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# ICTs for Inclusive Communities in Developing Societies

Edited by

Jacques Steyn and Darelle van Greunen

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Edited by Jacques Steyn and Darelle van Greunen

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# TABLE OF CONTENTS

List of Figures and Tables.....	viii
Contributors.....	xi
Introduction .....	xviii
Jacques Steyn	
<b>Theory, Models and Method</b>	
Chapter One.....	2
Digital Technology for Inclusion: A Critical Discourse Analysis of Urban Poor Groups in South Africa	
Maria Rosa Lorini, Izak Van Zyl and Wallace Chigona	
Chapter Two .....	26
Investigating Ways to Assess ICT4D's Impact on the Larger Community	
Marita Turpin and Joan Mwenda	
Chapter Three .....	45
An Experimental Methodology to Promote and Evaluate the Use of Community Networks for Civic Engagement	
Mònica Garriga, Jorge L Salcedo, Narcís Vives and Roc Meseguer	
Chapter Four.....	72
Introducing a Maturity Model for ICT for Development Projects	
Aaron Ciaghi, Adolfo Villafiorita and Lorenzo Dalvit	
Chapter Five .....	84
A Conceptual Framework for ICT4D	
Judy Van Biljon and Trish Alexander	
Chapter Six.....	107
Claims of Mobile Phone Use by Kerala Fishermen Not Supported by Fieldwork	
Jacques Steyn and Mohan Das	

## **Society and Communities**

Chapter Seven.....	144
Towards Self-Sustaining Community Networks in Rural Areas of Developing Countries: Understanding Local Ownership Carlos Rey-Moreno, Amalia G. Sabiescu and Masbulele Jay Siya	
Chapter Eight.....	167
Enabling Intra-Community and Inter-Community Support in <i>Lean</i> Societies Laurie Butgereit	
Chapter Nine.....	180
Migrants, Mobile Finance and Marginalization: Exploring Remittance Processes and “Ghettoization” in Singapore Narendiran Sundararajan, Mohamed Sirajudin, Mohamed Jinnah and Arul Chib	
Chapter Ten .....	201
Developing User Security Metrics towards Awareness Creation Fungai Bhunu Shava and Darelle Van Greunen	

## **Generations**

Chapter Eleven .....	226
One Year On: A Longitudinal Case Study of Computer and Mobile Phone Use among Rural South African Youth Lorenzo Dalvit and Fortunate Gunzo	
Chapter Twelve.....	238
Do Mobile Phones Enhance The Quality of Life for the Elderly? Brett Mealor and Jean-Paul Van Belle	

## **Gender**

Chapter Thirteen .....	272
Women, Participation and Design in ICT4D: Addressing Barriers Using a Co-Creation Approach Ronel Smith	

Chapter Fourteen .....	297
Translating the Need for Social Support Services Utilizing ICT: Case Study of Rural Women in Limpopo Province Manti Grobler and Carina De Villiers	

### **Education and Health**

Chapter Fifteen .....	320
The Integration of ICTs in Marginalized Schools in South Africa: Considerations for Understanding the Perceptions of In-Service Teachers and the Role of Training Kanya Nkula and Kirsten Krauss	

Chapter Sixteen .....	344
Personal Health Records in the South African Healthcare Landscape: A SWOT Analysis Avuya Mxoli, Nicky Mostert-Phipps and Mariana Gerber	

Index .....	358
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## CHAPTER NINE

# MIGRANTS, MOBILE FINANCE AND MARGINALIZATION: EXPLORING REMITTANCE PROCESSES AND “GHETTOIZATION” IN SINGAPORE

NARENDIRAN SUNDARARAJAN

MOHAMED SIRAJUDIN

MOHAMED JINNAH

ARUL CHIB

### **Introduction**

Migration is a historical phenomenon that has occurred due to various push and pull factors, leading to vast global emigration and immigration. Migration is defined here as a population movement, encompassing any kind of movement of people, regardless of its length, composition and causes. It includes the migration of refugees, displaced persons, economic migrants, and persons moving for other purposes, including family reunification (Perruchoud, R., and J. Redpath-Cross 2011). The rising inter-connectivity of the global economy has aided migration between culturally diverse and geographically distant arrays of destination and origin countries. The global migrant stock of 232 million as of 2013, with average annually growth of 2 million migrants in the 1990s, accelerated to

## CHAPTER NINE

around 4.6 million migrants annually in the new millennium (United Nations, 2013).

“Documented migrants”, i.e., lawfully admitted migrants, can be broadly categorized into “economic migrants” leaving their countries for employment and better quality of living, “skilled migrants” who gain preferential admission to countries based on skill-sets and professional experience, and “temporary migrant workers” who are semi-skilled or untrained migrants serving requirement-based jobs for a definite period of time based on a prior contract (Perruchoud, R., and J. Redpath-Cross 2011). This study is focused on economic and transient migrants of Singapore, i.e., “foreign workers”.

### **Migration in Singapore**

Singapore, a global metropolis and one of Asia’s most developed economies, is a multicultural society with historical communication exchanges. As a colonial settlement of British Malaya since the 18th century, Singapore has seen steady streams of Asian migrants, such as the Chinese and Indians, arriving for various market requirements (Han Mui 2003). The current population comprises 74.1% Chinese, 13.4% Malay, 9.2% Indian and 3.3% other races, many of whom are descendants of early migrants. Singapore’s multicultural model is still said to be shaped by market principles associated with the needs of a global city (Noor and Leong 2013), with cosmopolitanism a guiding ideal (Yeoh and Soco 2014).

