

7 Worldmaking Activities after the Formal End of Empire: Examples from Africa

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7.1 Introduction

Worldmaking projects (WMPs) not only formulate ideas and agendas for ordering relations between political entities. In defining these entities, they also articulate visions relating to people's lives and their relationships with each other. The idea of a global political sphere divided into imperial spheres of influence suggests that imperial centers should dominate or govern populations in peripheries. Nationalist WMPs specifically reject this notion by advocating self-determination of nations – 'peoples' – rather than equality between independent states only. Distinct nationalist WMPs offer more specific visions about what it should mean to be a citizen of a nation state, ranging from freedom of colonizer domination in anti-colonial WMPs to having individual rights, such as introduced during the French revolution (see the chapter by Werron for variants of nationalist and imperialist WMPs). This is in stark contrast to the inter-imperialist consensus that emerged in the late nineteenth to early twentieth centuries, as discussed in Lemberg's chapter in this volume. This consensus held that people should perform either superior or subordinate work depending on their race.

In line with the centrality of human lives in the imaginaries articulated in WMPs, the practical politics of implementing these imaginaries did not take place solely in the realm of 'high politics', detached from so-

cial processes within societies and states. WMPs both covered the globe and intervened massively in people's lives.

Inspired by Adom Getachew's (2016) article on the Haitian revolution and the system of enslavement in Haiti, this chapter will use the notion of worldmaking activities (WMAs) to zoom in on how local populations dealt with conditions created by the institutionalization of WMPs. How did they 'make' their own 'world'? 'World' here does not indicate global scope in a topographical sense, but it means lifeworld: the world as it is experienced. The lifeworld is predominantly the space where everyday engagements take place.¹ We use the notion of worldmaking activities to address engagements carried out to create and extend spaces for meaningful activity in one's everyday life.

Getachew shows that such engagements can develop into large-scale political projects. The revolutionary process in Haiti started with activities that aimed to enlarge slaves' scope of self-directed engagement: three days free from plantation work to cultivate their own gardens and prohibition of the whip, followed by running away from plantations to 'cultivate abandoned land on the basis of small-scale ownership' (Getachew 2016: 832), among others. Worldmaking activities developed into a large-scale political project when Haitians imagined that these and other forms of individual autonomy required collective autonomy. Transcending the immediate realm of the lifeworld, revolutionary leaders devised explicit imaginaries of relations between the colony and France, including one that claimed legislative autonomy while retaining connections with France. As this 'federal experiment' (ibid.: 833) failed when Napoleon sent troops to Haiti in 1802, collective autonomy was envisioned in the more radical form of independence. The whole process culminated in the declaration of independence (1804), which 'offered a radical account of black citizenship and envisioned a world order in which both slavery and colonial rule would be transcended' (ibid.: 822).

In emphasizing its suppressive dimension, Getachew's approach resonates with other critical analyses of colonial imperialism, such as provided by Gayatri Chakravorty Spivak (1986). Indeed, Spivak draws on

1 A classic reference in sociology is Berger and Luckmann (1966).

the same semantic field by introducing the notion of 'worlding'. While 'worlding' refers to the power of colonizers, capturing how they culturally transformed Indigenous people into colonial 'subjects', Getachew traces engagements of slaves who were subjected to the concentrated power of 'their' masters. Seen through the lens of WMAs, these engagements cannot be understood in terms of resistance alone. Rather, the image of slaves 'making their world' establishes links to the concrete life chances that they sought to create for themselves, such as cultivating a plot of land for subsistence.

Because it is broader than the concept of resistance, the notion of WMAs can help to uncover in an open-ended way how human actors seek to create spaces for realizing what is important to them under the conditions created by WMPs. Whether and why these efforts involve attempts to resist, or, more broadly, to change the order created by WMPs, is thus a relevant empirical question – as is the question of whether such attempts ever evolved into larger-scale political projects and ultimately into WMPs.

By using examples from Africa, this chapter offers tentative considerations on this topic. First, it addresses how the establishment of colonial states and their subsequent modification by postcolonial rulers created the central framework conditions for WMAs (2). Based on this, two sets of WMAs will be explored, the first of which relates to access to land and citizenship (3), and the second of which relates to saving and storing money (4). In both cases, some form of 'community' proved to be central. However, relevant international discourses that can be interpreted as part of larger WMPs either did not address these structures or only did so to a limited extent, as the chapter shows by taking a closer look at two development reports. Finally, the chapter uses the definition of collective rights for peasants in a UN declaration as a counterexample (5). The international movement *Via Campesina*, which initiated the declaration, provides an example where worldmaking activities successfully evolved into a larger-scale political project.

