Research Article

Relax, You've Got M-PESA: Leisure as Empowerment

Radhika Gajjala

Dinah Tetteh

Bowling Green State University

Abstract

M-PESA is a cellphone-based money transfer system which has been storied globally as a success in the Kenyan context. Our goal in this article is not to confirm or deny its success, nor is it to provide factual evidence of everyday actualities of M-PESA use in Kenya or elsewhere. Instead, our study focuses on how the marketing platforms provide discursive entry points for particular marginalized user-subject positions in the global staging of labor and consumption while contributing to a paradigm shift in information communication and technology for development (ICT4D) programs. Upon examination of much of the marketing material online for the Kenyan M-PESA model, we note that a key feature of promotional strategy is to highlight leisure and empowerment through the convenient use of mobile money tools. In this article, we examine leisurely exchange as part of the overall marketing of M-PESA in global ICT4D 2.0 (Heeks, 2009) cultures. We show how this happens by examining the online communication practices of social media participation on M-PESA-related YouTube, Facebook, and Twitter sites. We examine the role of marketing strategies using digital social space to build leisure networks by encouraging consumer participation. To this end we draw on select social media and visual texts to provide evidence for our analysis.

Introduction

As I look into the horizon
I relax and smile away
As the message comes my way

Ruka mabonde na milima
Popote ujumbe ufikapo
M-PESA huduma yasifika

Wateja kweli ni baraka
Kutoa pesa ni haraka
With M-PESA you do more
More more more

I can pay for the light
Sending from abroad is alright
My school fees and salary
You can always top up your line

Whatever you need
M-PESA brings you relief
Wherever you are, you are fine (Safaricom, 2014)

The text quoted above is taken from the lyrics of an M-PESA thematic advertisement posted on the Safaricom website. It is clear from the thematic advertisement/video and the promotional message on the site that comfort, convenience, peace, reassurance, and a feeling of safety define the marketing of the mobile money innovation that has come to be known as M-PESA. The mood emphasized through such M-PESA marketing, we argue, is part of the shifting paradigm of how development and empowerment are taking place in today's democratization of development (Roy, 2010) model mediated digitally. Kabeer (2005) explained *empowerment* to mean "the processes" (p. 13) by which people are given the chance to make choices, noting that to be considered empowered, one must have been disempowered at some point where she or he was denied the right to make choices. Drawing on Kabeer's (2005) and Sharma's (2008) work, we define *empowerment* in this article to mean the ability of people to engage in activities which can lead to self-dependency using technological devices such as the mobile phone—activities that would previously have been impossible due to lack of access to technology. Post-year 2000 emphasis on democratization of development comes from an attempt by the United Nations to bring together two seemingly opposed notions regarding poverty alleviation that previous models of development were struggling to reconcile. These notions included "[t]he coexistence of . . . often-diametrically opposing trends in the '90s—neoliberalism and those who opposed it with a more human-centered approach" (Clarke, Wylie, & Zomer, 2013, p. 56). Thus the Millennium Development Goals (MDGs) put forth by the UN emphasized that "the bottom line in terms of development had to be poverty reduction" (Clarke et al., 2013, p. 56). Yet, within the MDG framework it is not seen as a contradiction to view the poor—those at the bottom of the pyramid (BoP)—as consumers.

In such a BoP-as-consumers paradigm, microfinance and the uplifting of the unbankable poor through mobile money can no longer be framed purely in the language of charity and economic progress through hard work. We have seen this paradigm shift even in the way the low-income borrower from the Global South is portrayed/staged in the context of online microfinance (Gajjala, 2012). Productivity, altruism, sharing, and pride must work together to insert strains of upbeat playfulness in how the messages are conveyed. The promise of leisure and self-empowerment that makes possible entrepreneurial self-definition and control of time to work and to play is implied in this framework. Thus, the most significant refrain around the selling of the idea of this Kenyan mobile money called M-PESA is time for leisure. Underlying such an emphasis is the idea of leisure and everyday convenience as empowerment. Lifting one's self up by the bootstraps no longer must be based in drudgery and the sacrifice of time that one would prefer to spend with family and friends, or away from all of them—in relaxation and without worry. In this article, we use *leisure* to stand in for both the idea that technology use is a daily convenience that opens up leisure time and the idea that particular social activities are considered leisure activities and indicate class upward mobility.

Our goal in this article is not to confirm or deny the success of M-PESA, nor is it to provide factual evidence of daily actualities in the use of M-PESA in Kenya or elsewhere in physical geographical place. Instead, we focus on how social media–based leisure space works with the marketing platforms to provide entry points for BoP labor and consumption while contributing to a paradigm shift in information and communication technologies for development (ICT4D) programs (Heeks, 2009; Ray & Kuriyan, 2012). Thus, upon examining much of the online marketing material for M-PESA, we note that a key feature of its promotional strategy is the use of digital leisure (Arora & Rangaswamy, 2013). As we examine these marketing platforms, we are not affirming or contesting the effectiveness of the online marketing, whether to the poor, middle class, or the diasporic Kenyans. Our examination of the marketing texts serves to reveal the kind of development discourse implicit in the storying of the M-PESA as simultaneously an ICT4D and a consumer leisure tool. As Kuriyan, Nafus, and Mainwaring (2012) have noted, ICTs "such as Internet-enabled computers and mobile phones collectively . . . [are] envisioned as devices that could enable the private sector to profit while simultaneously serving the 'Bottom (Base) of the Pyramid' (BoP), i.e., the world's poorest people" (p. 1). Thus the idea of being able to engage in certain kinds of leisure activities as the equivalent of empowerment and upward class mobility bridges the binary between the perception of the economic upliftment of the poor through ICTs and the use of ICTs purely for entertainment, leisure, and pleasure. Yet, as Schwittay (2012) points out, even though Millennium Development–based "BoP ideas highlight the importance of new markets for the continued existence of high-tech

companies, the discourse of digital corporate citizenship creates an enabling environment in which transnational high-tech companies can access new consumers at the BoP" (p. 44).