However, Jones (2012) observes that the demography of Singapore and the trend of immigration prevalent have given rise to certain challenges. Factors such as an aging population, reducing fertility rates among the current population, the geographical nature of the island city-state, and increasing economic demands, have led to immigration acquiring an increased significance in Singapore’s economy. Government policies have opened up immigration of two classes of migrants, namely, the high-skilled “foreign talent” and transient low-skilled “foreign workers” to meet labor requirements and facilitate continued economic development (Jones



2012). In addition to this, Yeoh (2006) states that the increased influx of the latter kind of migrants, coupled with different policies of integration, has led to marginalization. While “foreign talent” is perceived as a crucial element in Singapore’s image and continued relevance as a globalized economy, transient migrants have limited job security and fewer opportunities available for social integration and advancement (Yeoh 2006), delineating a different Singapore as experienced by upper class workers (George 2013).

The Ministry of Manpower recorded 1,321,600 foreign workers in Singapore, of which 533,600 were transient workers with work permits (Foreign Workforce Numbers 2013). A sizable portion of Singapore’s migrant workforce comes mainly from the South and Southeast Asian countries of Bangladesh, India, Indonesia, Thailand and the Philippines (Yeoh 2007). Many of these migrants, although concentrated in dormitories surrounding the city center, congregate in certain ethno-centric cultural hubs, or “ghettos,” around Singapore; such as Little India for the Bangladeshis and Indians, Golden Mile Complex for the Thais and Lucky Plaza for the Filipinos (Thompson 2009). The migrant workers as such reside in dormitories outlying the city suburbs, and while these ghettos are not their places of residence, they have evolved into places of congregation for the proletariat based on the cultural geography (George 2013). These places are extremely busy and crowded on Sundays, generally the only common day off for the migrant workers (Tan 2014). Little India serves as a hub for socializing, shopping, banking and recreation for the South Asian community, with major crowds drawn to services offered there, such as mobile calling cards, plans and devices, groceries and eateries, as well as remittance centers.

A recent incident that has prompted sociological discussion of this “ghettoization” is the Little India Riot that took place on the night of December 8th, 2013. A road accident involving the death of a South Indian Tamil migrant worker caused unexpected civil disturbance, rioting and property damage in the locality, leading to the arrest of 28 foreign workers (“Timeline...” 2014) and the eventual deportation of over 50

## CHAPTER NINE

more (“Singapore to...” 2013). The event and its coverage provoked considerable debate on underlying issues concerning foreign workers; such as their lack of socialization with the locals, their labor grievances, alcoholism, “behavioral” issues and the xenophobic sentiments triggered by the riot (Heng 2013). An ongoing committee of enquiry was constituted to understand the cause of the riot and “special” rules were enforced by law in the area (Liang 2014). There are plans to build more recreational centers catering to the needs of the migrant workers, in effect facilitating the decongestion of the Little India Area (Tan 2014).

The focus of our study now shifts to remittance processes and remittance centers, and the role of mobile phones therein. Many mobile phone shops and subscription kiosks have sprung up around the area to capitalize on the connectivity needs of this migrant population. To service their financial needs, banks and remittance centers have set up t branches in the locality, and remain open for long hours on a Sunday for financial transactions. The long queues for these services may be seen as adding to the congestion of the area. The question whether alleviating these queues by offering more convenient services via mFinance tools will counter the “ghettoization” by freeing up time and giving the workers a chance to be part of other socio-cultural spaces of Singapore is yet unknown.

### **The Remittance Process**

Remittances are a primary consideration for transient foreign workers who are “economic migrants”. Their primary purpose often involves working for higher salaries in host countries to support their families back in the home country better. Poirine (1997) suggests that remittances are more than financial transactions. They act as “repayment” made by migrants to their families back home for human capital development, as an implicit loan contract (Poirine 1997). This makes the well-being of the family a duty of the migrant worker. These remittances from migrants form a substantial market for the banks and remittance centers and play a balancing role in both the home and host countries’ economies and

developmental dimensions (Hasalová 2010; Singh 2009). Remittances are a derived product of the export of labor from labor-surplus developmental regions to labor-deficit developed regions over a time period, which leads to an export of money from latter to the former region (Singh 2009). To put this into perspective, a Pew Social Trends survey listed India as the highest remittance receiver in the world with USD 69 Billion received in 2012, ranking the country as the second highest remittance receiver from Singapore (“Remittance Flows Worldwide” 2014).

Given the economic significance of these figures, the remittance process might be seen merely as a phenomenon of economic support. Thus any investigation into the adoption (or non-adoption) of mFinance might restrict itself to the economic aspects. We argue otherwise. The remittance process has to be seen as a social process as much as an economic process of money-transfer based on the “remitting agency” of the migrants, (Hasalová 2010). The traditional process of remittance entails socialization with fellow countrymen in a familiar environment; in this case, the process of going to Little India, meeting compatriots in a socio-cultural hub reminiscent of home, in order to remit money back home to their families. Whether the role of social support is an important aspect of the remittance process needs to be explored. Prior to that, we review the literature on mobile phones and the mobile aided financial services available to migrants, i.e., mFinance applications, and their adoptability and appropriation.

### **Mobile phones and mFinance:**

With increasing innovations and decreasing costs, mobile phones have found rapid diffusion worldwide for varied concurrent uses. For migrants, the mobile phone is a utilitarian device that has seen use as a communicator, network and community builder, an information source and an entertainment platform (Thompson 2009). In the host country, however, migrant workers can be termed the “laggards” among mobile technology adopters for socio-economic reasons, sometimes having to

## CHAPTER NINE

leapfrog technologies altogether between their home and host countries. With limited financial means, technological and language skills, and facing a cultural divide, migrant workers face a number of barriers from benefiting from these technologies (Wallis 2008; Warschauer 2002).