7.2 Land rights from imperialism to the establishment of nation states in Africa

Diana Lemberg's chapter in this volume highlights how the development of imperialism into a WMP during the late nineteenth and early twentieth centuries fostered massive social and environmental transformations in colonized spaces across the globe. One distinctive feature of colonialism in Africa was the 'containerization' of rural populations into ethnically defined 'tribes,' each under the custody of a state-appointed Native Authority (Mamdani 1996: 48–51). Britain had limited the scope of 'traditional' or 'customary' law to matters of personal law in India. However, in Africa, it extended customary law to include land – a practice that other European powers also followed. In order to exert effective political control and control the movement of populations, they defined land as a communal and customary possession and strengthened and reified the authority of 'chiefs' (ibid. 50). Through this, they created 'decentralized despotisms': as chiefs were given far-reaching prerogatives, including the right to define rules, their power was in effect arbitrary. Mamdani (ibid.: 53) cites Padmore (1936: 317) who wrote about the chief in Nigeria:

'The chief is the law, subject to only one higher authority, the white official stationed in his state as advisor. The chief hires his own police ... he is often the prosecutor and the judge combined and he employs the jailer to hold his victims in custody to his pleasure. No oriental despot ever had greater power than these black tyrants, thanks to the support which they receive from the white officials who quietly keep in the background.'

The institutionalization of the imperialist WMP in Africa for the rural population, according to this view, meant that they became 'subjects' of local chiefs. Rural people depended on the favor of 'their' chiefs in all important areas of life, ranging from marriage and conflict resolution to access to land and maintaining their status in their village when they were away earning money.

After independence, African rulers used the territorial administrative structures established by the colonial state as a framework for 'national integration' and for building the national economy, which was the primary goal of state developmentalism from the 1950s to the 1980s (Boone 2007: 62–65). They divided the 'national' population into groups and subgroups subject to administrative jurisdiction by different field agents of the center (Mamdani 1996). Through the nested structure of administrative units from regional to local levels (e.g. provinces, districts, municipalities, communities), governments could 'carry out local spending projects, social service delivery, market monitoring and regulation, and land tenure policy' (Boone 2007: 64). They also adopted the colonial practice of directly allocating and managing land rights, instead of authorizing a chief, including in the context of resettlement programs that were carried out on a large scale in virtually every postcolonial state for different purposes, such as relieving population pressure or developing new agrarian frontiers (Amin 1974). Direct management of rural land rights was also an important instrument for interregional redistribution of resources, which was an explicit part of the development agenda at that time (Boone 2007: 62; 2015: 175–176).

The nationalist vision of an integrated, regionally balanced and sectorally diversified economy differed from the imperialist WMP (Leys 1996). However, on the level of their institutionalization, imperialist and nationalist WMPs aligned at crucial points. The administrative structures established for imperial control could also be used to pursue diverse political goals and implement various policies in the context of newly independent developmentalist states. These administrative structures were maintained in the era of political and economic liberalization (1980s–1990s). According to an estimate by Deininger (2003), 2–10% of agrarian land in Africa was private property in 2003 (cf. Boone 2014: 22). The state owned all other agricultural land, which was predominantly cultivated by smallholder peasants. These figures underscore a fundamental difference between lifeworlds in Africa and liberal Western democracies. In liberal Western democracies, every citizen has the *abstract* right to possess and buy land (cf. Marshall 1950). The concrete allocation – who gets what – is not controlled by the state but takes place

within markets and, through inheritance, families. In contrast, across large parts of Africa, the state controls the allocation of land either directly or indirectly. The 'absence of formal or legal land property means that for the largest part of the population, the state is their landlord, or "overlord"' (Boone 2014: 24). People can be more easily politically controlled. Political relations, which imply hierarchies and dependencies, ramify into complex and extended familial relations which regulate access to land. As a consequence, land controlling authorities have political leverage over land users. But the opposite is also true: land tenure regimes may give land users political arguments against market forces that threaten their access to land (ibid. 25).

