At times the money get wasted in unplanned spending

Because we couldn't be bothered to queue the whole day

With mpesa we have been able to save more

And time that we would otherwise use to queue in the banks

We invest in business

We are able to send and receive money

More easily

It is definitely easy to use

Even the uneducated benefit

It is so efficient

The only problem is network problem

Things get done.

This encounter provided a narration that was rewritten into a dramatic text that retold not only the story of mpesa capability but also Kamau's story and by extension a young man's struggle for survival. Seen thus it becomes an effective tool that if used appropriately could tinge out like and not so like stories if read out to those who closely identify with Kamau's story. In order to do this, the research carried out an additional level of sampling which grouped participants first by their gender, then age, marital status and occupation. This provided the research with a close knit group whose members could identify with each other's story and so did not only corroborate each other's narrations but also being made aware of the detail the past participants had shared, they were willing to delve even deeper into their own stories.

As evidenced with Kamau's performance, dramatic text is an awakening tool and nothing is a taboo, not even death. There were three lead strategies that the researcher adopted while writing these performances:

1. The researcher emphasizes those capability approach themes that are emergent from the interviews.

2. Secondly the researcher listened and observed intently as the interviewee narrated a personal never told tale, exhibiting different emotions and emphasizing different turns. The researcher uses those turns to rewrite the dramatic text.
3. Finally the researcher also borrows from poetry so as to move the audience, ambivalently towards self discovery. This was influenced by Padel's (2004) 52 ways of looking at a poem.

Even though the dramatic texts borrowed from poetry, the dramatic texts did not incorporate rhymes and rhythms so as not to water down the emerging themes with like words, however within reason, the researcher made attempts, to partner sound and sense. In incorporating poetic writing in Information Systems research, the research borrowed from the work of McBride (2008) in which he uses a poetic approach to engage the audience in understanding cultural and contextual issues around software quality. In that research, he applies performance ethnography to auto ethnographic output in which he reflects on his own experiences. The aim was to say the unsaid, to transform real life imaginatively so we understand their lives anew; more fully in the way it makes familiar things look strange and strange more familiar.

Finnis writes that there is 'no magic number' of basic reasons, and there is 'no need for the reader to accept the present list, just as it stands, still less its nomenclature (which simply gestures toward categories of human purpose that are each, though unified, nevertheless multi-faceted)' (Finnis, 2000, p. 7). Alkire (2003) suggestions are enlightening in this research, she writes:

‘These dimensions are self-evident (potentially recognizable by anyone) in a very particular philosophical sense which entails neither (a) that [the dimension] is formulated reflectively or at all explicitly by those who are guided by it, nor (b) that when it is so formulated by somebody his formulation will invariably be found to be accurate or acceptably refined and sufficiently qualified, nor (c) that it is arrived at, even only implicitly, without experience of the field to which it relates. They are incommensurable, which means that all of the desirable qualities of one are not present in the other, and there is no single denominator they can be completely reduced to, and thus irreducible (the list cannot be made any shorter). Another characteristic of the dimensions is that they are non-hierarchical, which means that at one time any of these dimensions can seem the most important—they cannot be arranged in any permanent hierarchy’ (p.34).

Each speaker brings a gendered presence and a set of personal memories involving family, tradition, marriage, mothers, fathers, daughters and sons. The stories are tangled up in other people’s lives, unsettling and troubling the deep cultural narrative and myths surrounding duty, tradition, and family. On the first interview, as the sun set over the hills surrounding Bukhalalire, painting the horizon in crimson, the research team races through the rugged and littered path, now turned market, looking out for a middle aged woman, a retailer in this local market. Mary though passionate, appears frail. She was widowed and now lives with HIV and Aids virus in an old, shabby and rundown house which she converts into a retail cereal shop in the evenings. We go to the window, from where she serves her customers, but she invites us in, there is a small stool which she offers to the smartly dressed research assistant who she has not stopped gazing at. She seems aware of our

presence but I re-introduce the objective the process of the research, I share some of the insights I gathered from the focus groups. She begins to speak, telling a story how she came to adopt mpesa and how it has benefited her.

It's quiet here

Busy only in the planting season

We like it here

Plenty of fresh air and fresh food

Friendly neighbours and spacious homes

In towns everyone is squeezing together

We had a room that was the kitchen bedroom bathroom everything

Everything for me and my seven children

I did the rich man's laundry

It wasn't enough to buy uniforms let alone feed us

I knew my day will come when I would run my own business

My sister sent me some money

I buy grains during harvest season and I resale through the year

I like business but you got to be patient

Everyone is doing the same thing

There are good times and really bad ones

However little by little we are making ends meet

Though it is a daily struggle

A battle to survive drunkenness disease drought and death

With mpesa we now save whatever little

We are no longer excluded

We do not need to travel queue then be abused

With the savings I can buy uniforms

Increase stock

When men come to rob us for their liquor

The money is safely hid away

If only I was educated

I would be a little comfortable

And my children would have better education

Better food

Better healthcare

However this struggle is good

It motivates them to work hard

Mary's story presents an objective reality that invites moral and ethical dialogue while reflexively clarifying her own moral stance. This story evidently demonstrates that she cares and uses mpesa ingenuously to provide for her family but also makes the audience responsible for such interpretation. While reflecting over the encounter with Mary, whose children are active in the local youths' club, I am excited to meet the youths' leader. I want to know whether they too are tapping into 'possibilities' of mpesa. Today, the youths' leader, Moses, is in a leaders meeting in the location's headquarters. We hop onto a

crawling bus with happy faces bundled in every conceivable space in the bus, the trees are rushing past, there is a lot of sights and sounds that reach the senses, however, on my mind, there is only one thing, 'what is mpesa doing for them?'. As we step off the bus, Moses is actually waiting for us, he is keen to get us into the meeting, but there is a tempting cool breeze out here and so we request to sit under the spreading canopy a hopea odorata tree. He begins to tell of his experience and of those he leads, he presents actual facts in a credible way.

We heard of Government's vision 2030 over the radio

Interesting to the itching ears

I don't know what that means but I know the needs in this village

I don't think people on the radio understand

To live without sanitation and clean water

To have no health centre no roads and no schools

To see your child starve to death

Poverty is a disease left untreated it gets full blown

Like our rivers

If we don't build barriers in rainy season

They flood and cut us off

We are then isolated and remain vulnerable

So with Poverty

It eats away our depleted infrastructure and denies us access

The women can't do their seasonal farming

You are lucky if you live in a tinned shark or else it's a thatched hut

All we got here are orphans and widows

Insecurity and powerlessness

We are making a difference

We are pulling resources together

mpesa has made it easy to make a contribution

We are still outside of the restaurant though

We can smell the food but we can't taste it

mpesa is only a vehicle to the finish line

Efficiency and easy use are appetizing but you don't get satisfied

You keep going back for more

We want the real thing

Education and Religion are good but contentment is better

In the city they have everything but a smile

Here a smile is all we got

Moses used a lot of gestures as he dramatized the truth in a sense interrogating the realities his story presented. There seemed to be two worlds, that of the local youths and the government. The next interview is scheduled with an elderly man, Jacktone. It's about 2pm, we brave the scorching Sub-Saharan sun, it's so intense one would be forgiven for thinking that God had moved the sun a little closer to the earth on this day. We find Jacktone under a shade, looking after his livestock which seem to be grazing, but on a closer look, what would have been green grass has given way to dry land with squatty cactus. Jacktone has lived here all his life, he remembers the colonialist era, the hopes of independence and the emptiness that technology presents.

Oh,

I am not keen on you

Sorry but that's because of your mobile phones

I don't like them

The so called technology!

A man should be in charge not just for a show

Not today though thanks to technology

All the women and children looked to the father for everything

Including the news headlines

Today my wife knows what occasion the president presided over

Can you imagine?

It was unheard of that a son can give her mother money

Unless of course through the father

Today they have mpesa

Now I have no role

Everyone is in charge

Everyone is in the know

Everyone has a bank account

No culture

No religion nothing

Just technology

My role was of responsibility

To give information money whatever but with responsibility

Technology is giving but you don't account for it

Just take

Whatever you do with it

You are not answerable to anyone

It is ruining the world!

Jacktone offered what would pass for utopian thoughts about how things could have been different from the world of radical traditionalism, these made the researcher sought to meet a young person brought up in a family like Jacktones, but has grown to appreciate technology. Akumu, now married struggles to reconcile her father's belief with the modern world. She bears her soul to the researcher in a story that unsettles, criticizes, and challenges the taken for granted, repressed meanings.