Contrast the limitations of migrant workers backgrounds, experiences, and skills related to technology, with the techno-wonderland they find themselves in. Singapore is a highly networked society where the use of information and communication technologies is intensively embedded in the fields of governance, business, education, public service, and in daily inter-personal communication. As of April 2013, the mobile population penetration rate in Singapore was at 155.4% and wireless broadband population penetration rate at 172.5% as of February, 2014 (“Statistics on Telecomm Services...” 2014). Migrant workers adapt rapidly to the host country conditions. Prior research in Singapore has shown that mobile phones have been gaining association as an important means of connectivity, social support, information-seeking and entertainment of migrant workers (Chib and Aricat 2012; Chib, Wilkin and Mei Hua 2013; Thomas and Lim 2011; Thompson 2009). In this study therefore, we are interested to learn whether mobile finance services have already found some leverage in migrant circles.

There is a body of evidence that suggests that the home country has seen considerable growth in mFinance services. In India, one of Singapore’s primary contributors of migrant resource, mobile banking users increased to 35,500,000 (2013-14) from 22,500,000 (2012-13) and 5,960,000 (2010-11). Around 94,000,000 transactions resulted from the surge in 2013-14 (“How India’s...” 2014). Specific to transnational exchanges, Vodafone and HDFC’s M-PAISA provide an mFinance platform that enables transactions, and deposits/withdrawals at select M-PAISA outlets. State Bank of India, in parallel, has utilized mFinance to bank 662 unbanked villages across the country (Dadwal 2011). These ICT enabled methods of banking, through online means as well as mobile telephony, have been seen as more efficient than banks with regards to time efficiency of remittances and transaction fees. Additionally, Industrial Credit and

Investment Corporation of India (ICICI) bank, Bank of India, State Bank of India, and Remit2India have found worldwide success in offering remittance services to Indian Migrants through both online and mobile means, including in Singapore (Singh 2009).

The appeal of mFinance has been attributed to speed of transactions and relatively lower costs of remitting money, amongst others (Donner & Tellez 2008). Advantages of mobile remittance applications thus include faster money transfers and more clarity provided into end- to-end transaction fees and processes. Mobile phones are increasingly accepted as a key medium in letting people send and receive money (Mampaey 2011). Gillen (2008) suggests that this will definitely benefit the lower spectrum of “unbanked” migrant workers who have to pay large agent fees to remit a small amount, by providing more value for money, with mobile operators playing a major role in networking the home and host countries (Gillen 2008). Despite ubiquity, cost-effectiveness and convenience, conservativeness and concerns about security are seen as hindrances to mFinance (Chau 2008). More importantly, Chib, Leon, and Rahim (2015), in a review of the MFinance literature in developing countries, find that there is “little evidence that mFinance has made a substantive impact on the well-being and empowerment of the poor” (pg. 119). While these are observations made about the poor, their relevance in the study’s context remains to be seen based on how these economically advantage migrant workers adopt and benefit from, these mobile-based technologies.

### **Social Constructivist Approach**

We adopt a social constructivist approach to gain a deeper understanding of how mobiles are adopted and appropriated by migrant workers. Appropriation explains the occurrence after the adoption of a technology, whereby it is the “process through which users take something external (alien, or foreign, something given to them by others), and make it their own” (p. 3) (Bar, Pisani and Weber 2007). In this case, their process of “making it their own” is defined by how they acquire the technology and how they participate with it, whether it be mobile phones or mFinance

## CHAPTER NINE

applications. According to sociologists Salomon and Perkins (1998), these two factors are interrelated and interact to form an effect greater than just acquisition and participation. Therefore, migrants would “learn” of mobiles and technology as social entities. This learning can be socially-mediated, and participatory in the collective sense, strengthening both through interaction (Salomon and Perkins 1998). Therefore the meaning they attribute to the technology is socially constructed.

The rapid diffusion of mobiles among migrants requires us to assess this appropriation by considering various functions of the mobile medium (Vertovec 2004), specifically in this research – remittance. For these migrant workers in Singapore, the economic superiority, high standards of living and better wages raise the limits of their affordability and financial means. This draws the migrants to buy low-priced, affordable and functional handsets to facilitate communication and mediate their acculturation to the host culture and the work culture (Chib and Aricat 2013). Their prime use for migrants, however, has been in remaining connected with their families and loved ones back in their home countries (Jasinskaja-Lahti, Liebkind, Jaakkola, and Reuter 2006; Vertovec 2004). While this is indicative of emotional support, it also opens up the discussion of how mobile phones and financial services play a role in the defined attributes of social support such as the concrete instrumental support of the technology and the guiding informational support of its usage (Langford et al 1997) available to the migrant workers.

Prior studies have seen the importance of the mobile phone as both a tool for managing distant relationships via the act of remittance, the importance of being a primary wage-earner, and the impact on personal identity (Chib, Malik, Aricat, and Kadir 2014). Furthermore, the use of mobile phones occurs within a social context, thus is both enabled and constrained by the environment and relationships within it (Chib and Aricat 2014; See et al. 2012). In the particular case of South Asian male migrants to Singapore, the use of mobile phones to communicate with family back home increased levels of stress (Chib, Wilkin, Mei Hua 2013).

Within this context, our research questions inquire into the socialization associated with the remittance process; in particular, emotional, instrumental, and informational support. We further inquire into the benefits and barriers associated with mFinance applications as a means for remittance. In doing so, we aim to discover insights into the role of mobiles and mobile finance in the remittance flow of migrant workers, understand the remittance process as a social process and enquire what the process itself, of going to the “ghetto” to remit money, means to the migrant workers; and their socialization preferences.