7.3 Access to land and debates around citizenship

When looking at literatures on land tenure in Sub-Saharan Africa, one is confronted with a puzzling variety and complexity of local institutional structures and practices. While acknowledging this basic feature of African land tenure, Catherine Boone (2014, 2015) offers a schematic model of only two basic types of land tenure regimes (LTRs). While each concrete LTR turns out to be an individual mixture of the two types and show other hybridities or ambiguities, the model is supposed to capture 'critical differences in the forms of authority and political identities that shape smallholders' access to land' (Boone 2015: 172). Moreover, Boone uses the model to explain in which ways and in what political arenas land-related conflict typically arises. Even though it focuses on conflict, Boone's contribution can be transferred to the topic given here. It offers insights into which land-related WMAs will emerge under the framework conditions created through the institutionalization of the nationalist WMP in Sub-Saharan Africa, and how and why WMAs might develop into more large-scale political projects or not.

Where the state authorizes a chief to allocate and manage land rights (neo-customary LTRs), activities intended to secure or extend access to land will play out on local levels. In situations of growing land pressure and ethnic homogeneity, autochthones may reclaim land from immi-

grants in order to pass it on to their children and grandchildren. As the local chief is authorized to make decisions, immigrants have few chances to successfully raise their claims and often leave for more favorable areas – even if this has devastating effects when they had lived in the area for several generations.

In ethnically homogenous regions, however, land-related interests can only be pursued through negotiation and the exercise of influence or power within the limited context of family or lineage. Intra-familial struggles are framed in interpersonal terms, such as betrayal/loyalty or dishonesty/honesty rather than collective grievances; and violence, if it occurs, remains at the interpersonal level, manifesting itself as (threats of) domestic violence or witchcraft. Subordinate family members such as women (especially single women, including widows), youth, and adoptees have little chance to protest through public or collective action. In the final instance, they have to choose between exit (out-migration) and loyalty ('hanging on, even in a worsened position'; Boone 2014: 189).

By contrast, where the central state directly allocates and manages land rights (statist LTRs), it also becomes the primary arena for claims and disputes. Smallholders may openly voice their grievances and may seek backing through competing political parties. Peasants or herders facing similar experiences of dispossession may unite into large ethnic coalitions in order to build effective pressure groups at the national level. Importantly, changes in political power on the national level can lead to massive land redistribution on the local level. Democratic elections can thus become an existential threat to certain groups and, as a result, to whole constituencies. For example, in 1990, in the then République Zaire, dictator Mobutu opened the national political system for multiparty competition (*ibid.*: 284–294). Elections were prepared during a conference in Kinshasa in 1991. As a consequence, smallholder farmers in the province of North Kivu anticipated that a new government might reallocate land rights. Political actors on local and national levels engaged in anticipatory worldmaking by mobilizing local and regional constituencies. This led to an outbreak of political violence related to elections and land, resulting in thousands of deaths and mass displacement from 1991 to 1994.

The WMAs described thus far all pursue particularistic interests in securing or extending land rights. These activities occur within existing institutional structures, but do not aim to change them. However, in debates about land reform, citizenship reform itself can become the object of political debates in Africa: should existing structures be modified to align with Western-type individual and unified citizenship rights? If not, what alternative arrangements should be institutionalized? Debates about land reform are highly programmatic, widely participatory, and politically divisive (Boone 2014: 314–315; Boone 2018).

Such dynamics arise because the institutions created to exert colonial power have acquired intrinsic value. Colonizers had established the LTRs to control the movement of people and exert political authority; these in turn fostered communities of solidarity that are now up for debate. While these LTRs create massive inequalities, the principle of differentiated citizenship rights that they embody is inclusive in an important respect. However minor in comparison to others, every member of the ethnically defined community typically receives some entitlement to use land in order to satisfy their needs for food. Different groups hold different rights pertaining to the same plot of land. These stratified and overlapping rights create social cohesion. ‘Communities as a whole gained a collective interest in protecting a land endowment in which each member, by the principles of customary tenure, could claim an entitlement’ (Boone 2014: 315). The liberal ideal of unified citizenship rights directly challenges the political and economic integrity of ethnic homelands. Their dissolution would have massive redistributive consequences that are difficult to predict: ‘Will the state enforce land sales that have taken place as ‘informal transactions’ in the past? Will government protect customary and neo-customary entitlements? If the authorities will not uphold these economic rights, then what others will they offer?’ (ibid.: 314). As long as they are not embedded in a welfare state, liberal citizenship rights will not offer economic security. Resonating with this, Zeurn (2011) shows that local volunteers who supported the transition to democracy in South Africa advocated for the protection and enforcement of socioeconomic rights in addition to civil and political liberties.