I don't have a Christian name

My grandfather loathed everything colonial

I was bullied because of my names

I often complained to my father

He didn't yield

I picked it up with my husband

Can you believe?

He is not even bothered

I love Christian names

I don't want my children to go through that again

I am a Christian

I want my children to be Christians

Names are the first step

Culture is good when it encourages respect and togetherness

But the extremism is not good

Like traditional names

Wife inheritance

Denying girl child education

These are extremely retrogressive

I would be a teacher like my brother

If only I was not born a girl

That was my mistake

You see these men walking past us

A majority have many wives

But women like me

We would be beaten

Disgraced

Sent away from our matrimonial home

If seen standing by the road with another man

One wonders how these men get their third and fourth wives

I hope I can live to see women respected

Bowed down to as we do men

I hope I can see those days

Women free

Free from prejudice

Granted same opportunities as men

Both in the work places and in the homes

I heard over the radio that there were equal number of men and women

We don't see the men here they must be in big towns

Swimming in the sea of opportunities

The few men here are never seen

Other than in the drinking dens

Life can be difficult and men try to hide from reality

Leaving us women to bare the pain

They are the proverbial ostriches

I wonder why we allow them to lead

No wonder it only gets worse

For us women

Our focus is our children

And their needs

We are always caught in the balancing act

Balancing between food and education

Health care is for pregnant women

Unless there is an emergency that we don't plan for

We can no longer afford sanitary towels for our girls

That is a luxury

My children have a pair of uniforms

These they use at home too

In the mean time you know what men are doing

Drinking

Shouting

And marrying

We have to boil and then sieve water to avoid typhoid

But the cost of boiling water is very expensive

I am a fighter

And will keep on fighting

Just so my children can have a better life

Akumu's story, exhibited interpretive sufficiency, representational adequacy and authentic adequacy. This encounter pauses a real question, in landscape with a disturbed mound evidencing the burials here, the researcher sought to know whether, the orphans here have benefited from mpesa's services. In the cool of the evening, we set out to meet Monica who is an orphan, bringing up her siblings. As we enter in their house, the quietness is almost tangible, no rustle. All we can hear is the creaking of the building which is barely audible. The house has holes through the roof, as though it was master artist handwork, but not, this roof is made from used tins, that have been straightened out to make a shade. She begins to tell, not just an mpesa story but a struggle against all odds to survive.

I had to grow quick

In life it is not the years that mature you

Rather experiences

I am a second born in a family of five

My parents died of HIV

They were our only providers

My uncles offered to help

My brother received the money meant for fees

He didn't pay to the school

He got into drugs alcohol and bad friends

My uncles gave up on us

I borrowed money and started tailoring business

We live on this business

This business can't pay the school fees though

Mpesa has redeemed my life

When my uncles discovered mpesa

That meant my brother will not misuse their money

They had mercy on us and begun to pay our fees again

I am not under pressure now

I can buy clothes for my siblings

I take each day at a time

It has helped me save now

Initially I had no access to the banks

My brother would just take whatever money we had

He would buy alcohol

We couldn't ask him

He would beat us

We can't go to the authorities

He is our brother

Mpesa it has helped us save

Once in awhile we also receive money from relatives

They would ordinarily not send us anything

With easy way of sending money using mpesa

People have no excuse

We are a family

I didn't think mpesa was an account

Rather a letter you receive only once

During grandfather's funeral

One of my cousins asked me whether I had mpesa

She is in a boarding school

She wanted to give me some money

So I asked my friends

They took me to a small corner shop

It didn't look glamorous like the most banks do

But it felt really at home

I couldn't stop thinking someone could snatch me the money

Anyway I didn't receive the money then

That was registration

She has not stopped sending money ever since

Sometimes in the middle of the night

I receive a message and its money

Very pleasant surprises

We can receive money

And we can save securely

Away from idle men who want to robe our hard earned money

We love Jesus

We love to go to church

One day our brother will be a Christian too

Our parents taught us to pursue education

My father often said 'They that sow in tears shall reap in joy'

For us our present troubles are pushing us to a more stable future

Listening to Monica, there is sudden awakening at the place of poverty, where colours are lost, and blackened darkness is real, however, she provides though dull, a magical light through adoption of mpesa. Even though each of this dramatic text works purely within its own terms, through this collection, they speak to each other, like songs in an album, widening each other individual resonance. The research also meets Dora, who is famous among her friends for not having a mobile phone. She had lived in Nairobi's industrial estate, a place of machinery with tall chimneys out of which interminable serpents of smoke trailed, she has now settled down with her husband in this quiet village. She welcomes us into her house and is excited to narrate her story.

I don't use phones

I don't have an mpesa

When I got married

You know what it is like in marriage

We had an argument

He is very jealous

He thought I would have an affair

He took my phone from me

He now uses it

I didn't like it in the beginning

I couldn't refuse though

I learned to live without it

Today I think he saved our marriage

And saved me from time wasting on the phone

Many women here though they are house wives

They fend for the family and for their husbands' liquor

For me I clean and cook

I make sure they are not late for school

You don't need a mobile phone for that

Do you?

My husband calls my mother

I speak to her then

My dad died.

I miss him

Particularly when we have arguments

Though it has been more than a decade

I want our children to have an education

I feel very sad seeing them study using lantern lamps

The soot stings their eyes through the night

And at dawn they are ready to walk five miles to school

Every day through the year with only two weeks break

For the effort they put in education

They will have a good life

Good health and long life

Jobs come and go

But no one can take education from you.

These texts illuminate an mpesa experience. They bring to light the journey to the web of poverty and the participants' application of mpesa to free themselves from the manacles of poverty. They are sites of resistance, places where meanings and identities are negotiated. They demonstrate the dimensions of the people of Bukhalalire and how they apply mpesa in their pursuit. The dramatic text bring to the front the following capability set:

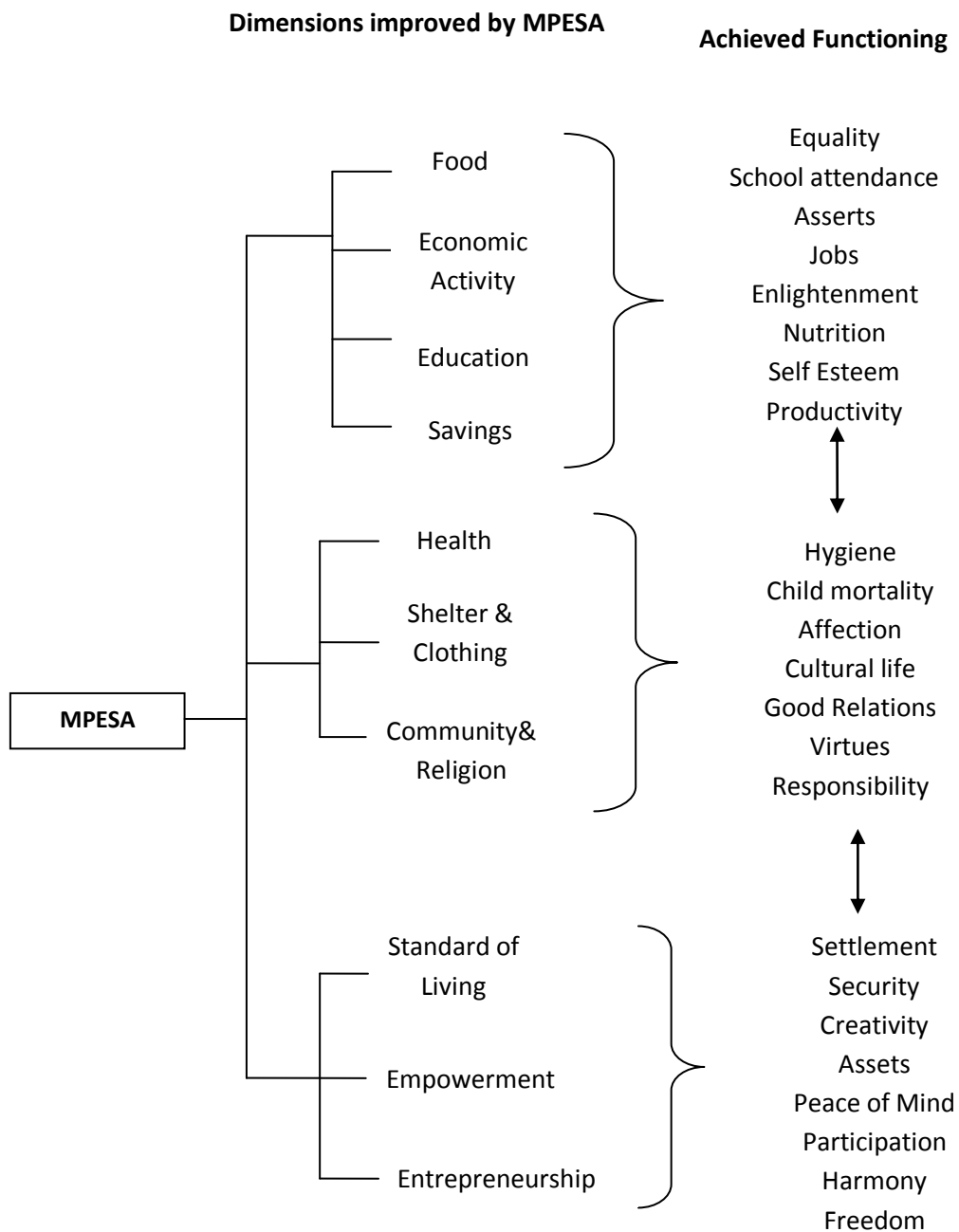


Figure 4.6.2: Dimensions selected from Interviews

The focus while writing these dramatic texts was between the persona, the tone and talking back. This was important as it sought to appeal to both the literary community and the development scholars. The power of these texts therefore must lie in their precise, vivid, sensual detail and in their moral clarity and a strong movement of thought.