In such a context of ICT4D, particular kinds of digital leisure practices become associated with upward mobility. These leisure practices must be learned in online social contexts. These are social and cultural skills needed for materially marginalized populations to access global networks of labor and capital.

This article is important because it adds to ICT4D scholarship and how technology can be used as a tool for both labor production and consumption. This idea is important because it highlights that when labor is presented in a leisurely form, consumers do not consider it work. Furthermore, our analysis is significant because it contributes to the understanding of how projects such as M-PESA should not only be seen as economic ventures, but also as development and empowerment ventures. This understanding furthers discussions about how the poor and marginalized interact with technology, providing useful insights for development communication scholars and other stakeholders. Moreover, it must be noted that this argument is well established in the field of digital media studies through examinations of how fan cultures perform free labor and more (see work by scholars such as Henry Jenkins [TWC, 2008], for instance). It is important for us to bring these arguments into the conversation of ICT4D practices in activist locations to further enhance the work being done in the field.

In the first part of this article we lay out the theoretical frameworks that inform our investigation. In the second part we examine themes that emerge from the examination of selected online M-PESA marketing material, while looking at social media outlets as (for the moment) transitional and experimental spaces for building community around financial services for mobile money. When access to money and related financial transactions are shifted into mobile technologies, the required face-to-face building of a customer-to-agent relationship must be reconfigured. As Kendall, Machoka, Veniard, and Maurer (2011) have noted, "[F]unctions [that] used to be combined in one retail outlet where they overlapped, facilitating client contact and client relationship management whenever someone came in to deposit or withdraw cash" are now separated (unbundled). This requires service providers to develop technologically mediated ways to engage customers and build community around the products.

M-PESA is offered by Safaricom, which has a relationship with the multinational telecommunications company Vodafone[1] in Kenya. M-PESA's origins are based in attempts to administer microfinance loans to the poor, but also in practices of trading airtime among cellphone users. Mobile money transfer plans, modeled along the lines of the Kenyan M-PESA, are being attempted in other developing world nations. Global telecom companies such as Vodafone and Safaricom (working with Western Union and banks such as ICICI Bank) offer programs such as the M-paisa in Afghanistan and the M-PESA in India (Vodafone, 2011a, 2011b). Thus the idea of money transfer via cell phones is not unique to the Kenyan M-PESA context. What is notable is the success of this particular version of mobile money use in this particular developing world context where M-PESA has become a popular alternative for cash. This model allows people in Kenya across all classes to use M-PESA for financial transfers in their daily lives (Ignacio & Morawczynski, 2009; Jack & Suri, 2011).

In the case of Internet-based commerce (e-commerce), portals for consumer goods and brand names, community portals have been formed and consumers are drawn into engaging in various activities to foster service and support communities along with hired service workers who maintain such portals. However, in the case of mobile banking and m-commerce (mobile phone commerce), this spatiality for inhabiting and mingling in an interactive online platform is missing. There is still experimentation happening around the facilitation of communication with customers on basic cellphones via text and voice. Meanwhile, however, social media platforms are used to reach at least those M-PESA customers (even though they may not be the BoP customers who have access to these online platforms) who can access online social media through the Internet and through smartphones. This leads to a particular section of the M-PESA consumer base that inhabits digital

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1. *"Part of Vodafone's relationship with Safaricom includes taking between 10 and 25 per cent of M-PESA revenue each quarter in the form of license fees which the two companies agreed on five years ago." Retrieved from http://www.humanipo.com/news/36150/vodafone-receives-15-2-m-from-safaricom-profits.*

social space while they build networks of communication using social media. In the second part of this article, we look at particular examples of how this activity takes place.

Part I

One promotional video that has gone viral in the Kenyan online space as well as in the ICT4D online discussion space is the "Relax, you've got M-PESA" video, where the interplay of local, national, and global audiovisual symbols is unmistakable. This promotional video seems to draw on themes elaborated on in a longer video by brokenkeyyt (which has a voice-over narration by a woman with a British accent resembling that of Christiane Amanpour; brokenkeyyt, 2009). These two videos clearly negotiate the contradictions between the older narrations of the poor as oppressed and helpless and the newer, more optimistic narration of the developing world low-income citizen as individual agent taking charge of her or his destiny. Yet the story still centers around the new as lifting up the entrenched traditional by the bootstraps, while also allowing the simultaneous existence of the "old" and "new."

The key characters profiled in the longer video by brokenkeyyt turn up in other narratives and promotional material about M-PESA as well. These characters are the pastoralist (aka, goatherd), the rural woman working on a farm, the mother who pays her children's school fees using M-PESA, the middle-aged urban officer in an SUV, and so on. In these narrations, contradictions need not be resolved; they coexist in harmony. M-PESA is the overarching connector across social, economic, and geographical barriers. The people at the bottom of the pyramid are now empowered consumers who must build relationships with each other—between the rural and the urban, between people of different classes, and with people and the digital natives (youth) living in the Global North.

A need to build relationships (implicitly) with the youth of the Global North arises from a trend noted by Roy (2010), the trend among the millennial generation of the Global North to form an "intimate relationship with global poverty" (p. x) which leads them to seek out a relational stance toward the production of knowledge and the distribution of information about poverty. This relationship with the poor, says Roy (2010), defines their "place in the world" (p. 12). We would argue, then, that the perceived success of Kenyan M-PESA occupies this relational space. This space, in turn, relies on spaces of casual activity, allowing us to engage in what appears leisurely playlike and social conversational activity to build connections. The quest for "relationality" becomes a point of access for the user from the global centers' periphery who must now learn to connect and build relationships.