It is important to note that these issues cannot be seen in a strictly local or regional context, but need to be reflected against the background that African states are the subject of international development discourses because they are considered 'developing countries.' They are massively exposed to interventions by multilateral and bilateral agencies and non-governmental organizations (NGOs). These discourses and interventions exert pressure and may have a determining influence on the scope of political reform in African states. Over decades, land reform and civil rights have been central topics in development debates, both with reference to Africa specifically and more generally with reference to development worldwide. The latter debates are particularly important in the given context because they can be interpreted as part of larger WMPs. (How) do these debates address the issues raised in African policy debates about citizenship reform? And can this be explained by locating them as part of specific WMPs addressed in this volume? While a systematic exploration is beyond the scope of this chapter, providing an example might offer initial insights.

The global report '*Human Security Now*' (Commission on Human Security, 2003) is an authoritative document in human security discourse commissioned by the UN Secretary-General. However, it does not recognize the intrinsic value of ethnic homelands. The report emphasizes that equal citizenship enhances human security. By contrast, differentiated citizenship rights are depicted as 'ineffective,' 'creating inequalities that lead to grievances and possibly to conflict,' and resulting 'from a willful exclusion of communities from political, social, and economic power' (Commission on Human Security 2003: 31–32). Many of these deficiencies 'can be resolved by revising legislation, correcting administrative procedures (issuing birth registration cards) and promoting a culture of respect. The problems are more complex when they relate to access to political, social and economic resources' (ibid.: 33). This latter sentence would logically lead to the issue of communal solidarities, such as those established by the local-level group rights in African ethnic homelands. However, the report does not spell out this implication. This could be because it defines human security in terms of the individualistic concept of human rights. This, in turn, could be explained by the fact that the

authors of the report are committed to an internationalism of human rights (see the chapter by Tobias Werron). Similarly, the report links human security with liberal democracy, which is individualistic as well. Thus, the report could be part of the neoliberal WMP, as described by Heikki Patomäki in his chapter. The report's disregard for the intrinsic value of ethnic homelands could also be explained by linking it to 'post-colonial developmentalism critical of Western neo-imperialism' (see Patomäki's chapter): The report not only sees the notion of human security as an operational tool for promoting human development. What is more, a centrally placed comment on security thinking argues that the shift in Africa from state security to human security evolved from the experience of colonialism: 'In Africa, for example, such shifts can be traced to the internal struggles of African people against colonial rule and occupation (...). Views on security were shaped by the experiences of colonialism and neocolonialism and by the complex processes through which internal and external forces combined to dominate and subjugate people' (ibid.: 3). The approach to colonial legacies here differs from how they are addressed by actors on the ground in Africa (cf. Boone 2018). The report portrays distancing oneself from colonialism as an unavoidable imperative and appears to deem political correctness more important than addressing the substantive issues raised by colonial legacies today.

7.4 Saving and storing money: Financial mutuals and the financial inclusion agenda

The institutionalization of an imperialist WMP and, later on, a nationalist WMP not only gave rural people specific identities – as members of lineages, linked to an ancestral territory and subject to chiefs and/or other central state authorities. For many Africans, colonialism also brought with it the introduction of money. Money changed existing social relations and led to the creation of new and innovative relations, such as financial mutuals (Bähre 2007: 23; Rodima-Taylor 2022).