4.8 Conclusions

This chapter, besides a review on research design, their application and evaluation as they are discussed in the literature, it establishes the place of mpesa on a landscape marred with abject poverty in rural Kenya using performances. The next chapter draws the capabilities and their relationship as demonstrated within the performances, in effect illustrating the value of performance ethnography in illuminating dimensions of concern in a capability approach study. The research does not employ performance to create a revolution, as Madison (1998) would argue rather it is 'revolutionary in enlightening citizens to the possibilities' of mpesa. This is a kind of political theatre that shapes subjects, audience, and performers. In honouring subjects who continue to brave the dark night not only of poverty but more acutely of abuse perpetrated by well-to-do 'masters', such performance contributes to a more 'enlightened and involved citizenship' (Madison, 1998, p. 281). These performances interrogate and evaluate specific, social, educational, economical and political processes as mechanisms that affect the adoption and successful implementation of mpesa as a poverty eradication strategy. This form of praxis shapes a cultural politics of change. It can help create a progressive and involved citizenship (Denzin, 2003). Seen thus, the performance becomes vehicle for moving persons, subjects, performer, and audience members in new, critical, political spaces. In development studies, it is critical that effort is made to produce knowledge that in turn accelerates progress (Worley, 1998 p.138). Critical performance pedagogy informs practice, which in turn supports the pedagogical conditions for emancipatory politics 'unquestionably political and irrevocably beautiful at the same time' (Worley, 1998 p.139).

Chapter 5:

5.0 Discussions and Conclusions

Ultimately, the greatest barrier to middle class status among the poor is sustained capability deprivation itself. The mpesa service offers a potential to escape the poverty web, however there is significant variation in behaviour, decision-making, and outcomes among people living in seemingly identical structural conditions, as several researchers have noted (Narayan, 2000, p.34; Nelson, and Dorsey, 2003 p.31). The literature on how people respond to material hardship or deprivation is extensive, and it has identified a number of coping strategies which this research corroborates, that is: using family ties, exchanging goods within friendship networks, seeking help from the state, turning to private organizations, relocating, among others (Edin and Lein 1997). But people differ substantially in which coping strategy they employ, and some of this heterogeneity probably results from cultural factors. It is no wonder therefore that the mpesa's impact on the impoverished community cannot be studied in isolation rather using performance ethnography, other factors that inform the adoption and usage of mpesa can be established, such issues as culture as it affirms belief and preference.

In recent years, economists have also begun to draw upon cultural concepts to understand where individuals' beliefs and preferences come from (Rao and Walton, 2004). For example, Akerloff and Kranton (2000) developed a model in which group level beliefs and norms affected individual beliefs and preferences, which in turn affected economic outcomes and economic decision-making. Akerloff and Kranton (2002) draw on the concept of identity to develop a model in which individuals have preferences for behaviour that is consistent with

their group identities and derive utility from such behaviour (Benabou and Tirole 2006). Sen (1992) lucidly anchors these issues in his concept of capabilities in a sense simplifying the complex aspects of inequality in well-being not hitherto captured by the traditional notion of utility.

Akerloff and Kranton (2002 p.17) makes an intriguing observation that:

The literature on poverty and the literature on culture are too often produced in substantially different intellectual worlds, worlds that involve different interlocutors, theories of behaviour, styles of thought, and standards of evidence. Traditionally, the former world has included not merely sociologists but also economists, political scientists, and demographers; it favoured quantitative evidence; placed a premium on clarity; and operated with an eye to solving social problems. The latter has included humanists, anthropologists, historians and sociologists; favoured interpretive or qualitative analysis; and rewarded the development of new theories. As a result, major works in one field have often had little impact in the other (Akerloff and Kranton, 2002 p.17).

This research in applying performance ethnography is effectively making a conscious effort to rightly merge these quite distinct worlds in a bid to create new knowledge in exploring performance ethnography to illuminate dimensions within a capability approach study.

Evidenced in the performances, poverty is not just a matter of deprivation or disorganization rather it signifies the absence of something. In the traditional anthropological sense it is a culture that provides human beings with an inadequate design for living, with a ready-made set of solutions for human problems, and so serves a

significant adaptive function (Rao and Walton, 2004 p. 9). The community of Bukhalalire know when to borrow salt, where to shelter during the rainy seasons and how to get by each day. These solutions are not effective rather they are relevant for the victims to make sense of their circumstances. It is like a prisoner who listens to the chirping sparrows across the high fencing and is encouraged to live another day.

The people in Bukhalalire produce little wealth mainly through subsistence farming and receive little in return. Thus for lack of cash, the rural village householder makes frequent purchases of small quantities of food at higher prices. There is high incidences of borrowing at usurious rates of interest, informal credit arrangements among neighbours and use of second hand clothing which are regarded in the highest esteem and only purchased on occasions, primarily during Christmas and weddings.

Observing the relationships among the people of Bukhalalire and with the authorities, there is evidence of disengagement from the society, and hostility to the basic institutions. There is hatred for the police officers and mistrust of government representatives. The findings also corroborate those of Narayan (2000 p.12) a culture with a strong feeling of fatalism, helplessness, dependence and inferiority, all reflecting maternal deprivation; a strong present time orientation with relatively little disposition to defer gratification and plan for the future. There is widespread belief in male superiority and among the men a strong preoccupation with machismo and their masculinity.

There is disengagement with the wider environment. It is no wonder, therefore, that irrespective of the all-embracing advertisement done by Safaricom company, most of the participants adopted mpesa after being cajoled by a close relative or friend and not as a result of the advertisements. Once the culture of poverty has come into existence it tends to

perpetuate itself, within the ensuing flow mpesa becomes the 'blood clot' in the arteries that hampers the flawless poverty cycle affording the poor an opportunity.

5.1 Evaluation of the Impact of mpesa

Evaluation, as used in this exercise, relates to the assessment of the relative merit of adopting mpesa. Initially, the research intended to utilise the condition of counterfactual which describes the state of the participants in relation to the prevailing deprived dimensions as a result of them not adopting mpesa. Fundamentally, this process would have involved a two step comparison:

1. First, the situation of the participants prior to adopting mpesa would have been compared to their situation afterward to assess the extent of gains.
2. Second, and here is where the counterfactual comes in, participants who had adopted mpesa would have been compared to an equivalent group of those who have not adopted, so as to establish whether the achieved functionings of those who adopted exceeded those who did not adopt (Weiss, 1998).

This process would have been possible if the research was conducted over a long period of time and if the research would have been able to establish a group of participants who did not tap into the benefits of mpesa. This is because it entails establishing what the participants perceive to be the dimensions of a quality life, then assessing how mpesa has assisted them to transform those dimensions into achieved functionings. However, with performance ethnography the participants essentially invite the researcher into their lives and so the research is able to go back to the past and relive with the participants the very

pertinent experiences that tell of the dimensions they perceive to be a quality life prior and after the adoption of mpesa.

