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QUALITATIVE STUDY

Digital Financial Inclusion and Gendered Livelihoods

A Qualitative Enquiry into M-Pesa and Savings Practices Among Women Vendors in Kibera, Nairobi

Kamau Githinji¹|Amina Ochieng^{2,3}|Wanjiku Mwangi⁴

¹ African Population and Health Research Center (APHRC)

² Department of Research, African Population and Health Research Center (APHRC)

³ Department of Interdisciplinary Studies, Technical University of Kenya

⁴ Technical University of Kenya

Correspondence: kgithinji@hotmail.com

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ABSTRACT

Digital financial services are promoted as key tools for women's economic empowerment in sub-Saharan Africa. However, qualitative evidence on their sustained impact on gendered savings behaviours within informal urban economies remains limited. This study aimed to investigate the nuanced influence of the M-Pesa mobile money platform on the savings practices and financial resilience of women vendors operating in the informal markets of Kibera, Nairobi. A longitudinal qualitative design was employed. Data were collected via 45 in-depth interviews and 6 focus group discussions with female vendors, supplemented by observational fieldwork. Thematic analysis was conducted on data gathered over a 24-month period. M-Pesa facilitated daily savings collection but also introduced new pressures. A prominent theme was the platform's role in mitigating 'kin taxation', with over two-thirds of participants reporting increased discretion over small savings. However, this was frequently offset by heightened demands for instant digital transfers from family, constraining capital accumulation. The platform reshapes gendered financial practices in complex ways, enhancing transactional efficiency while simultaneously creating novel social obligations that can undermine long-term asset building. Financial literacy programmes should address digital social pressures. Product design should consider 'ring-fenced' savings features. Policy must integrate digital finance with broader initiatives supporting women's capital control in the informal sector. digital finance, gender, savings, mobile money, informal economy, Kenya This paper provides novel longitudinal evidence on the social embeddedness of M-Pesa, demonstrating how its infrastructure can both empower and constrain women's financial practices through altered kinship obligations.

Keywords: *Digital financial inclusion, Gendered livelihoods, M-Pesa, Urban informal economy, Sub-Saharan Africa, Qualitative enquiry, Women's economic empowerment*

Article Highlights

- M-Pesa increased discretion over small savings for over two-thirds of participants.
- Digital efficiency was offset by heightened demands for instant transfers from family.

Core Insight

The study reveals the dual nature of M-Pesa: a tool for transactional empowerment that simultaneously creates new channels for social claims on women's resources.

This longitudinal qualitative study provides nuanced evidence from

<ul style="list-style-type: none">• Platform reshapes gendered financial practices, creating novel social obligations.• Findings call for product design with 'ring-fenced' savings features.	<p><i>24 months of fieldwork.</i></p>
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ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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