Thus local-to-global relationships are continually built, negotiated, and experimented with, as well as contested, through various leisure- and play-oriented online environments such as YouTube comment space, Facebook pages, Twitter feed responses (retweeting and sharing), and Instagram comments and exchanges. In short, this includes any online space that permits interaction among M-PESA customers, their common context being the use of M-PESA or simply an interest in M-PESA. Building relationships through networked media is a learned skill, and development workers from the Global North and South are engaged in volunteer and paid labor to facilitate and maintain platforms and spaces where these encounters can happen and be nurtured.

M-PESA is marketed as a tool that allows the user to perform serious financial tasks in a convenient, worry-free manner that once again invokes the idea of enabling more leisure time. Portraying M-PESA as a financial access tool that implicitly lends itself to easy financial inclusion with very low requirements for financial literacy also reconfigures the idea of participation by the low-income, developing world user. Thus, access to the digital through mobile tools leads to access to the Internet in general and, in turn, allows the individual to become part of a global labor force through financial and digital inclusion strategies. These strategies, in this case, rely on the image of leisure/pleasure/consumption as upward class mobility. Its origins as a microfinance facilitator and credit provider to the unbankable poor is also significant since the "microfinance revolution" (Robinson, 2001) has emerged globally (not only in the rural Global South) as the bearer of "new promise: that the 'bottom billion'—the world's poorest—will serve as a 'frontier market,' opening up new horizons of capital accumulation" (Roy, 2010, p. 5).

The way in which M-PESA is administered through Safaricom has the potential to infiltrate the life of the citizens of rural economies in the Global South. Thus, this innovation is likely to embed itself in this

"frontier market" in ways that far exceed the potential of other microfinance models that still function either through older empowerment models of the poor or through newer platforms such as online micro-finance through kiva.org and so on. In particular, it is the Kenyan M-PESA model that has this potential because of a set of local circumstances, including an easing up of bank regulations around mobile money use. A small, portable, basic cellphone combined with a marketing plan that sells leisure is only a part of the Kenyan model's success. The Safaricom model of diffusion of the innovation—mobile money—is itself based on a close examination of contextual practice. Safaricom has standardized what might previously have been tactics adopted locally in a manner similar to that described by Sundaram (1998) as "recycled modernity and pirate modernity."[2]

   On the other side, marketing M-PESA through Web 2.0 venues also creates points of entry for the thus-far marginalized into a digital global space through opportunities for engaging in online communities and in what Terranova (2000) defines as "free labor" (p. 33) practices in social media platforms around the marketing and promotion of the product. In defining the idea of free labor in digital contexts, Terranova (2000) describes the case of volunteer chat hosts of America Online (AOL), who in 1999 went to the U.S. Department of Labor and asked for an investigation into whether AOL owed them "back wages for the years of playing chathosts for free" (p. 33). Thus she defines free labor on the Internet as

   voluntarily given and unwaged, enjoyed and exploited, free labor on the Net includes the activity of building Web sites, modifying software packages, reading and participating in mailing lists, and building virtual spaces on MUDs and MOOs. Far from being an "unreal," empty space, the Internet is animated by cultural and technical labor through and through, a continuous production of value that is completely immanent to the flows of the network society at large. (pp. 33–34)

   Along these lines, even in the current Web 2.0 and mobile phone era, there are several instances of how making social space through digital workspace opened up emerging digital space for access (even if problem-atic and limited) to "the masses." Similarly, when the World Wide Web was opened up to leisure/hobby users and when the advertisers and startups flocked to the Web as a platform by which to access users, there was a further increase in users. As Web 2.0 tools became accessible to users worldwide, the tools also began to be used for marketing and for social movements globally. We are now at a point where we actually need more and more people to get connected so as to provide the free and paid labor needed to maintain online environ-ments and to sustain social media platform use. Learned practices of leisure in online settings therefore become strategies for self-inclusion, leading to a leisure-as-empowerment paradigm.

   In present-day Web 2.0 and mobile phone interactivity, then, financial and sociocultural user-exchange occurs through seemingly leisure and consumer-oriented sites and through mobile technologies engaged in producing monetized, social relations in globally networked social space. The present M-PESA marketing strat-egy relies on a staging of leisure as empowerment. The notion of leisure as empowerment signals a contempo-rary shift in the functioning of the development paradigm and is also a stepping stone for developing world populations to access cultural spaces where a climate of (digital) play frames participation in crowdsourcing platforms and in communities of mobile digital laborers for whom the entry into paid work is often predicated on a showcasing of social and technical literacies through the free labor they contribute to various leisure-oriented, professional and nonprofit community formations. These online community formations brought about through interaction and free labor on customer service and other sites on social media and other Web 2.0 environments serve not only as access points for learning social and technical literacies, they also serve as contact points and symbols. An example of this is the famous red chair (discussed later in this article) in an M-PESA advertisement in Kenya. Thus, online communities play a key role in translation, transformation, trans-ference, and transaction where money is turned into media experience (as noted by Losh, 2013) while creating physical object synergies in offline contexts. The users and producers from rural developing world contexts, in particular, must access the necessary cultural literacies to be part of such groups of workers and marketing

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2. Sundaram (2010) describes practices of "recycled modernity" in his 1998 essay and later elaborates on this in his work on "pirate modernity," where he notes how in developing world postcolonial contexts, technology infrastructure is tapped into by poorer populations who do not always have legal access "through dense local networks of bazaar exchange and face-to-face contact" (p. 112).