## **Methodology**

The fieldwork was conducted on the basis of semi-structured, qualitative, in-depth interviews with 13 respondents. The interviewees were mostly South-Indian male foreign workers in their twenties and thirties. While they were observed to be mobile phone users, their usage of mobile finance services was expected to be minimal since they were interviewed in the remittance queues of Little India, hence forming an ideal sample for our research. The interviews were loosely based on a questionnaire guide (Appendix A) that was designed to delineate the process and usage of the migrant workers’ use of mobile phones in their routine financial transactions back to their families in their home countries. This was to supplement and extend existing knowledge about the workers’ thoughts, feelings and interpretations of what the technology means to them. The main aspects dealt with were: (a) workers’ broad usage of ICTs in the form of mobile phones, (b) if, and in what way, mobile phones and mobile phone-aided financial services were involved in their financial transactions and remittances back to their home countries, (c) their opinions and interpretations of using these financial services and (d) the effect it would have on their socialization if they adopted these emerging mobile phone aided financial services.

The interviews were conducted on 13 South-Indian migrant workers in various remittance centers and banks surrounding the Little India

## CHAPTER NINE

neighborhood in the interviewees' gathering place (i.e. Little India and Tekka Centre) near banks such as State Bank of India (SBI), Bank of India (BOI) and other remittance centers such as Western Union, between the months of March and May, 2014. These interviews were conducted via street intercepts near these financial hubs, with notes taken and responses transcribed on the spot. Before each interview, the researchers identified themselves and briefed the interviewees in comprehensible terms that the research aimed to understand remittance habits. In addition, the interview was done in a documented ethical procedure with the participants' identities remaining anonymous. The interview formed our ethnographic research, and the transcripts and responses were evaluated to analyze and categorize our findings.

### **Findings**

#### **Socialization and the Remittance Process**

The ethno-cultural enclave of Little India constituted an important emotional construct in the minds of foreign migrants. Sundays offered a day of respite when respondents could both rest and socialize, while catching up with myriad errands.

“This is the place where I come to catch up with my friends and have a chat. I will be bored anywhere else.”

“Everything I need is here. But even though everything I need is available everywhere, it feels like home coming here.”

The implicit “loan” arrangement between their families was evident as most remittances were strictly done every month to meet with family requirements. Not only did the remittance serve as an economic support to the families of these migrants back in their home country, the process of remittance served as a subset of social support for these migrants. Furthermore, the remittance process was deeply entangled with the socio-cultural ties that respondents shared with the Little India location. Beyond the notion of financial responsibilities, the trip offered the chance to



engage in religious activities, purchase specialty groceries, and socialize—all of which form part of the deep cultural ties to the home country.

“Every Sunday, I come here to buy groceries. So if I need to use the bank to remit, I just come here before that. It is like a routine to me.”

“I like coming here on a Sunday and doing my remittance, going to the temple and meeting my friends. So I will definitely spend more time with my friends here and near my locality as well.”

“I come here mostly for remittance and only once in a while, otherwise... I don't know. Maybe relax, talk to my family more, or maybe even go to new places around the city.”

While doing these remittances at the banks, it is crucial to take note that the banks that these migrants chose to go to were familiar names from India, and in a way, part of their culture. Thus, the migrant workers already had an attachment, trust and affiliation with these banks. The migrant workers felt safer that their remittance would be relayed to their families' back home where there are branches even near their rural homes.

“I prefer to go to the bank to do my remittance as my family can also go to the bank to receive my remittance.”

### **Selective Adoption of Technology**

Most respondents used a number of smartphones ranging from the Samsung Galaxy S2 and S3 to Apple iPhone models, while a few of them had basic feature-phones. They were reasonably aware of their phones' capabilities but chose to not use any mobile remittance application when introduced. The interviewees showed a fair amount of technical knowledge and were excited to share with the interviewers some of the common applications used such as YouTube to watch videos, Skype and social media to communicate with others and photography applications.

“Mostly just for keeping in touch with family. I also use it to take photos since I am new to this place and it is nice. My phone has a good camera also...”

## CHAPTER NINE

“I call and speak to my family daily on my mobile phone. Once a month I use Skype...”

Respondents engaged in selective adoption of technology, especially when it came to adoption of mFinance applications. Selective adoption of technology refers to adoption of technology for a particular effect but not for another, even though the said technology could facilitate it. When it came to mFinance for remittance, most respondents were skeptical about utilizing the mobile application—from being tech-savvy users, they shifted to being ultra-conservatives adopters.

“I’ve heard of other methods to do remittance, but I don’t know enough details about it, so I am hesitant to try it.”

“No. I think going through the bank is the most efficient. I heard of the SBI app though. However, I do not understand how it works and whether it is safe for use...”

“Yes, I am aware of the SBI app, but I do not use it. I am not well versed about using these apps, and do not know if it is safe or not. I feel the kiosk is more helpful. It is convenient, fast and effective. I go to the bank counter only if the kiosk has a problem. If I am taught about the app, I still may not use it immediately.”

While lack of knowledge was an inhibitor to adoption of mFinance applications, a lack of trust about security was a key barrier. Given the importance of the remittance process as a culmination of their migration experience, they did not trust their salary with newer methods that did “not have a receipt”, betraying a concern for hidden costs, both at the provider end and with the technology.

“I think there may be some hidden charges and it may be expensive.”

“I don’t want to use it. I only have a basic hand phone... I don’t want another phone now. This is still working fine.”