The second step which involved comparing the 'achieved functionings' of those participants who had adopted mpesa and those who had not, was not completely possible. That is because mpesa adoption in itself is an inadequate measure of its value besides the researcher was unable to find those participants not tapping into the benefits of mpesa. Within families, for instance, there were those participants (largely women) who were not allowed to own mobile phones; alleging that their husbands accused them of infidelity and so hindered them from owning mobile phones. This sounded right in light of prevalent wife inheritance and oppressive property laws that are gender biased against women. There were also those who 'voluntarily' did not own mobile phones citing various reasons ranging from family values to religion, while others simply could not afford them. Initially the research had intended to use the deprived dimension of the participants within this category to compare with the achieved functions of those participants who had adopted mpesa. However such a comparison was not completely possible, since those who had not adopted mpesa and did not have mobile phones were still tapping into the benefits of mpesa. This is because, they were able to receive and send money through friendly neighbours and mpesa agents and so they did not have to own a mobile phone or even subscribe to Safaricom to tap into the mpesa benefits. Within the study area it was not possible therefore to get participants who did not tap into the benefits of mpesa whether or not they had subscribed for mpesa services. This then isolated the condition of counterfactual as an impossible route in the evaluation, in effect confining the evaluation exercise into two steps:

1. Identification of the valuable dimensions of the people of Bukhalalire (This was possible through focus group and interviews)
2. Rating the explicit and implicit impact of mpesa on the dimensions selected through the relationship

In this discussion, mpesa is conceived as the primary means, to a 'personal' end.

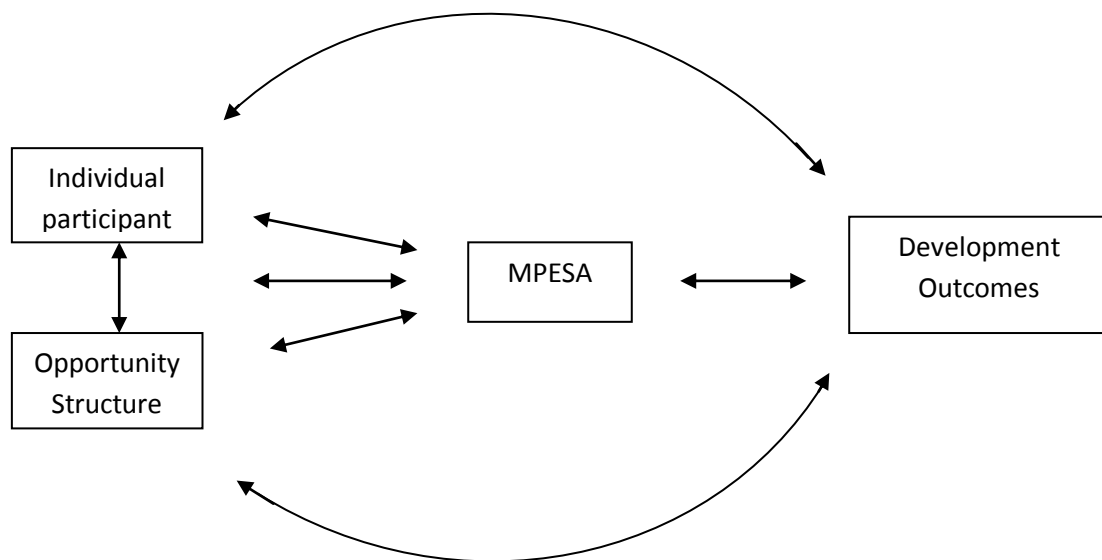


Figure 5.1: Correlates of Empowerment Adopted from Alsop (2007)

Mpesa here is the vehicle that ushers the user to the destination s/he pursues. However, that destination or the ends are often camouflaged and would appear common to all men throughout all generations for instance, ill health to others might mean malnutrition yet to others it would be obesity. So is the quest for education, to some is a quest for access while to others is quality. Such a distinction is only possible through a performance ethnography approach. It has the unique strength of going into the private space to bring out that which inimitably belongs to an individual, a story that would otherwise go untold.

It is important to assert that even though this research confines itself to looking at the ends from an MPESA enabled view, the distinction between ends and means often clouds over. First, some proposed 'dimensions of human development' enabled through mpesa are very clearly themselves means to others, for instance empowerment is a perceivable end of mpesa but it is also a means to income generation which results into affording food and shelter and health. Secondly, the participants demonstrated that the instrumental dimension of mpesa, was a recognised valuable end because through it they could participate in intrinsically valuable basic goods.

This discussion is not new in development discourse, Sen (1999) raises a similar question against Rawls' focus on primary goods. Rawlsian Basic Needs programmes focuses on the provision of levels of commodities which are sufficient for a minimally decent life (Stewart, 2005); however Sen (1999) argues that the intent of these initiatives really is for persons to enjoy certain functionings and so, because of interpersonal variation in converting commodities into functionings, this would be more accurately expressed by the goal of equality in basic functionings (Alkire, 2007).

The research identified two lists of dimensions of concern one through focus groups and the other through interviews. A comparison from previous diagrams:

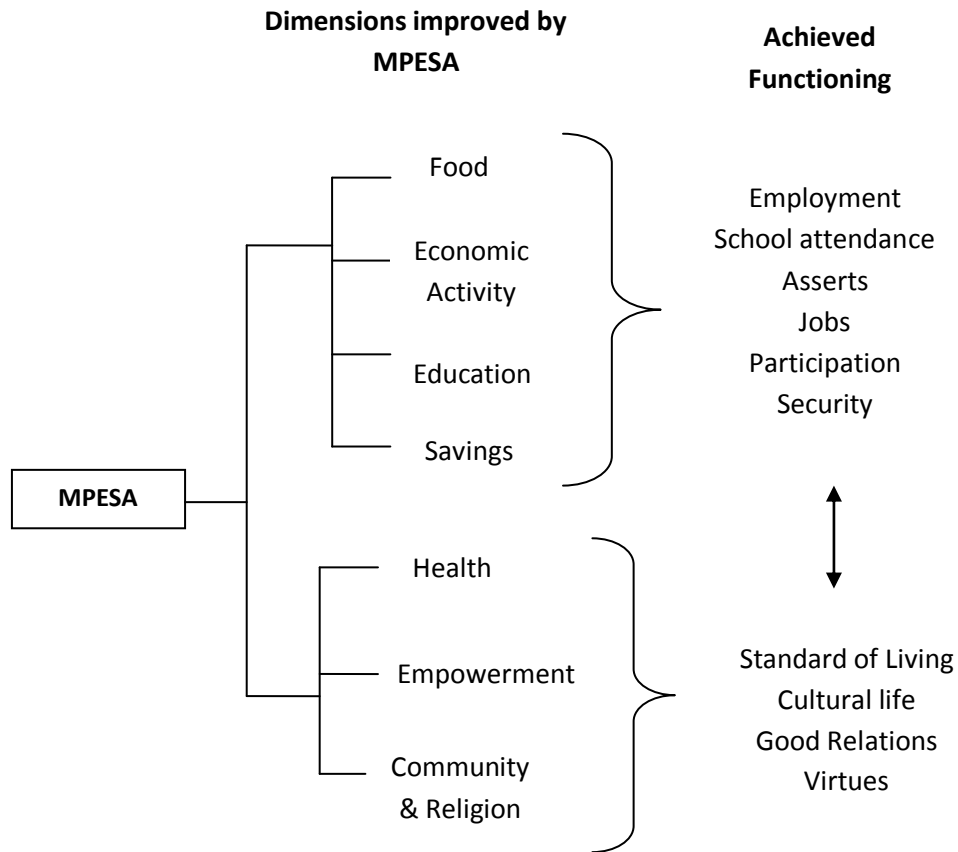


Figure 6.2: Dimensions selected from Focus Groups

Evidently, the interviews generated more in-depth dimensions that were telling a personal story as compared to those from the focus group.