platforms. In this paradigm, rather than position developing world populations as needing to be empowered through charity or professional training, developing world populations are constructed as empowered consumers and participant-builders of global communities through social media use and mobile gadget–enabled networks. Thus the developing world citizen—including and especially the "unbankable" poor person—is seemingly offered a "level" playground and is enabled/empowered to participate in global relations of socioeconomic exchange. She or he gets to participate in the global economy through consumerism and mobile gadget or social media use. This process of leisure-izing empowerment promises an equalizing framework—a "democratization of development" (Roy, 2010)—by providing platforms for do-it-yourself entrepreneurship. Therefore the leisure as empowerment works in sync with the increasingly popular characterization (based in the Grameen Bank philosophy) that "the poor are inherently entrepreneurial," (Roy, 2010, p. 3) and that the Internet and related mobile technologies provide the level playing field that enables the poor person to lift her- or himself up by the bootstraps. Through such a lure of participation in the leisure economies of the Global North, the goal of marketing for the product is also achieved since a financial and sociocultural exchange in global space in general occurs through seemingly leisure and consumer-oriented sites.

As noted by scholars such as Jenkins (TWC, 2008), de Peuter and Dyer-Witheford (2005), and Terranova (2000), digital play (online leisure activities), fan labor, and free labor are important for sustaining and promoting many types of consumer-oriented sites and marketing platforms for goods, services, and products. Contemporary aspects of work-as-play and consumption-as-reward are expressed and highlighted in such marketing and promotional efforts as they work to attract young, developing world populations to use such products and identify with their brand. Thus, we see exchanges based in monetizing leisure and building relational links through conversational information exchanges in virtual marketing spaces as well as in many social media–based interactive platforms. Broader, ongoing social, economic, and political shifts bring together consumer identity and digital (laboring) identity/avatar within a global context of digital financialization.

In Part I, we have laid out a few themes that lead to the global dissemination of the leisure-as-empowerment idea. This approach to marketing the product to BoP populations is seen as a solution to many day-to-day issues in developing world contexts; thus, Vodafone can market M-PESA to other developing world nations using Kenya as the star model. Also significant is that the social media use around M-PESA employs marketing and customer service through the Internet and through smartphone applications to provide community formation venues for bodies thus far not regularly engaged in social media activity (having found no relevance for it in their lives perhaps). These are bodies that would not have been viewed as digital natives because they have thus far been invisible to the Western gaze through online networks and global relationality. In Part II of this article, we examine select M-PESA advertisements and social media activity. We show that the leisure-as-empowerment theme is powerful and recruits more M-PESA customers/users. This, of course, is the most obvious finding, clearly evident to all who view the material.

Part II

Leisure and Productivity
The dichotomy between what is time spent in productivity and what is time meant for indulgent pursuits—who must spend time laboring and who gets to enjoy leisure—is set within a binary framework of a development paradigm that continues from colonial to postcolonial nation-building efforts. Leisure is not a value-free concept and is clearly produced within the sociocultural, political, and economic relations of labor and time. Within such an understanding, M-PESA's positioning as a tool of convenience, a technological aid that helps the modern Kenyan function at his or her optimal level, is not only significant in terms of how it offers the possibility for the developing world body to be made productive in its every-day, every-minute activities but also while maintaining a digital record of such minutes-to-money productivity (literally in the case of buying and selling mobile airtime). The service also works to move these bodies into digital global environments of play space through rituals of texting and gadget owning. We noted earlier that what is at stake in connecting poorer developing world bodies to upwardly mobile leisure environments is the need for accessing, acquiring,

and sustaining material livelihood opportunities. This sometimes translates into the ability to seek employment by becoming global consumers and producers of online leisure. In this sense the claim we make is that even as they are consumers and users of M-PESA—and ICT4D—their access to the global marketing spaces allows them to become content producers for these very marketing spaces, as they are also actors/users staging alternative and hybrid leisure.

On viewing Figure 1 in context at the bottom of the page of URL http://www.timwinchcomb.me.uk/lessons-from-M-PESA-considerations-for-successful-m-payments-platforms, one is struck not only by the laughter and excitement, but also by the visual portrayal, literally, of cash flow (minutes-to-money). This image not only suggests a "leapfrogging" but also a new kind of digital player. In this image there is a layering of three themes: the poor as empowered, leapfrogging, and the new digital player.

Figure 1 depicts a farm scene with an older couple and a young man who is not on the farm with them; he may be a relative. Bills of money are shown being transferred from the young man's mobile phone to the woman's. There are smiles on the faces of both the sender (the young man) and the receiver (the woman).

Figure 1. A farm scene from an M-PESA advertisement.

The joy and satisfaction on the faces of the people in the picture speak of leisure. This picture invokes leisure by inviting the public to imagine the numerous possibilities M-PESA makes available to them. It also speaks to the fact that one can be connected to family even on the farm, thanks to M-PESA. Leisure can be incorporated into work; one needn't finish work to attend to one's financial needs. Another nuance is also visible: the focus on the woman by the person in the background, presumably her husband. This is consistent with what Roy (2010) suggests when she writes,

Third World poor woman is no longer a figure at a distance. She is now both visible and accessible. The portals of millennial development make it possible to touch her life, give her a microfinance loan, make a difference. (p. 33)