However, we are reminded once again about the social impact on technology adoption. While some respondents hesitated to adopt technologies that their families in the home country could not access,

others realized the value of early adopters in their network being able to spread knowledge more effectively than financial institutions.

“...my family would not have any smartphone to receive it and they are not well versed with such new technologies.”

“If a person comes to one dormitory and tells one person how to use it, twenty people will learn. And more and more of us will share it through word of mouth.”

Apart from the awareness and knowledge that was differentially allocated in the social system, what was striking is that even after arriving at a more developed nation, these foreign workers’ faced difficulties in obtaining knowledge of value-added services despite being able to afford them. The grievances centered on helplessness in being unable to make use of services that were otherwise available to them, by the lack of means to understand and incorporate them into their lives, due to a lack of instruction.

“Even in Singapore, I am surprised people do not know, learn or teach us about technology. In India I understand... Why can’t the bank people also instruct us, are they afraid they won’t have work to do otherwise? It is anyway a Sunday, waste of everybody’s time.”

“It is so convenient to use the kiosks, but nobody instructs us on how to use it. We spend a lot of time standing in the queue in the heat. The number of people in the queue is the number of people who do not know how to use the kiosks. As you can see, there are so many. Some of us use smartphones and we have no issues about using it for helpful things other than entertainment, but we are not told anything about it. There isn’t much sharing of knowledge happening for us.”

### **Socialization as a barrier to mFinance Adoption**

Offered the hypothetical benefits of mFinance applications, few respondents showed a welcome change in socialization preferences. The time that would be freed up by technology had little to no effect on their socialization preferences as they were accustomed to the familiarity and preferred spending their free days in such a setting. However, a few of them considered spending time else given the distance they had to travel to do their remittances in Little India.

## CHAPTER NINE

“I will still come to Little India, but may not be as frequent, as honestly the journey to my dorm is far. I will get more rest time as I only get to rest once a week and if possible to spend some time with my friends and colleagues at the dorm.”

“I would come here to buy groceries or meet other people. But I won’t be wasting time coming here only for remittance... But I’ll probably spend time around the dormitory only instead of coming all the way here, even to use the kiosk... it is too much effort to come all the way here.”

“I come here only for remittance and socializing. I will do that in other places if it is possible, or from my room itself. The free time can be used to enjoy with my friends and leisure activity during my off day. Sometimes, I meet my friends in Jurong. So maybe I will spend more time there.”

### **Discussion**

Socio-cultural factors need to be considered in the adoption of mFinance in addition to instrumental factors. Adoption here was neither constrained nor facilitated by ease-of-use or convenience, but shaped by the social meanings and implications of adopting such technologies. The successful replacement of traditional modes of remittances by mobile applications will need to consider socialization processes in addition to technological and security factors. It is crucial to take note that though these migrant owned smartphones and knew that mobile-aided financial services could be beneficial in providing fast, secure and convenient financial transactions to free up their time, this knowledge did not translate into their adoption of mobile finance services as most of them were accustomed to the routine and socialization aspect of the remittance process, where it was more tangible in nature.

The findings suggest that existing traditional modes of remittance services available in the area played a marginal role in the “ghettoization” of Little India as the remittance process was part of much larger socio-cultural phenomenon. Beholden to routine, respondents mentioned that despite the advent of a mobile remittance app, they would still visit Little India to do their weekly shopping or socialize with their fellow countrymen after their

remittance process. Respondents preferred the existing emotional support meted out by the remittance process of going to the banks in these localities, and engagement with co-ethnic social circles.

Even though the “ghettoization” here was not entirely residential in nature, and more in terms of crowding, these factors would hold applicable even in countries where “ghettoization” is a function of the migrant workers’ differential residences, and could be used as an impetus to socialization and local integration if remittance centers were interspersed among the local communities instead of a foreign enclave. The study findings would be beneficial to the government and non-governmental organizations such as the Ministry of Manpower and Transient Workers Count Too (TWC2) respectively in the formulation of pro-social and local-integration policies and programs for migrants. While the instrumental support of doing their remittances through mobile phones was welcomed respondents admitted that this alone may not prevent them from congregating in the “ghetto,” but might free up time for more meaningful socialization, like interacting with their countrymen and grocery shopping. As of now, the government has been building recreation centers around the city to enable decongestion of Little India (Tan 2014), but creation of these remittance centers around the city malls or around these recreation centers will prove more helpful in their social integration with the host population.

A key need identified by this study to improve adoption of mFinance was financial literacy. Programs on financial education and digital literacy could be introduced to the dormitories of these migrant workers where they can be educated on new technologies so as to make them aware of benefits. It would also be beneficial to have consultations with these migrant workers so as to understand the difficulties faced and use their feedback for improvements. Taking a cue from M-PESA, the banking services can provide simple, transparent pricing coupled with the assured capability of sending money to non-customers of the mFinance services, helping alleviate doubts about security and hidden costs (Mas and Morawczynski 2009).

## CHAPTER NINE

On this note of security, we note certain constraints on the ability to conduct fieldwork. Some workers held reservations while talking about personal finance matters, particularly when being approached waiting outside the bank to make financial transactions. Secondly, respondents preferred not to be seen being interviewed with the “special rules” of crowd control implemented at Little India after the riot. Their apprehensions were further heightened since some of the interviewers were Singaporean. Despite being accompanied by an authorization letter from the research supervisor, some workers preferred not to divulge any information, which may have contributed to the small sample.