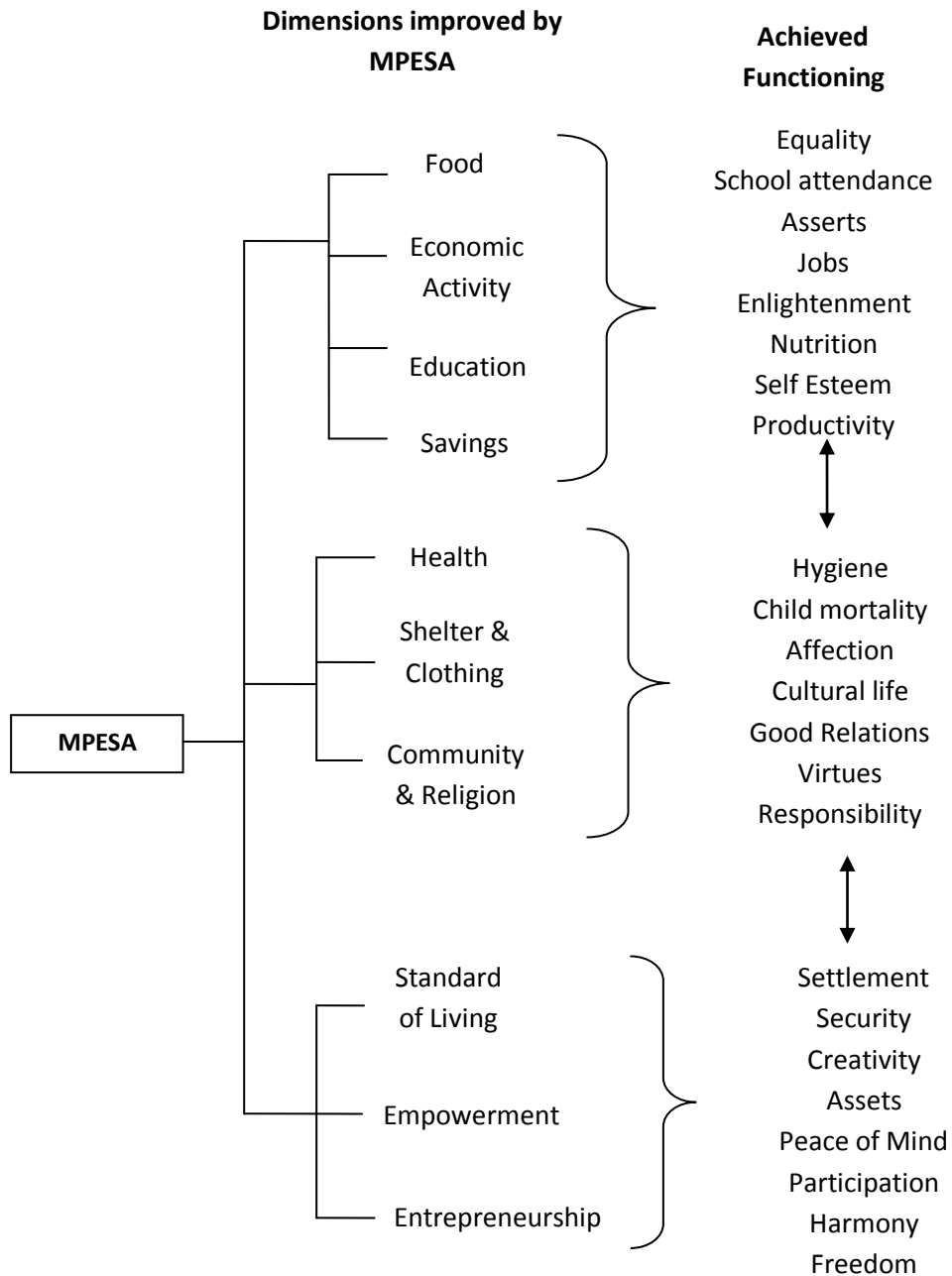


Figure 5.3: Dimensions selected from Interviews

This would not have been possible save for the use of performance ethnography, where the researcher (with participants' permission) recited a couple of dramatic text to the next participant. This had a nostalgic effect, as many of the participants interrupted the discussion with an emotional flawless memoir that told a personal story, delving even deeper.

Specification of the valuable dimensions of the living standard depended essentially on the underlying view about personal features that are deemed important in the realization of any life plan, and this was completely possible after the interviews. Such a life plan is a constituent of elements of capability approach, and it varies from individual to individual. In order to distinguishing these elements and their relationships, it is important to specify how such items as agency and well-being are used within this exercise (Sen, 1999).

Agency as adopted from Sen's (1999) definition conceives an individual as the doer, someone whose action of 'subscribing' to MPESA brings about change and whose achievements can be assessed on the basis of his or her own values and objectives, here the focus is on the individual. This distinction is key as performance ethnography tends to focus on an individual of course there are other elements within the society which also inform individuals experience with mpesa, such elements as well-being which on the other hand considers individual achievements and opportunities in the context of his or her personal advantage. This, arguably, follows the fundamental economic assumption that consumers purchase the best bundle of goods they can afford. This research therefore was effectively an illumination of the individual's 'purchase-ability' of a life as enabled through MPESA.

Listening to stories of people in poverty, observing them get through the day, and sifting through the pool of data generated during the focus groups and the interviews, the dimensions of concern were quite clear, however what remained unclear were the reasons for the dimensions and the relationships between them. To clearly account for these reasons, the research had to effectively separate those items that emanated from mpesa and were intrinsic ends from those items that even though emanated from mpesa they were instrumentally valuable means to further ends.

5.2 Systemic selection of Dimensions

In contemplating individual intrinsic ends, there are privileges and strategies which are satisfiers. Such satisfiers lie at the heart of a household and are deemed important and valuable insofar as they conduce to the pursuit of the basic capability with which they are associated in the relevant historical context but are not (obviously) basic reasons for action (Deneulin, McGregor, 2009; Alkire, 2005). They could be central to survival of family ties, tradition, values however to an individual they are perceived in relation to specific goals. This is evidenced in the stories of the poor captured in the performances. Participants journeyed the researcher through family etiquette that strained them into participating in community projects. Within the community and families, they were seen to draw the community together and bring healing between warring neighbours, however to individuals, it was for the specific development initiative. As the dimensions vary from individual to individual and household to household so also are the relationship and the reasons for the pursuit.

The underlining question in drawing the distinction within the list of the valuable dimensions was: whether the simplest reasons were inherently of a different kind, or whether it would make some sense to describe them as different aspects of several basic dimensions. Such dimension as 'health' was associated with not being ill, as opposed to having food. However, other authors would classify these indicators of not being ill and not having food as 'physical life'. This elaborates an individual's valuable journey to a place he or she has reason to be. To then class these ends together, essentially it is to miss out the very distinct, unique and personal paths these individuals walk. Several authors have tended to create a middle ground in the very distinct pursuits; however performance ethnography

carries through the individual journey accounting for diversity. Many non-governmental organisations working to eradicate poverty would then benefit from a performance ethnographic exercise in understanding the pursuits of the local people better.

The lead research question for this project was:

Can performance ethnography illuminate a capability approach evaluation on the life a poor mpesa adopter in the rural Kenya succeeds in living?

While applying Sen's ideas to evaluate the impact of mpesa on the life of the rural poor in Bukhalalire, the research was journeying from the life the participants value and have reason to pursue to what exactly the mpesa was doing in relation to enabling them achieve that particular life style. In the past studies (Alkire, 2007; Nussbaum, 2005; Akerloff and Kranton, 2002), authors have often drawn relatively similar conclusions with regard to what constitutes a quality life. However, such conclusions have been communal and not necessarily relating to an individual. Therefore in incorporating performance ethnography in this study, the evaluation is able to focus on the individual, which also is the capability approach's focal point. As a result the research is able to illuminate the exercise beyond past studies.

The diagram below exemplifies the answer to the research question by providing the dimensions that are enhanced through the use of mpesa and their relationships. This diagram shows diverse application of mpesa by different individuals and the different outcomes.