While exerting effective political control and controlling the mobility of rural populations was a core goal of imperialism in Africa, exploit-

ing the labor of Africans to extract natural resources and to care for households, gardens, and children was also central. After the abolition of slavery, new forms of labor organization were introduced in many places to ensure the availability of the desired workforce. Rural populations' dependence on money can be key in this context, as it makes temporary migration to work on plantations, in mines, and in the cities attractive. In the context of settler colonies, displacement from fertile agricultural land and forced resettlement to infertile grounds created a need for money because it became impossible or difficult for smallholders to make their living based on subsistence agriculture alone. Other measures, such as the introduction of the 'hut tax' and of new consumer goods, as well as natural disasters like droughts and the spread of animal epidemics could create needs for money in areas with both statist and neo-customary land tenure (Bähre 2007: 24–27; Dewees 1993: chapter 2; Rodima-Taylor 2022: 421). For rural populations, temporarily migrating to cities while maintaining social ties to their home communities is one strategy to cope with financial needs. Beyond the need to earn money, precarious living conditions make saving and storing money challenging, thereby rendering it an important object of WMAs.

In order to highlight relevant characteristics of WMAs in the context of saving and storing money, a case study of financial mutuals founded in the early 2000s by female residents of a squatter camp in Cape Town, South Africa, will be used here (Bähre 2007). The term 'financial mutuals' typically refers to groups of three or more individuals who come together to save money, build a capital stock to provide insurance for members and/or meet other financial needs collectively. Financial mutuals vary considerably in terms of their size, degree of formality, specific purpose, organizational form, and practices (Miracle et al. 1980; van der Linden 1996). However, the principle of mutuality distinguishes them from commercial financial service providers, such as banks and insurance companies. Rather than using a service offered in the market, the members of financial mutuals save together or insure each other, setting their own

rules.² Engaging in financial mutuals has been a widespread practice across Africa from the colonial period up to today (Ardener 2010).

Living in a squatter camp, the women were exposed to physical insecurity, lack of money, and anonymity; it was a hostile environment where most neighbors were strangers. In this situation, they formed groups to save money together. This often was a creative process: one small group of about ten members called their mutual '*Masifunde*', which means 'Let Us Learn'. The women were expressing their intention to save money for their children so they could go to school. They also wanted their children to save and to learn about money, rather than only the mothers saving. Another, much larger mutual was named '*Zolani Club*', which means 'Those Who Remain Cool.' Men could also become members, but the majority were women. This circle created opportunities for giving and receiving within a context of fictitious kinship relations. When joining the association, each member had to choose another member as her or his mother. The repeated application of this principle over time gave rise to a network of kinship relationships. Marriages were not contracted within this network, thereby avoiding in-law relationships. Key events in the club were members' birthday celebrations, when gifts were handed over in a festive setting. These practices, as well as the exclusion of in-laws from the network, demonstrate that the women used their mutual to express and, wherever possible, live out their dreams and visions of a better world.

This also implied a depoliticization of these groups. The mutuals were designed to offer a protected space that, as far as possible, would provide security and trust. Any association with political actors was avoided, as it appeared dangerous in the environment of post-Apartheid squatter camps. In this respect, the situation of migrants in Cape Town was similar to that of subordinated kinship groups (women, youth) in the context of the ethnically homogeneous neocustomary LTRs: for both, turning to state actors was not a feasible strategy for expanding their scope for meaningful engagement in their lifeworlds.

2 See 'mutual benefit organizations' in Blau and Scott's (1962) classic typology of organizations.

Overall, the financial mutuals are a paradigmatic case of an inwardly-oriented, particularistic group.

One might be tempted to view the mutuals as a means for women to create a 'traditional' community in a 'modern' individualized context, which could compensate for their absence from home. However, Bähre highlights negative consequences of engaging in the mutuals. *Masifunde's* reciprocity norms could become an existential burden if members were unable to reciprocate gifts of the same value. Following the end of apartheid in 1994, South African insurance companies started selling microinsurance policies to the poor and lower middle classes. These policies included funeral insurance, endowment plans, retirement annuities, and coverage for school expenses (Bähre 2015). The companies opened offices in townships and hired local brokers who visited people in their homes and approached them at taxi ranks and train stations (ibid.: 1). Even if private insurance is ineffective and creates new challenges and problems, inhabitants of squatter camps typically preferred them to the collective insurance offered by mutuals. They would leave the latter as soon as they could afford to do so. In line with this, Dittrich and Schrader (2015) demonstrate that, in the 1990s, middle-class households in Central Asia coped with the transition to a free market economy by engaging in mutual economic support via their private social networks. However, those who became affluent withdrew from these systems of economic exchange, cultivating relationships with relatives, acquaintances and friends purely for leisure. In line with *Masifunde's* birthday celebrations, community seems to be welcomed for recreation, but not for necessities.