Thus, M-PESA portrays not only a new definition of leisure but also connects with how BoP development agendas explicitly focus on the woman as consumer. Yet this leisure allows the developing world woman to work harder for her own so-called empowerment without having to leave home. She is simultaneously made mobile and put back in the place where she belongs. With M-PESA, one need not get away from work to enjoy free time; MPESA brings leisure to people right where they are. This appears much like the way many household and do-it-yourself technologies have been sold to women for decades. This manifestation in M-PESA marketing to women connects with rich arguments on the gendered experience of leisure as fragmented and the informal labor discourse that feminism and technology scholars have long written about. Scholars such as Wacjman (2013) have described how so-called labor-saving devices are sold to women in the name of leisure and empowerment, yet they compound the work that women actually do since the responsibility for more work shifts into the informal private space that these technologies now inhabit. Thus for instance, these scholars

have emphasized that women's household tasks have not decreased with so-called "labour-saving" appliances. Much of this literature has pointed to the contradictions inherent in attempts to mechanize the home and standardize domestic production. Such attempts have foundered on the nature of housework—privatized, decentralized and labour-intensive. (Wajcman, 1996, p. 82)

In yet another picture, Figure 2 (Oldadmin, 2011), we see an M-PESA agent (clearly young and cheerful) serving a customer who has come to receive or send money. The agent is smiling broadly, enjoying her work. Perhaps assisting customers makes her happy. So in this instance, she need not be away from work to be considered as enjoying leisure, she finds it right on the job. She is a digital native, not a digital leapfrogger, as in the case of the woman in Figure 1. What is common to both women is the joy of technology-enabled access to self-empowerment and release from drudgery. In a sense, both images illustrate women's empowerment through technology; she is productive in a public space, yet appears unencumbered and happy.

Figure 2. An M-PESA agent serving a customer.

M-PESA thus introduces a new form/definition of leisure different than the traditional understanding of the word. Leisure is constructed as something that can be gained anywhere and at any time—on the farm, in the store. It need not be understood only as time away from work; rather, it needs to be understood as the ability to access technology that will take care of tasks that might have been cumbersome such as paying bills or school fees, sending money to family members, etc. Leisure as portrayed through M-PESA images and advertisements is equated with satisfaction, happiness, and laughter. M-PESA also promotes leisure by allowing people to imagine, dream, and think about how their lives can be better and happier due to the access they gain to the global by using M-PESA.

Leisure as Empowerment

The red chair as a symbol of the Kenyan M-PESA on Safaricom websites (Figure 3) is not only a visual—it is a physical object that travels. The use of this object is an older form of free labor that corresponds to new social media forms of retweeting and sharing as free labor. The customer's quest is to take a picture of the red chair whenever she or he sees it and post the picture to Facebook or Twitter. This sort of activity involves a blend of online and offline sharing and re-sharing—of physical object and the message—creating social networks around the idea of leisure as empowerment by using M-PESA. Interestingly, the object that has this sort of impact and conveys the message virally is a chair and not a mobile phone (not surprising since the target consumer is, after all, the BoP consumer). In 2012, Safaricom held a sort of contest/game which asked people to post images of the chair as they encountered it via Twitter, which has more than 199,100 followers (https://twitter.com/SafaricomLtd/status/250878695009558528), and through the Safaricom Facebook page, which currently has more than 688,175 likes (https://www.facebook.com/SafaricomLtd/posts/355857967834928).

As promised by M-PESA use, this chair became suggestive of leisure and/as empowerment at the same time that it stood for a material culture object related to an upwardly mobile class segment. In the comments section of the Facebook page, you see some conversational exchanges that give us a mini version of conversations around this exchange. There are other, more obvious symbols of upward mobility, such as the Mercedes Benz won by a young woman for "just using M-PESA" during the "Timiza na M-PESA" contest (Safaricom, 2012). The red chair and the related video and song went viral for several reasons. The YouTube Safaricom video advertisement featuring this red chair became popular with users, probably because it featured a song in the background sung by the popular Kenyan singer Kanji Mbugua. Several of the key characters in the video invoked others already showcased in more detail in brokenkeyyt's longer "M-PESA Documentary" (2009) discussed at the beginning of this article.

Figure 3. The M-PESA symbol of relaxation.

This video starts with a floating sheet of red paper traveling from person to person through a series of scenes—a woman sitting at her kitchen table operating her cellphone (to be understood as sending M-PESA) and then a scene of a goatherd glancing at his phone (to be understood as receiving a payment perhaps; see screen captures 1 and 2 in the appendix). These two rural scenes are followed by an urban scene where a man in western business garb seated in his car transfers money after bank hours, a foreman who is clearly of Sikh/Indian origins, a homemaker and her daughter, and so on (see screen captures 3 and 4 in the appendix). The progress narrative is even clearer when the path from rural to urban is followed by glimpses of London, the colonial center of the past and a global city of the present, as the Kenyan citizen aspires to become global by using M-PESA. The video continues its focus on the everyday by showing a man who pays his child's school fees using M-PESA even though he is on a flight. In another scene, a young woman purchases bottled water at a grocery store. By the end of the advertisement, we see a clearer indication of the "relax" as a satisfied M-PESA customer sits back and relaxes (see screen capture 5 in the appendix). Finally the red sheet returns, hovering above a beach at sunset and landing softly on a chair frame (see screen capture 6 in the appendix). This is Safaricom's famous red chair that symbolizes M-PESA's ability to empower by allowing leisure. Through these characterizations of M-PESA, as a leisure-permitting technology, there is an indication of upwardly mobile aspiration since it is the upper classes that have leisure time and leisure pursuits such as those showcased in the advertisements. This idea of relaxation—as a technology-enabled convenience and as leisure-time activity—is a prized commodity. It is understood that only the materially privileged can afford time for this type of leisure. Thus, having this sort of leisure and being able to engage in particular leisure activities are seen as evidence of becoming empowered through acquisition of a westernized lifestyle using M-PESA.