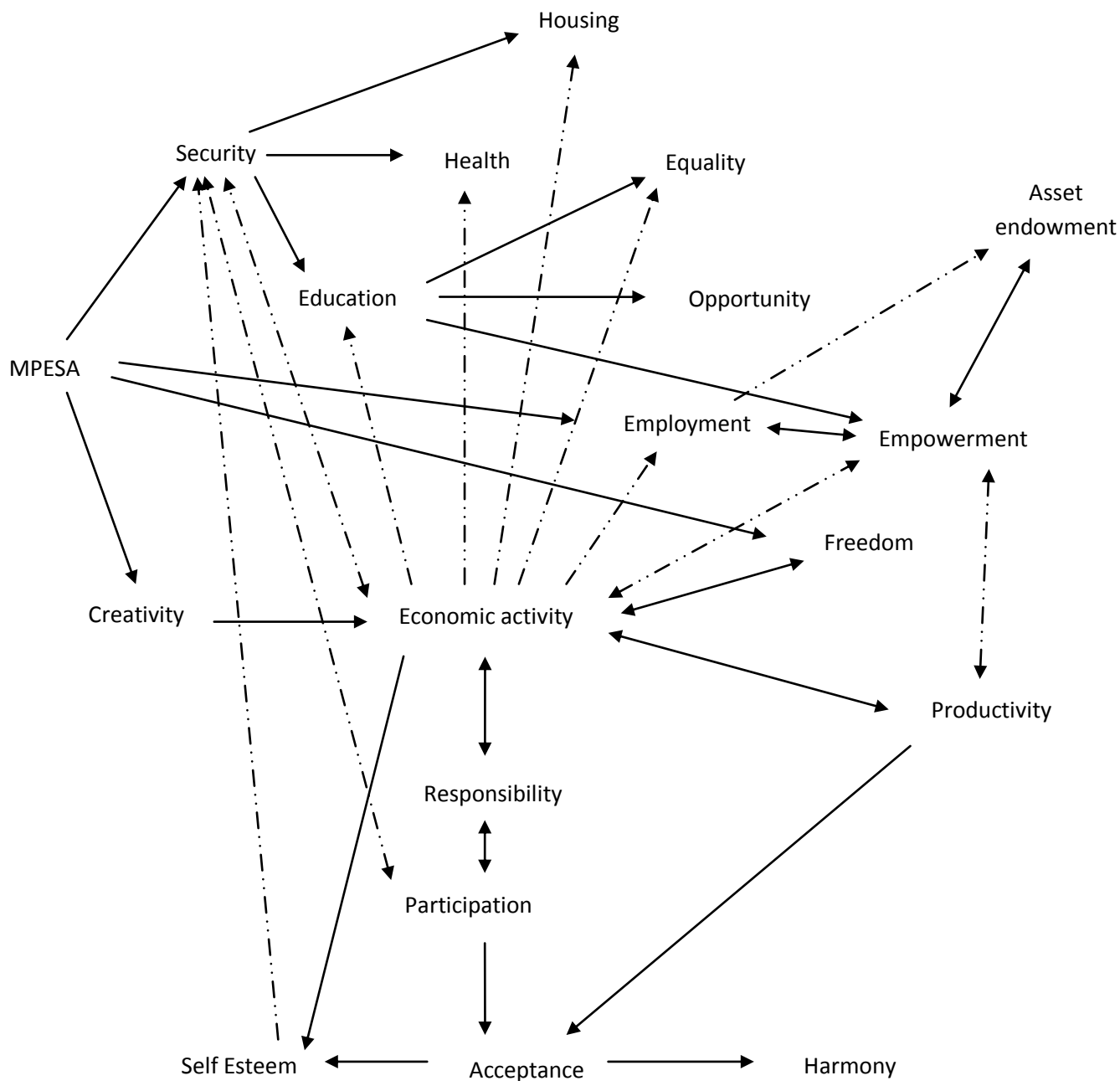


Figure 6.4: Dimensions enabled through MPESA in Bukhalalire

Evidenced in the performances, MPESA provided secure depository from where the participants drew money for educating their siblings or children, for business start ups and for seeking medical attention. The success of such a depository however, depended on the individual's creativity. The import of such a depository ranges from instrumentally affording food and shelter to merely boosting the self esteem of the participants, this are discussed in greater detail in the following passages.

5.3 Valuation of the selected Dimensions

The mpesa's result-orientation raises serious challenges as those raised by Alkire (2005) while looking at ICT4D in Asia, that is the assessment of development outcomes for the purpose of impact evaluation, particularly in the areas of health, education and empowerment which were the common dimensions raised within both approaches of focus group and interviews.

While assessing particular dimension like education and particularly how mpesa had expanded this dimension, an informative evaluation of individual advantage and social progress might have been sufficient. This is because there is obvious need to measure the learning outcomes of education for instance what it is that people learn given the educational opportunities that have been made possible through adopting mpesa (Alkire, 2005). However, due to time constrains within this study, mpesa's impact on this dimension was evaluated in so far as it enabled educational accessibility. This was demonstrated by the participants who narrated how they were able to receive school fees from their relation in urban places through mpesa. Others could save securely, which in the words of one participant was 'shielding the children's school from the men's bottle'. There were also

those who were enabled to run their businesses through mpesa which empowered them to pay the school fees.

Although this is a favoured tool for the production of outcome indicators for education systems, usually classed as student population (Sen, 1999). It is however, an in exhaustive measure and as such the research could not establish the quality of education as a result of the mpesa enabled access. Establishing the quality of education would have entailed such indicators as the content of learning achievements involving knowledge, skills, critical thinking, and values (Sen, 2000 p.88). These also provide information on cognitive and affective outcomes as well as contextual information on background variables that may affect student achievement (Sen, 1999).

On the dimension of health, the primary output of the health system, includes such aspects as mortality, morbidity, nutritional status, management of fertility and disability. It is fundamental to note, that a given initiative like the mpesa is not able to enhance a health status comprising of all the elements. However health status is rather as a result of a complex interaction between household behaviour, household resources including the mpesa, and the community physical and social environment. The health dimension is heavily dependent on other non health dimension (such as infrastructure), and so an exhaustive assessment should include the entire lifecycle, moving from pregnancy, through birth, infancy, childhood, the school years, adolescence, adulthood and aging, including the reproductive period (Sen, 2000 p. 93).

In assessing the impact of mpesa on health, the research explored the explicit and implicit ways in which mpesa was influencing the health dimension. The majority of participants, who had adopted the mpesa, had very clear priorities, which were education and food. However, since mpesa enabled some of them to participate in income generating activities,

they could therefore with relative ease afford the food and education. As a result they were less worried; they were not malnourished and did not subject themselves to inhumane labour which at times involved braving the East Africa sun, ploughing through a dry field for nine hours using the traditional farming methods. This implicitly meant that the participants were healthier.

On the other hand, mpesa demonstrated its explicit ability to provide medical services. Some participants had nicknamed the mpesa service as the ambulance from its fire fighting capabilities. The participants claimed that in cases of emergencies such as accidents (for example, the motorcycles accidents which were on the increase and drink related poisoning which was also common from the local brew), the participants would immediately request their family to send money to facilitate medical care. The money would arrive instantaneously into the participant's mobile pocket and the victim would then access life saving medical services.

Health assessment is not only probing a very private part of individual's life but the elements within the health measurement can be very sensitive. Performance ethnography enhances a candid discussion, as you read out a dramatic text to the interviewee, it eases any tensions creating an atmosphere where the participants feel they can talk and are not worried of confidentiality or private information this then results in a pool of comprehensive data with respect to household characteristics and activities. It was expected, that some households would decline participation. Evidently, some households seemed reluctant until the researcher narrated the dramatic text which appealed to their experiences. The researcher needed to be tactical choosing the dramatic texts to read out to participants. The dramatic text had to relate to the participant and so a carefully selection had to be done taking into consideration all the categories of the participants, ranging from the most

general category of gender to the specifics of occupation and family size. In most interviews there is no guarantee that the participants will reveal their private information truthfully, and again performance ethnography, reassures them that they are not alone in that journey as others before have had walked the same path and have shared similar experiences. That is, if the dramatic texts from one participant, relate to the circumstances of another. It would have been more enlightening if a conflicting set of dramatic text were presented to the audience, however there was a risk that the participant would feel isolated and a data The resultant is not only a pool of data but spaces of solidarity and hope, an awakening that emancipates the participants now the audience.

Another dimension that mpesa contributes to is work, however, not in the sense that it has been defined in the literature, which is in a more creative sense rather than instrumentally productive sense (Alkire, 2007). Within the literature the 'value' of work and some forms of play are the same in their creative sense, that is, the transformation of self and world to express meanings, create value and serve purposes with some degree of excellence (Alkire, 2011), hence may be considered as one kind of reason for action.

Strategies and initiatives that create work are often detached with the use of work and so in understanding work within the precincts of this study, one cannot entirely do that from an mpesa employee's perspective. Rather from the contribution made by the work mpesa enables. That therefore means that there are two classes of work in relation to mpesa. This research categorizes that as direct and indirect. The first category constitutes those directly employed in the mpesa department within Safaricom Company or working in an mpesa booth as agents or employees. The second category is of those in the employment created through business set-ups as a result of the owners accessing or saving money through

mpesa. The use of work within these categories also differs greatly, for instance work enables an mpesa employee to go to the cinema for entertainment. While in the second category, it provides a basic meal and primary education for a child whose mother sells vegetables in a temporary structure around the corner because she was able to receive and save money through mpesa. These individual roads in pursuit for dimensions enabled through the mpesa work and articulated within the performances, gives work it its true meaning.

Another dimension that could be drawn from mpesa adoption is that of pleasure. It would seem that pleasurable experiences come in diverse forms which are integral to, and inseparable from or supervenient upon, the various pursuits of other dimensions (Alkire, 2007). The form of pleasurable experience which is not integral to the pursuit of any dimension of human flourishing is the pursuit of pleasurable experience for its own sake (Twenge, 2006). There are long-standing theoretical arguments against such activities being permanent dimensions of human flourishing. A classical objection is that the pursuit of physical pleasure per se involves someone treating a part of him/her as instrumental, which is competitive with the good of self-integration. This is because rather than bringing the different dimensions into a harmonious unity, it emphasises the distinction between the bodily and the existential dimensions of human being (Alkire, 2011).