Local mobile operators in Singapore play an important part in the implementation of mFinance, with SingTel recently rolling out an mRemit program targeted at migrant workers from Philippines. Banks based in migrant workers’ home and host countries stand to benefit from this research as well. Firstly, they get to identify the cause of the lack of success of existing mobile remittance applications. Much has been invested, but industry has yet to realize a viable customer base of migrant workers. With this study, the banks would be in a better position to understand the needs and concerns of the workers. The banks can then customize their resources to better tackle the situation, given that they work on Sundays exclusively for this. They could implement an educational program rather than improving on the applications itself. The banks therefore play a pivotal role in narrowing the digital divide amongst migrant workers of differing nationalities using mobile remittance. By facilitating the workers using the application, they are actually equipping their lower educated countrymen with ICT skills for their own development. NGOs could step in, in either public sector or private sector partnerships, to enable a better implementation of these strategies as they already have an understanding into the problems of migrants.

As a key takeaway, successful implementation of mobile finance to the transient, technologically-lagging “foreign workers” of Singapore requires a thorough consideration of social, cultural and distribution logistics, and

primarily through a collaborative transnational approach (Mirabaud 2009) from institutions of the home countries of the migrant workers as well. Following a pattern of findings in the fields of migration studies and remittance researches, there is a crucial need to further explore the individual, social and cultural implications of remittances from the migrants' point of view. Remittances, as well as the remittance process, help in forming images of the migrants' sense of belonging and the varying degrees of social and familial inclusion. As such, the concepts of remittances and remittance processes, when explored holistically, can be seen as a measure of this belonging in both home and host societies (Peter 2010). This points us to explore mobile finance, remittance research and migration studies, with the additional perspective of social remittances. The possible role of emerging ICTs in the interface between these fields may unearth valuable takeaways that facilitate better-informed project implementation and provide direction for future research.

With remittances acting as a bond between host-country migrants and home-country families, a socialization perspective suggests that migrants' experiences before leaving home influences their actions in the host country, and consequently affects what they remit (Levitt and Lamba-Nieves 2011). These perceptions shaping behaviors in their home countries are vital in studying transnational exchanges. By focusing only on the economic or technological aspects of remittances and money transfer, researchers and policy-makers overlook potential benefits and/or barriers to successful projects (Ray and Woolcock 2007) that aim to improve these exchanges. While social remittances can be both a resource and constraint, its understanding seems to be a key factor in implementing any project or policy change. Further exploration needs to be done in the field of mobile remittances to understand "how ideas and values travel and under what circumstances 'idea change' contributes to 'behavioral change'" (Levitt and Lamba-Nieves 2011, 19).

Additionally, the Singapore observation itself concurs with Levitt's theory that "remittances flow more efficiently through tightly connected, dense systems" that involves similar parts and technologies. Migrants preferred

## CHAPTER NINE

traditional banking methods that were a familiar element, which in this case, involved the similar lack of technology in banking on both sides. Similarly, the notion of remitting through mobile finance, a fairly open and informal method, was “prone to interference by other cultural exchanges” (Levitt 2005, 4). These exchanges warrant further investigation.

The study has been beneficial in throwing light on various issues that face technology adoption by migrant workers, and dispels techno-deterministic notions of it being beneficial right on adoption. Tying back to the research questions, though helpful in making mFinance more receptive, various factors supersede the ease-of-use and convenience that is usually associated with technology, and the meanings constructed around the technology itself are a crucial decisive factor. Social support factors influence remittances, with clear distinctions and preferences arising from instrumental and informational uses, apart from the emotional and social uses. The social angle that is the remittance process has been well established to aid further research, as most remittance studies remain focused on economic theories.

We hope that this study of the socialization aspect of implementation of mFinance services will help in refining both the technology development approach and the customer experience within a truly beneficial app that would serve the providers, the consumers and facilitators alike. This can be made possible by the convening of all stakeholders transnationally, such as the governments, bankers, and NGOs involved, and the migrant workers themselves, in order to address the complexities unearthed.

## APPENDIX A

### Questionnaire Outline

#### Interview Details

- 1) Date Questionnaire was completed:



- 2) Location where Questionnaire was done:

### **Profile**

- 3) Name/Occupation/Education level/Hometown
- 4) Age:
- 5) Ethnic Group:
- 6) Duration in Singapore:

### **Usage of Mobiles, Details**

- 7) Do you have family or dependents back home?
- 8) How do you keep in touch with your family back home?
- 9) How do you use mobiles in your daily life?

### **Remittance Details**

- 10) How often do you do your remittance?
- 11) Do you like your current process?
- 12) Have you heard of any other ways to do it more efficiently? Has anyone talked to you on using other remittance methods such as mobile finance before?
- 13) What is your opinion regarding these methods?

*At this point, the interviewers explain to the interviewee about remittance Apps*

- 14) Do you see yourself using such methods after knowing about it?
- 15) Would you recommend such a service to your fellow countrymen?

### **Socialization**

- 16) Would you still come to Little India if you can remit money anywhere using the mFinance app?
- 17) If you use the mFinance app, what would you do with the time freed up?

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## CHAPTER NINE

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## CONTRIBUTORS

Jacques **Steyn** is Head of the School of IT at Monash South Africa, and founder and Director of IDIA (International Development Informatics Association) which provides a platform for sharing research findings in the field of ICT4D. He was Editor-in-Chief for a set of books on Development Informatics, *Development Informatics and Regional Information Technologies: Theory, Practice and the Digital Divide*. He was also editor of *Structuring Music through Markup Language: Designs and Architectures*.

Darelle **van Greunen** is a Professor in the School of ICT and the Director of the Center for Community Technologies at the Nelson Mandela Metropolitan University in South Africa. She holds a PhD in Computer Science supported by several other degrees in multiple disciplines ranging from African languages to multimedia. Her research focuses on using technology as an enabler in social and rural development, whilst considering the user experience and human computer/technology interaction. She serves on several international advisory boards and is a frequent keynote speaker at international conferences.