We see that the concept of leisure as empowerment is key to the formation of such a happy rural worker. A blind spot in ICT4D literature is noted by Arora and Rangaswamy (2013), who argue that development communication frameworks for research rarely take into consideration that people in developing world contexts do in fact use digital technologies for leisure even as they simultaneously use them for economic upward mobility by learning to labor for the global economy. Thus, in the studies of ICTs and mobile gadgets for development, we tend to assume "discrete technology practices, such as those for livelihoods [as separate from and opposite to] those for leisure (entertainment, pleasure, play)" (p. 903).

The idea of leisure as empowerment is closely linked to not only the consumption of first world brand names and cultural activities offline, it is also integrally connected to a presence online through social media and wireless gadgets for play. To this end, Facebook and YouTube are widespread Web 2.0 tools in the developing world, while the cellphone is the object most visible as a symbol of playful global connectedness. Upon examining activity from Safaricom's Facebook page, we noted how M-PESA users tend to form self-customer service groups, where they assist each other to resolve problems encountered while using the service, and work at creating a participatory community atmosphere around the product. Thus the M-PESA customers are doubly productive, as the imagery of the developing world rural subject is now captured in the act of engaging in digital leisure usually associated with urban, western(ized) digital natives who supposedly perform voluntary and free digital labor (Kline, Dyer-Witheford, & de Peuter, 2003)

To be upwardly mobile and in a developed country means to partake of particular types of leisure activities, to have time. The irony of this "to have time" is, of course, that the poor users/producers from developing world regions must devote more time to free labor in global networks. This gives rise to an interesting dynamic

where these subjects actively juggle/toggle between a "differential biopolitical economy of time" (Sharma, 2014) in their daily existence. Through this examination, we note that a framework of empowerment through leisure emerges and that this framework works in conjunction with recruitment of free digital labor.

Free Labor and Participatory Atmosphere Around M-PESA

To produce such social networks, Safaricom depends on its customers' participation on social media sites through activities such as producing YouTube videos, sharing images and comments, and "liking" on platforms such as Facebook and Twitter to promote products such as M-PESA. In this way, Safaricom is crowd-sourcing its product marketing by inviting customers to promote its services. Customers create media and posts, comment on posts and YouTube videos, "like" products, and so on as an integral part of the promotion and global proliferation of the M-PESA idea as an ICT4D innovation.

Community building (through leisure activities such as commenting and liking) also occurs through motivational quotes posted on the page. Customers/users gather around these virtually, as they either complain about problems they may be facing or cheer on the company, the product, or Kenya for its success in innovation. In some cases, users voluntarily provide customer service and assistance in the form of friendly advice and direction. They suggest resolutions to problems faced by M-PESA users, then the complainant follows through and becomes a satisfied customer. This is an example of customers forming community to support each other and rally around Safaricom products; a service that members render to each other which is neither explicitly solicited nor paid for by the company. It is the virtual community structure and the networking implicit in the structure that allow this to happen. Members are asked by other members and feel compelled to help out. It is therefore clear from a close examination of Facebook, YouTube, and Twitter venues that Safaricom recognizes this role played by customers and acknowledges positive customer comments. For instance, Facebook interactions are constantly monitored and responded to by Safaricom agents. Thus, when there is positive feedback, Safaricom agents respond with "Thank you for the feedback. We appreciate" (Safaricom Kenya, 2014a).

In addition to the simple comments and replies, there are instances when customers continually make positive remarks about M-PESA—like a virtual crowd cheering. Comments from customers go along the line of: "keep it up saf com," "keep it up saf," "Safaricom leads others follow. Keep it up," "Sa no more quein [sic] in da bank nyc 1 . . . ," "Good job saf," and "The best option indeed" (Safaricom Kenya, 2014c). These activities (which are considered leisure activities) that customers contribute to the company's Facebook page improve Safaricom's image with other customers. However, given that social media is not a controlled environment, there is bound to be a negative comment or two from customers. This requires continuous monitoring and a prompt response. Safaricom representatives try to manage these situations so they do not get taken up by other members on the platform. For instance, in the comments section under an M-PESA post on the Safaricom Facebook page, a customer remarked: "Eeeh. U r liars n cheats! 1st tel me whea ma credit goes coz u kip deducting ma money 4 nothing n 2nd do i hav 2 save millions 2 access m-shwari loans, now y do stick with u guys?" A customer representative tried to tone down the comment by asking the complainant to email his or her phone number to the company for assistance. Another example arose when a customer used the Facebook platform to complain about fraudulent activities involving M-PESA. "M pesa fraud is increasing at a high rate.. what a u doing to stop ths manace.. ?" A company representative replied, "Hi, our fraud team is trying as much as they can to contain the situation. In case of any issue of fraud kindly forward the number and details to our sms fraud reporting number 333 at no cost." Instances such as this can be seen in most of the communication taking place around M-PESA and other Safaricom products. There are also instances where users/customers, and not only Safaricom agents, step in to admonish other users to be courteous when it is noted that they are being rude as in the example quoted below:

Customer 1: Your Internet services is [sic] slowly becoming useless. Improve the speed or make it what it was before for it was better than what we have now.

Safaricom Kenya Official Responds: Kindly inbox your number and location for a follow up.

Customer 2 (to Customer 1): be polite and humble even when complaining. (Safaricom Kenya, 2014b)

There is also a sense that even in noting M-PESA's problems, public rudeness might be anti-Kenyan, since Kenyans own the M-PESA innovation as theirs. This links to the overall discourse visible in the YouTube videos, blogs, and other Web 2.0 spaces where Kenyans—whether diasporic or physically located in Kenya—comment on or discuss M-PESA and its daily impact on Kenyans.