Due to self worthiness as a result of being an account holder with the mpesa, participants largely men conceded to impromptu spending which gave them great pleasure, as one participants narrated: 'It was great fun, just to walk in and buy everyone beer, there was money in the phone'. Another man keen to appease his estranged wife said: 'I sent a text to my wife of my mpesa balance'. The purchase-ability aura had a tremendous effect on the

users by boosting their self confidence and restoring a positive outlook. However pleasure is a broad class of mental status and the experience of pleasure is subjective and different individuals will experience different kinds and amounts of pleasure in the same situation (Alkire, 2011 p.12), therefore it is not possible to completely tie pleasure to mpesa, at least not within the confines of this project.

Performance ethnography exposes those dimensions that have not been accounted for in the literature. Some have been discussed within such headings as personal quality rather than basic reason for acting. Other than Alkire (2011), other authors do not consider aspects of human well-being to be personal qualities (virtues) such as courage, reliability, or wisdom.

Observing the people within the study area there seem to be new found energy to pursue beauty and transcendence. It would be erroneous to allege with certainty that mpesa enables these pursuits. However, in providing employment and facilitating transactions it contributes to these aspirations. Evidently with the exposé enabled through the dramatic texts, other valuable dimensions would come into light; however the guiding principle would still have to be: a valuable proposal. That is, although they are intrinsically valuable, they are not complete reasons for action if they do not have a valuable proposal for their pursuit. In the end, the selection of the valuable dimensions and their relationship largely focused on the priorities among diverse individuals (within resource and institutional constraints) in Bukhalalire sublocation.

5.4 Social arrangement

Various reasons exist to account for the different success stories of mpesa adoption. Capability approach offers social arrangements to account for these variations.

‘Social arrangements constitute the medium of interaction among socioeconomic agents. These arrangements (based on both explicit and implicit rules and values which affect individual behaviour) ultimately determine the degree of access that people have to social, material and natural resources and their ability to transform such resources into well-being’ (Narayan, 2000 p. 37; Dixit, 1996 p.11).

Within this exercise, social arrangements was construed to be the living standard enjoyed by an individual adopting mpesa which may be ‘interpreted as an outcome of an interaction between opportunities offered by society and the readiness and ability of the individual to exploit such opportunities’ (Dixit, 1996 p.11). These opportunities were demonstrated within the demographics of the study area while the readiness and the ability of the individual were brought to the fore through the performances.

The mpesa has been viewed by users to be a mechanism that coerces them into being involved, for fear of ‘being left behind’. The users claim they continue to use it despite an increase in fraud, line congestion and poor connectivity. In one sense, there seems to be an acceptance that clearly prohibits one to behave in the way that they feel and judge to be valuable in practical reason because of this negative or positive coercion. Their action could be unintelligible in terms of practical reasons in this case, however in comparison with the benefits, and the reasons that informed their adoption captured in their narrations, the mpesa still emerges a better option.

Various studies have focused on the mpesa though not using capability approach. The following section looks at the 'common capabilities'. Common because, the past studies corroborate these capabilities as established within this research. These include:

i) Social relations

Another dimension was the shielding effect of the mpesa. This was evident in the way the community was no longer exposed to long queues and subjected to abuse from the service providers, while paying their bills. This debatably contributed to their self confidence.

Long queues, face to face contacts and additional bureaucratic requirements were recipes for high levels of corruption and ultimately locking out agents from social participation. This, the mpesa effectively scrapped away. This could partly explain the sudden technology uptake because of its liberating quality.

ii) Improved participation

The analysis has shown that the pilot study hinted to the right expansions (in terms of capabilities) but it stopped at new opportunities and failed to explain this expansion within the context of liberties. It is true that mpesa constrains the well-to-do relations to utilize the technology and send remittance to their relations by denying them an opportunity for excuse. The respondents intimated that there was improved emotional support, and improved close ties since relations away increasingly run business ventures or normal errands through proxies by heavily relying on mpesa facility and so they did not need to travel often. This research remonstrated against an assertion that factually there were transactions as this would be an arduous ground to break, not only because it would require

a more robust approach of data collection but also because it edges towards quantifying utility.

The requirements by banks for applicants to have two referees from their current clientele, a formal employment and or a title deed, were discriminating to a majority with limited education and no asserts to their names. With the mpesa, everyone could therefore participate, because of a simplified process of opening the coveted “bank account”.

The community under investigation faced with abject poverty devised a mechanism to fight poverty. Each household in the community makes a minimal contribution of 20shillings, equivalent of 17 pence monthly towards a common kitty that funds communal development projects. This was impossible for those in the city, but with the mpesa, the inclusion is made possible.

iii) Increased household savings

In Bukhalalire sub location the mpesa facilitates trade, making it easier for people to pay for, and to receive payment for, goods and services. The few with electricity bills are able to pay with a push of a few buttons instead of travelling a long distance to Busia town or Kisumu city to make payment hence, saving on travelling costs and on waiting in long queues. Consumers can quickly purchase cell phone credit (airtime) without moving; and bicycle taxi operators commonly referred to as boda boda can operate more safely, without carrying large amounts of cash, when they are paid electronically. By providing a safe storage mechanism, the mpesa increased net household savings and because it facilitates inter-personal transactions, it improved the allocation of savings across households and

businesses by deepening the person-to-person credit market. These findings corroborate those of Jack and Suri, (2010), who argue that mpesa improved household savings.

Other findings also corroborated by other researchers include:

iv) Family investment

‘In making transfers across large distances trivially cheap, mpesa improves the investment in, and allocation of, human capital as well as physical investment. Households in Bukhalalire certainly benefited from the remittances from urban centres in so doing it enhanced the ability of individuals to share risk’ (Jack and Suri, 2011 p.11).

v) Empowerment

‘The mpesa could conceivably alter bargaining power and weaken incentives within households or other networks. Economically weaker family members might expect larger and more regular remittances from better-off city-dwelling relatives, who themselves might find it hard to justify not sending money home’ (Jack and Suri, 2011 p.11).

5.5 Performances in ICT

The findings of this research indicate that giving the opportunity to disadvantaged persons can allow them to gain capabilities beyond what was originally intended by the development initiative, such capabilities as empowerment and entrepreneurship. Such findings differ in part with those of Gigler (2011, p3), who argues that ‘on the basis of empirical evidence... it is not possible to identify a direct and causal relationship between ICTs and the empowerment of marginalized groups’. While it concurs that, there exists a

'complex and dynamic interdependency between people, social institutions and technology'. This exercise has demonstrated that empowerment is not only possible but was achieved, particularly in the case of Bukhalalire women. It could be argued that there were underlying reasons for such empowerment; however, there exist a causal link between mpesa and empowerment within the study area as this document has demonstrated.

To eradicate poverty or simply to enhance the potential of mpesa, performances on mpesa experiences or trainings should be conducted. This is because the various ways in which the people of Bukhalalire were adopting the mpesa was mainly copying the ingenuity of others to try and make the best of it and so the desired outcome was hampered by ignorance and duplication of spectacular businesses that were enabled by mpesa. Such knowledge and awareness, even at a basic level, of the expansion of choices can stimulate the pursuit of the functionings to enable each individual achieve a better life for themselves. In this sense the performances are revolutionary as they enlighten the community on the possibilities of mpesa, spurring them onto emancipation. This research work therefore anchors the performance as an approach to a critical research work that enhances capability approach interpretation.

A lot of literature increasingly articulates the links between information and communications technologies (ICTs) and socio-economic development (Avgerou, 2008, 2003; Avgerou and La Rovere, 2003, Madon, 2000; Mansell, 1998; Heeks, 1999 and Braga, 1998). Those who agitate for ICT for development argue that these technologies create new opportunities for social economic development for developing countries and poor communities (Eggleston et al., 2002). This thesis in explicit and implicit ways evidences a direct link between ICTs and socio economic growth and enhanced democratic awareness.

Hudson (2001) also asserts a causal link between ICTs and development in her argument that since information is critical to development, then ICTs, as a means of sharing information, are not simply a connection between people, but a link in the chain of the development process itself (Hudson, 2001 p.4).

The literature that criticises this position take a pessimistic view claiming that due to existing socio-economic inequalities, ICTs favours the privileged segments within the society and does not reach the economically and socially disadvantaged thus leading to a widening of the socio-economic gap within developing countries (Castells, 1998; Wade 2002). Castells (1998) posits that:

‘ICTs can represent both the cause and effects of social marginalization and warns that computer-mediated communication is culturally, educationally, and economically restrictive and thus could lead to the reinforcement of the cultural dominant social networks, while the poor majority of the development world would become irrelevant in this new knowledge economies and network society’ (Castells, 1998 p.12).