\* \* \*

Trish **Alexander** is Professor Emeritus of the Department of Informatics at the University of Pretoria, and Professor Extraordinarius of the School of Computing at the University of South Africa. In recent years she has had several publications in the field of ICT4D.

Laurie **Butgereit** wears many hats. She is a Research Associate at Nelson Mandela Metropolitan University in South Africa. She supervises PhD candidate students at Sudan University of Science and Technology. She is also employed in the mobile telecomms arena in South Africa doing technical Java development both on the Android side and the Enterprise side. This diverse environment gives her insight into how technology can be used to help solve challenges in many areas of the world.



Arul **Chib** is Associate Professor at the Wee Kim Wee School of Communication and Information, Nanyang Technological University and Director of the Singapore Internet Research Centre. He pursues action-oriented research in varied cross-cultural contexts. His research focuses on the role of mobile phones in (a) healthcare systems in resource-constrained environments of developing countries, and in (b) transnational migration to developed countries. Dr. Chib has led the SIRCA programme since 2008, mentoring 30 emerging country researchers in Asia, Africa and Latin America, leading recently to a volume (Springer, 2015) on the impact of research in influencing policy, practice, and public opinion.

Wallace **Chigona** is a Professor of Information Systems at the University of Cape Town, South Africa. He holds a PhD in Computer Science from the University of Magdeburg. His research focus is on the use of ICTs for human development. He has researched on the use and impact of ICTs amongst the disadvantaged communities in different African Countries. He has published widely in the area of ICT4D and is currently on editorial boards of Electronic Journal of Information Systems in Developing Countries and the African Journal of Information Systems.

Aaron **Ciaghi** (PhD) is a researcher at Fondazione Bruno Kessler, Trento (Italy). His interests include Agile Software Development, Web Technologies, ICT for Development, Living Labs, Social Innovation and Project Management. He has also published on software metrics applied to the analysis of laws, Living Labs and eGovernment.

Lorenzo **Dalvit** is the MTN Chair of Media and Mobile Communication in the School of Journalism and Media Studies at Rhodes University in Grahamstown (South Africa). His areas of academic interest include ICT-for-development, hyperlocal media, mobile services and localisation in African languages. He co-authored over 100 publications and has supervised more than 30 students across various disciplines (Media Studies, Education, African Languages, Computer Science). He is involved in various ICT-for-development initiatives and international collaborations.

Mohan **Das** (PhD in micro electronics) is a senior lecturer at Monash South Africa. He has previously published on fault tolerant microchip designs, and on Schottky Barrier Diodes (SBD) on silicon. He is a native of Kerala, taught in a few South African universities for several decades, and is retiring to Kochi, Kerala (India).

Carina **de Villiers** is a full professor at the University of Pretoria, South Africa. She obtained an MEd (Didactics) cum laude, and PhD (Informatics) degree. She has co-authored 9 books, 29 articles in peer-reviewed international journals and delivered more than 100 international and national conference papers on different topics in IS Education. She is a member of several international bodies and serves on a number of editorial and advisory boards for journals.

Mònica **Garriga** is a researcher at IGOP (Autonomous University of Barcelona) and at 'Itinerarium' (Information Technology and Services) exploring the use of mobile and GIS technologies to foster transformation, through education, local government and civic engagement. She is a former foreign correspondent with a degree in Law, a degree in Arts and a Masters in Communications. She has published on the use of community networks for civic engagement.

Mariana **Gerber** is an Associate Professor at the Nelson Mandela Metropolitan University (South Africa) and holds a PhD-degree. Her research interest is in the field of Information Security Management and Governance with a list of published journal articles.

Manti **Grobler** is a PhD (Information Technology) student at the University of Pretoria in the Department of Informatics. She holds a position as an executive director at EY Digital Advisory. Her work and studies build on her belief that technology contributes to people's experience of the good life and their dignity. She explored this topic in her Masters in IT (cum laude) with the research viewed through the lens of the capability approach as defined by Amartya Sen.

Fortunate **Gunzo** is a PhD student in the Education Department at Rhodes University in Grahamstown, South Africa. Her PhD focuses on ICT in South African marginalised classrooms. Her research interests include ICT for Development, ICT in Education and mobile phones in rural South Africa.

Mohamed Jinnah bin Mohamed **Kassim** is a graduate student at Nanyang Technological University (Singapore).

Maria Rosa **Lorini** is a PhD student in Information Systems at the University of Cape Town, South Africa. Her research field is on communication and information technologies for community empowerment,

in particular within groups and social movements of urban disadvantaged areas. She holds a University Degree in International Political Sciences and a Master in Human Rights and Conflict Management at the Scuola Superiore Sant'Anna, Pisa (Italy). She worked as communication officer at the United Nations Operation in Côte d'Ivoire and as project manager for a non-governmental organization coordinating programs focused on HIV-AIDS, gender based violence and alcohol and drugs abuse.

Jorge L Salcedo **Maldonado** is researcher at IGOP and Assistant Professor at Universitat Oberta de Catalonia, Spain. He has published on the Internet and political participation.

Brett **Mealor** is a software engineer at Open Box Software with the focus primarily on the creation of custom software solutions. He is interested in how mobile devices and applications can be leveraged to improve the lives of individuals, regardless of their backgrounds.

Roc **Meseguer** is an associate professor in the Computer Architecture Department at the Universitat Politècnica de catalunya (UPC), where he is a member of the Computer Networks and Distributed Systems Research Group. His research interests include socioeconomic-oriented distributed systems, particularly resource allocation for large-scale systems (peer-to-peer, cloud, mobile ad hoc networks, and so on); decentralized systems applied to ambient intelligent; computer-supported cooperative work (CSCW) and learning (CSCL); and community networks based on bottom-up initiatives. He has a PhD in computer science from the Universitat Politècnica de catalunya (UPC).