This suggests that, as a WMA, financial mutuals do not inherently have the potential or tendency to develop into large-scale political projects. Rather, people prefer to save and store money in more individualistic and/or formal ways, and there are external actors with motives to exploit this preference. These actors include not only insurance companies but also banks, fintech companies, and communication technology providers. Furthermore, political initiatives have emerged at the national and international levels since the mid-1990s. These initiatives can be seen as part of postcolonial developmentalism and

neoliberal nationalist WMPs, as addressed by Patomäki's chapter in this volume, with both WMPs interacting in recent efforts to include so-called 'unbanked' people into the global financial system.

Thus, after the end of apartheid, the African National Congress (ANC) in South Africa implemented regulations obliging private insurance companies to offer better services to the predominantly African population (Bähre 2015: 1–2). These regulations were part of the ANC's goal to overcome racial inequalities and make the financial sector racially inclusive. Furthermore, insurance companies played a pivotal role in the South African government's decision to join the BRIC in 2010, which then became the BRICS. After attracting millions of new clients in South Africa, insurance companies set out to sell their products in other African countries and emerging markets in BRIC countries. Taken together, we can view the South African government's engagement with private insurance as part of postcolonial developmentalism.

In the early 2000s, when mobile communication technology spread in Africa, telecommunications companies, banks, and fintech companies began offering new digital financial services. These include saving and storing money, as well as payment, borrowing, crowdfunding and investment. They were not only aimed at wealthier urban middle classes, but also at populations that had no previous access to commercial offerings due to limited financial resources or because they lived in remote areas (OECD 2024: 7–12; Pervez 2022). Many Africans have taken advantage of the opportunity to have a mobile bank account.³ In the wake of this development, digital borrowing appears to have increased (Langley/Leyshon 2022: 405–406; OECD 2024; World Bank 2025: 151–161).⁴ This

3 According to World Bank estimates, the percentage of adults with a mobile money account in sub-Saharan Africa more than doubled between 2011 and 2024, reaching 49%. However, there is significant variation across countries, ranging from 6% in Sudan to 56% in Senegal, 79% in Kenya, 85% in South Africa and 91% in Mauritius (World Bank 2024). Compared to other 'developing countries', mobile money account ownership is most widespread in sub-Saharan Africa (World Bank 2025: 158).

4 According to World Bank estimates, 'just 7 percent of adults borrowed from their mobile money providers' in 2024. However, because 'overall levels of for-

has resulted in high rates of late payment and default among the poorest individuals.⁵ Furthermore, the use of mobile money expands the informal networks that can be accessed for financial support⁶ and offers secure communication in environments with high rates of street crime or under violent conflict (Morawczynski 2009; Rodima-Taylor 2022: 429).

The following discussion will focus on the effects of communication technology on financial mutuals as social entities and as spaces for WMAs related to saving and storing money. Resonating with the aforementioned preference for commercial insurance, a 2004 South African survey found that only 2% of respondents reported that they would invest a 'fairly large sum' in a mutual fund compared to 79% who would invest in a bank (United Nations 2006: 32). Similarly, a 2002 survey found that African savers considered the formal sector to be significantly safer than the informal sector in terms of the likelihood of losing money and the amount lost relative to the amount saved. In line with this, Mbiti and Weil (2011: 17) estimate that the adoption of the

mal borrowing in Sub-Saharan Africa are low, borrowing from a mobile money provider constituted nearly 60 percent of all formal borrowing in the region in 2024' (World Bank 2025: 158). Digital borrowing refers to business models in which borrowers apply for loans via an online platform. These models include peer-to-peer (p2p) lending, in which individual investors are the lenders, and 'marketplace lending', in which institutional investors provide loans. Overall, data on the use of these services in Africa is limited and usually refers to individual countries, most often Kenya and South Africa.

- 5 Izaguirre et al. (2018) examined demand- and supply-side data from Kenya and Tanzania. They found that 50–85% of payments were delayed and 12–31% were in default. In Tanzania, these rates were highest in the poorest and most rural regions. According to an OECD report on fintech lending in sub-Saharan Africa, borrowers of small loans 'quickly accumulate debt due to high interest rates, late fees, and other hidden charges' (OECD 2024: 20).
- 6 Mobile money transfer enabled rural people to ask multiple relatives at the same time to give each 'something small', which they report in total led to higher sums of support. However, the rising demands on urban residents also created new tensions between them and their rural relatives (Morawczynski 2009: 501).

mobile money system *mPesa* in Kenya would reduce the prevalence of informal saving significantly (by 30% during 2006–2009).