Based on these distinct stand points, scholars have called for an exhaustive understanding about the relationship between ICTs and development (Heeks, 2002:1, Wilson and Heeks, 2000; Madon, 2000). They have pointed out that a:

‘key question to determine whether or not ICTs can make a significant impact on socio-economic development and peoples’ lives depends on the extent to which these technologies are amenable to the particular local socio-economic, political, and cultural context in which ICTs are being inserted. Such an approach stresses the

need for a more holistic approach that fully integrates ICTs into the overall development objectives of specific programs, rather than being driven solely by technological concerns' (Heeks, 2002 p.7).

There is thus need for wholesomeness which is evidenced within this research work. This study is holistic in capturing the journey to the place of poverty, the struggles within the place of poverty and the impact the mpesa is making in liberating the poor of Bukhalalire from poverty. Through dramatic text, the study makes the performative an act of doing and a way of connecting the biographical, the pedagogical, and the political (Giroux 2001a p. 134-35). These performances make sites of oppression visible. In the process, they affirm an oppositional politics that reasserts the value of self-determination and mutual solidarity.

Evidently poverty is painful; it denies its victim not only the means for a living but the purpose to live, leaving them among others; disoriented self hating and worthless in their own eyes (Giroux and Searls, 2004). This is far removed from studies that oversimplify poverty by discussing it within such simplistic headings as basic needs. Most interventions that seek to reduce the impact of poverty must rely on accurate information; such information is entrenched in the lived experience of the poor, represented as performed experiences. Performed experiences now become a way of knowing, a method of critical inquiry, and a mode of understanding. Culture, so conceived, turns performance into a site where memory, emotion, fantasy, and desire interact with one another (Madison, 1998 p.13).

5.6 Limitations of the study

A number of limitations were noted in regards to this study. Performance ethnography is a powerful analytical tool however it requires that the ethnographer is embedded in the socio-cultural set up of the region under study and has good command of the language in this case the researcher had practical knowledge of the socio-cultural setting, however, there exist different dialects within the region and there was reliance on the research assistants drawn from the region whose translation in some instances was exaggerated.

Information and Communication Technologies relies heavily on infrastructure and the knowledge of the users, developing countries still grapple with major infrastructural issues, including: network coverage problems in the rural areas, congestions of their systems and the security threats. These were repeatedly raised in the interviews. The researcher was not able to interview Safaricom (the mobile company on which MPESA runs) and so it is difficult to ascertain how these issues affect the mpesa usage. As services running on mobile phones (M-X applications) become more prevalent the issues and mechanisms that inform and affect adoption of such services become more and more varied from region to region and so care must be taken while transferring the research findings.

Central to an analysis on poverty eradication strategy, is the time factor, not only the time after the adoption of such a strategy, but also the time prior to the adoption. This study however fails to account for the livelihoods of the marginalised poor prior to adopting the mpesa and relies on the interviews in piecing together their journeys to the place of poverty. In future studies, particular efforts should be made to account for the participants' journey into the place of poverty, their struggles within the place of poverty and mobile banking (or any other ICT4D) efforts to provide an enabled environment out of poverty.

5.7 Recommendations for further work

The findings of this study have a number of important implications for future practice. This information can be used to develop targeted interventions aimed at poverty eradication based on the needs of the poor people as articulated in this document; it is also possible that these interventions run on mobile phones.

It would however be interesting to compare experiences of individuals from across East Africa adopting the mpesa; this will help especially to provide more definitive evidence particularly in other related discourse that this study has edged away from, such discourse as transparency and efficiency in the provision of government services.

The issue of performance ethnography is not only suited in poverty related discourse but it is one that blends well with capability approach in its ability to carry through the voice of the participants (Ellis, 2009; Gannon, 2006), it will be intriguing and useful if it can be explored in further research.

5.8 Reflections

Looking back, the research journey was marked with sudden and unexpected 'turns of epiphanies'. These were ranging from the unexpected ingenious usages of the mpesa to the retrogressive aspects of the participants' culture which was accepted and practiced. Such as the place of women, what they could do or not do. At the start of this very enlightening journey, I thought the research would essentially do two things: corroborate the varied studies on mpesa and two; make the research more accessible to the public by utilising performance ethnography in a capability evaluation. These approaches relate to individuals and their everyday life and so utilising them in this project, among other advantages, it

would enhance the publics' interaction with the research material. However, the research exceeded these expectations and on various occasions the researcher was faced with new at times strange findings in relation to the study. Thinking about it now, I attribute that to the fact that in looking at development, aspects of culture often come to play and in them there are those obvious elements and others not so obvious. The dramatic text reached out to the guarded space exposes the silent struggles and the ingenious mpesa usage.

Denzin et al. (2008) believes that there is a great need for a dialogue between theorists and different scholars and the local peoples in any human centred study. I believe this study answers this call to action and provides an analysis that moves towards a progressive performative inquiry. This also has implication for how research into human development discourse progresses. I hope this research will provide the people of Bukhalalire with the opportunity to challenge existing pedagogies and to add their voice, not only to issues of culture that enslaves the special groups, but also to the debate of what constitutes development in today's society.

I anticipate that this thesis will provide hope and identity to those struggling in the place of poverty, and that it will also provide, as Denzin (2003) argues, a 'politics of possibility' for those marginalised so they can find their own voices. I hope this thesis will raise awareness not only on how performances ethnography illuminates the impact of mpesa in Bukhalalire but also on the everyday struggles of the marginalised poor locked out of mainstream financial services in rural Kenya.

5.9 Conclusions

The findings from this study make several contributions to the current literature. First, in demonstrating how performance ethnography illuminates the dimensions in a capability approach study, this exercise, has provided insights on how to draw valuable dimensions in a capability approach evaluation.

Secondly in incorporating performances in an Information Systems research, the study has not only anchored the centrality of human players in information systems, but also provided a method of understanding and perhaps an approach for future researches in Information society.

These findings also add substantially to our understanding of the impact mobile banking is making among the unbanked population in the developing world.

5.9.1 The Research Question Revisited

Embedded within the dramatic text, are not only ethnographic experiences now encapsulated in the performances but also lived experiences of the marginalised poor of Bukhalalire now adopting the mpesa. These performances put culture into motion; they bring through the participants pursuits and their reasons for such pursuits. They also call the reader to participate in the ensuing performance as they speak not only to his cognitive mind but also emotional mind. The ensuing ethno-drama is context rich and evaluative efficacy, in that the author and the reader through the holistic lens of capability approach are now accorded an additional layer and are then able to distinctively define the various dimensions and so measure the impact mpesa is making in relation to those dimension. An interview with Kamau evidences the value of performance ethnography and ultimately exemplifies the way the project answers the research question. Without the performances, the capability approach asks us to measure the mpesa in the ways it enables the poor

adopters pursue those goals they have reason to value. What is lost however are those goals and their reasons for the pursuing them. Performances in the example of Kamau they develop the journey to the place of poverty. They highlight Kamau's background as he comes from a densely populated agricultural rich central province, strangely from a large polygamous family. The Performance highlights his resolve to tear from poverty, as he moves to Western region a place thought to be hostile to those from central province due to their political affiliations and historical injustices. Kamau affirms that the poor are not hostile to each other as they share everything. He goes ahead to narrate how the mpesa had enabled his pursuit of harmony by overcoming mistrust and also enhancing their savings and as a result their business had flourished. Through the dramatic text, the lucidity with which Kamau's pursuit of a better life which he characterises to encompass wealth creation through economic activity, harmony, and participation in the community cannot be over emphasised. This is a clear example of how performance ethnography illuminates a capability approach evaluation.

5.9.2 Other key insights include:

Another important additives that performance Ethnography brings to this kind of study, is that it also demonstrates how to address distributive problems and it emphasizes the fact that it is important to derive explicit evaluative weights from deep unguarded personal experiences of those who are concerned.

This research has demonstrated that in as much as focus group could aid in an evaluative exercise, it is insufficient to draw the dimensions that inform quality of life. This is because, even though, focus group could be provocative it does not ease the participants so as to be candid rather the individuals within the group remain suspicious of victimisation based on

the discussions. Performance ethnography therefore is not only centred to an individual and so well suited to tell of the dimensions of a quality of life one values but it is also provocative and eases one to be forthcoming with details they would rather hold to themselves. These then paints a clearer picture of the valuable dimensions within a capability approach study.

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