Nicky **Mostert-Phipps** (PhD) is a Senior Lecturer at the Nelson Mandela Metropolitan University, Port Elizabeth (South Africa). Her research area is health informatics, specifically focusing on the role of Health Information Technologies (HITs) in improving informational continuity of care. She is a National Research Foundation (NRF) rated researcher and a council member (Vice President) of the South African Health Informatics Association (SAHIA). She has published papers in national and international conference proceedings and journals, mainly focusing on factors that should be addressed to encourage the adoption and meaningful use of HITs in the South African healthcare landscape.

Joan **Mwenda** is a Business Solutions Consultant at Business Systems Group (BSG) in Johannesburg (South Africa) and currently enrolled for her MCom Informatics at the University of Pretoria.

Avuya **Mxoli** is currently conducting research at the Council for Scientific and Industrial Research (CSIR) in Pretoria, South Africa, and an IT Master's student at the Nelson Mandela Metropolitan University in Port Elizabeth (South Africa). Publications centered on the theme of health informatics, more specifically Personal Health Records and their adoption in South Africa. Subthemes relate to benefits and security issues of health records, as well as storing of records using Cloud Computing services.

Carlos **Rey-Moreno** is Senior Research Assistant in the Department of Computer Science at the University of the Western Cape (South Africa). He has published several articles on society and technology.

Amalia G. **Sabiescu** is a Senior Research Assistant affiliated with the School of Art and Design at Coventry University, UK. Her research explores the interdisciplinary area situated at the interface between information and communication technologies (ICTs), culture and development studies. Questions of agency in technology appropriation and usage, collaboration, co-creation, creative engagement with digital media, and narrative forms of expression are key topics in her research, transcending disciplinary boundaries. Amalia holds a Ph.D. and an M.Sc. in technologies for communication from the University of Lugano, Switzerland.

Sirajudin **Salman** is a graduate student at Nanyang Technological University (Singapore).

Fungai Bhunu **Shava** is a lecturer in the Department of Computer Science at the Polytechnic of Namibia. She is a PhD student with Nelson Mandela Metropolitan University in South Africa. She has interests in information security, user-experience, user behaviour and HCI in underserved communities. She holds an MSc Computer Science from the University of Zimbabwe.

Masbulele Jay **Siya** is Principal Local Researcher in the Department of Computer Science at the University of the Western Cape (South Africa). He has published on wireless mesh networks, local ownership, and community-based solar power revenues.

Ronel **Smith** is Principal Technologist at the CSIR Meraka Institute (South Africa). She has published several papers on different aspects of ICT4D and vulnerable communities, including ethical issues, gender, and living labs.

Narendiran **Sundararajan** is a graduate of Nanyang Technological University (Singapore), and a research professional involved in technology-business incubation and assessing ICT trends in emerging markets (particularly India).

Marita **Turpin** is a lecturer in Information Systems at the University of Pretoria, South Africa. Her research interest and publication topics include ICT4D, systems thinking and decision-making. Prior to lecturing, she worked in operations research and qualitative decision support at the Council for Scientific and Industrial Research (CSIR) in Pretoria (South Africa).

Jean-Paul **Van Belle** is Professor in the Department of Information Systems at the University of Cape Town, and also Director of the Centre for IT and National Development in Africa at the same university. He has published more than 40 refereed journal articles, more than a hundred peer reviewed conference papers, as well as several book chapters. He was co-editor of the book *Development Informatics and Regional Information Technologies: Theory, Practice and the Digital Divide - Vol 2* (2013), and co-author of the book *Discovering Information Systems – An Exploratory Approach* (2003).

Judy **van Biljon** is a professor in the School of Computing at the University of South Africa. She spearheaded the introduction of Development Informatics (ICT4D) as a research theme at this university and leads the ICT4D Research Flagship. The current focus of her research is the use of mobile technologies for knowledge creation and transfer especially in developing communities. Her research has contributed to the existing body of knowledge in the disciplines of Information Systems and Human-Computer Interaction for Development in terms of mobile technology adoption, usability and user-experience evaluation methods and knowledge visualisation for teaching and learning.

Izak **van Zyl** has a PhD in Communication Science at the Università della Svizzera italiana, Switzerland. Following a postdoctoral fellowship at the University of South Africa, he was appointed an Educational Technologist

at the Cape Peninsula University of Technology in the Centre for eLearning, in 2015. He has a strong publication record in the area of educational technology and ICT4D. His other research interests include digital anthropology and media, the philosophy of Information Systems, and design anthropology. Methodologically, he is interested in digital ethnographic, participatory and meta-analytic approaches.

Adolfo **Villafiorita** leads the ICT4G Unit of Fondazione Bruno Kessler. He has an extensive background in the management and development of software systems. He has worked in several technology transfer and industrial projects in IT-related domains, related to the validation of safety critical systems and to development of IT systems in developing countries.

Narcís **Vives** is the President of Itinerarium Foundation. Cofounder, in 1991, of iEARN (International Education and Resource Network) the world's largest non-profit global schools network to enable teachers and youth to use digital technologies to collaborate on projects that enhance learning and make a difference in the world. Co-founder, and director of the Atlas de la Diversidad network, which started in 1996 as a European Union project within the @lis Program involving 1500 schools from 21 different countries. Selected as an Ashoka fellow social entrepreneur for his commitment to educational change and the creation of innovative and social educational networks.