We also see on Twitter a similar participatory community as people, presumably users/customers, comment on and share humor around tweeted M-PESA information and promotional tweets. Through the leisure activity of tweeting and retweeting, M-PESA customers directly and indirectly promote the product globally. In this manner, customers contribute to the promotion of M-PESA through their leisure activities, even when they are not solicited. Thus, they are engaged in free labor in a way that practically demonstrates the idea of leisure as empowering while promoting M-PESA as the tool that allows the BoP consumer to have such leisure time as is needed to participate in global culture. The prolific use and "waste" of time on social media is, after all, accepted as a luxury for the upwardly mobile developing world user while it is also used as evidence of her or his empowerment and global participation. The M-PESA user channels the time released by the use of mobile money for upward mobility into digital leisure. Thus by using their cellphones and other new technology to participate in social media, an activity which seems leisurely on the surface, Safaricom customers devote some of this leisure time to forming participatory communities around the very product that claims to allow this leisure. This provides an entry point into free labor practices that many in online communities engage in as they help promote the company's products, a form of free labor. These leisure activities can be seen as a type of empowerment since it allows customers to have their voices heard within the framework of digital globalization and proliferating digital practices.

As a service, then, M-PESA relies on its efficiency, convenience, and increased productivity through a speeding up of tasks offered through its marketing messages. Even so, the product is positioned as enhancing upward mobility and global access through leisure. For instance, in an example quoted earlier—the "Relax, you've got M-PESA" video—the mundane tasks of bill payments and financial transactions being speeded up and made easy through the push of a button are repeatedly shown. The advertisement does more than showcase the ease of its service or its efficiency. It suggests upward mobility and it suggests flight, a theme also visible in other advertisements with captions such as "Now you can fly with MPesa." Several nuances of the idea of leisure, pleasure, and upward mobility are coded into these advertisements—the idea of on-call labor for middle- and upper-class citizens is invoked alongside the idea of time-saving productivity for the rural goatherd and the urban housewife alike.

What is significant about M-PESA's informational material and commercials is not only that M-PESA's rhetoric of success is framed within an unproblematic technology-as-progress paradigm within the ICT4D discourse but that it works to reconfigure the idea of the productive global worker while it offers up the dream of empowerment through leisure. To this end, even the promise of credit through digital technologies as a human right is invoked.

As a service, M-PESA is both an "ICT for development" and a tool for ease of consumption. Even as it functions through daily social and kinship networks unique to local contexts, the images of leisure and consumption on display in the promotional material offer a dream of a particular kind of global citizen who simultaneously stays rooted in the romance of the rural home while also "flying" to colonial/global centers such as London.

Conclusion

In this article, we have shown through analysis and evidence from social media environments online that leisure is important in M-PESA marketing and promotion messages. Thus, social media (Web 2.0)–based leisure is integral to the poor of the Global South to access global work and consumption spaces. M-PESA Facebook, Twitter, and YouTube activities initiated by Safaricom agents and volunteers allow opportunities for participation in digital social media environments. These spaces form pockets of commercial and civic engagement for populations marginalized from mainstream, westernized fan communities and social media environments around the consumption of global brand name consumer products that target the young global elite.

It is noteworthy that such portrayals deliberately move away from older, gloomy depictions of the developing world poor and recruit these bodies into postmodern labor formations accessed through leisure activities. The slumdog can and will be a millionaire through mediatization and digitization of the everyday. As we describe this formation of leisure-aspiring, globalizable digital subjects from the Global South, we persist in asking, with Spivak (1999), "[I]n what interest, to regulate what sort of [material, social, political and cultural] relationships is the globe evoked?" (p. 329). ■

Radhika Gajjala, Professor of Media and Communication, Bowling Green State University. gradhika2012@gmail.com

Dinah Tetteh, doctoral student, School of Media and Communication, Bowling Green State University. dtetteh@bgsu.edu

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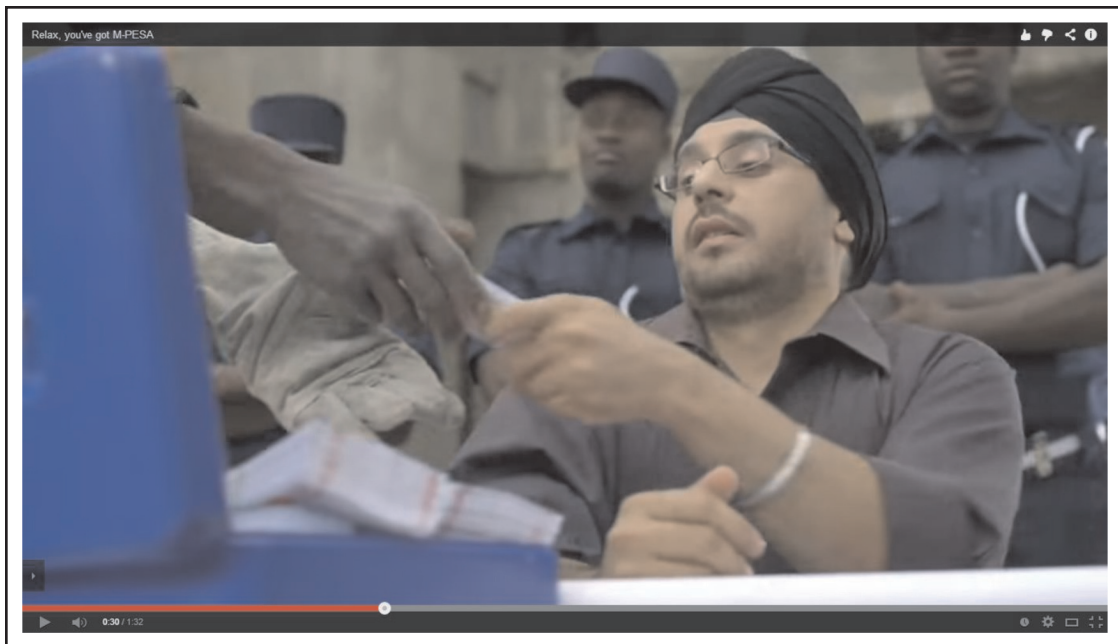
Appendix

Screen capture 1. A woman accesses M-PESA from her kitchen.

Screen capture 2. A goatherd connects with the world while on the job.
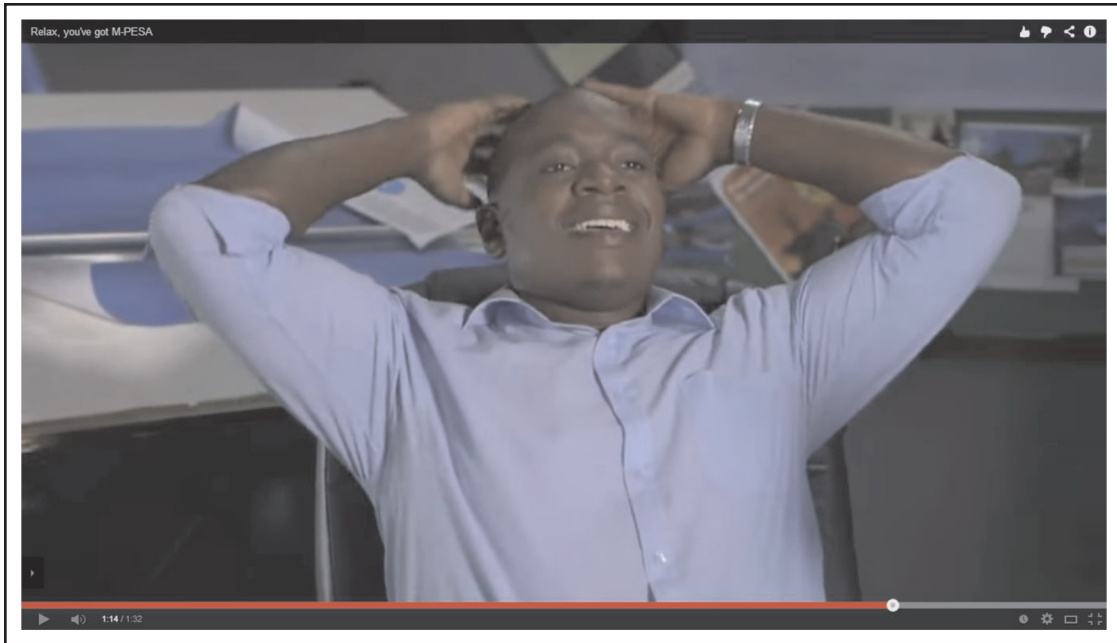
Screen capture 3. A foreman uses M-PESA to set aside funds to pay his workers.
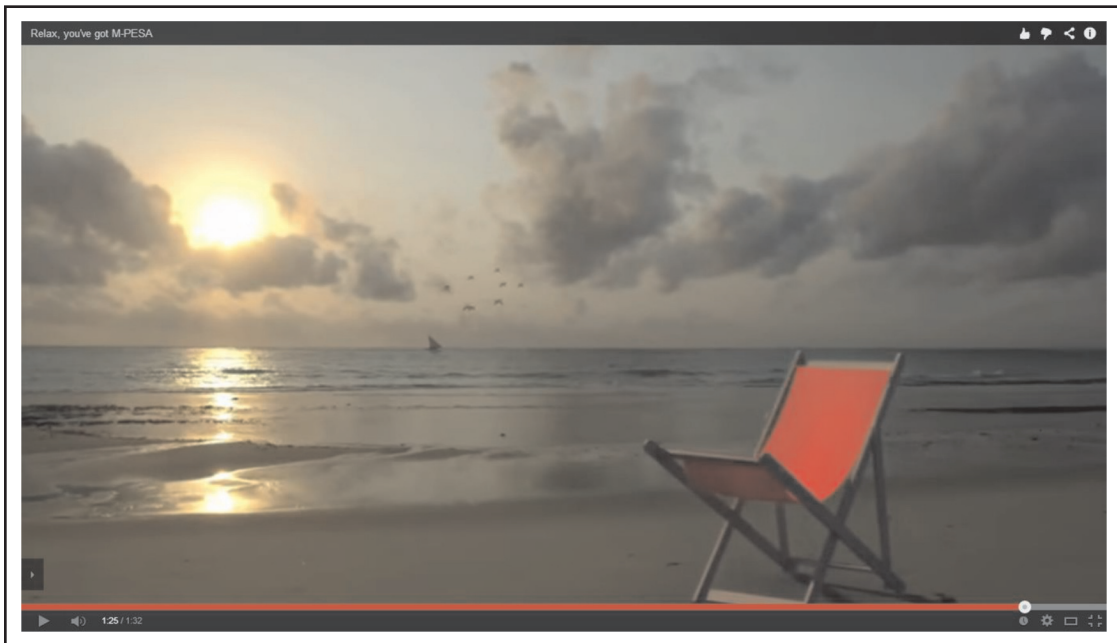

Screen capture 4. A homemaker uses M-PESA to make a payment.

Screen capture 5. A satisfied M-PESA customer.

Screen capture 6. The symbolic M-PESA red chair on a beach.

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