However, there is also an opportunity to ‘formalize’ the financial mutuals themselves. Mobile phone providers and fintech platforms target financial mutuals with various products and services. These range from tools for organizing membership and depositing and transferring money to tools for enhancing financial literacy, borrowing and investing (Rodima-Taylor 2022).⁷ Komen and Ling (2022) discuss how married Kenyan women living under precarious economic conditions used the mobile money transfer service *mPesa* and its accompanying savings- and loan service, *mShwari*, within a financial mutual. They established the mutual in order to deposit money outside the household in order to protect it from being withdrawn by their husbands. *MPesa* was used to store and transfer money and for accounting purposes, but not for loans and investments. The study shows how the use of mobile communication technology can change the operations of financial mutuals. Using *mShwari* made economic transactions and bookkeeping more efficient and transparent, and it reduced the need to meet face-to-face. However, the authors also consider *chama*, the Kenyan mutuals, a source of ‘sororal solidarity’, which they believe is important in a polygynous society. Face-to-face meetings, during which financial transactions were negotiated, organized, and executed before the advent of *mShwari*, were important for this communal aspect. Not only did they provide opportunities ‘to gather, to enjoy one another’s company, to banter, and to chat’ (ibid.: 2087). They also generated the sense of mutual aid, obligation and collective responsibility that formed the basis for both the group’s economic success and for the ties of ‘sororal’ support. However, when economic transactions and accounting were outsourced to mobile communication, it became obvious that members had different views

7 See, for example, the South African provider StokFella: <https://www.stokfella.com/>; and the Kenyan provider mPesa: <https://www.safaricom.co.ke/media-center-landing/frequently-asked-questions/m-pesa-chama-account>. ‘Stokvel’ and ‘chama’ are the South African and Kenyan names for financial mutuals.

and needs regarding face-to-face meetings. While some women emphasized the importance of continued socializing events, another member said that she is 'a notorious absentee in face-to-face *chamas*. I usually see it as a waste of time and energy, So I send in my contributions and give an excuse' (ibid.: 2091). Therefore, when financial mutuals introduce digital tools, they will either consciously or tacitly redefine themselves. The forms and functions of face-to-face meetings will change. They will no longer be used for the collective, creative process of independently constructing and maintaining an accounting system. How will this affect the character of mutuals as communities of solidarity? Will they continue to provide spaces for cultivating solidarity, whether through face-to-face meetings or digitally mediated communication?⁸ In any way, if face-to-face meetings are discontinued altogether, some existing values will get lost, such as the 'warmth' and 'closeness' of 'physical togetherness' (ibid.: 2091) as well as oral exchange.

The ongoing international policy discourse ascribes a central role to mobile communication and digital platforms in enabling 'financial inclusion'. Again, (how) are financial mutuals addressed in this context? And can this be explained by locating the discourse as part of specific WMPs described in this volume? The 'financial inclusion' movement emerged in reaction to criticisms of the microfinance agenda in the early 2000s and is much broader. It refers to the inclusion of households and enterprises into the 'financial system' through increased access to financial services, and it includes several types of service providers, such as payday lenders, large banks, technology firms, mobile network operators, and credit card companies. However, it also assigns an active role to the state in enabling financial inclusion; and it explicitly addresses 'older' community-based programs and institutions (Dafe 2019; Johnson/Arnold 2012; Mader 2018: 464). Similar to the devaluation of differentiated citizenship in the aforementioned human security report, proponents of financial inclusion often depict informal

8 These questions touch on the ongoing debate about the relationship between face-to-face interaction and technology. For an overview see Johannessen (2023).

service providers, such as village-based savings groups, as inferior to commercial providers. For example, they are considered 'insufficient,' 'unreliable,' 'more susceptible to risk' and 'very expensive' (Mader 2018: 475).

By contrast, the UN report *Building Inclusive Financial Sectors for Development* (2006), an early and often-referenced document within the financial inclusion movement, takes a more nuanced position. It also observes deficits in financial mutuals, for example arguing that they offer only 'very specific services' and 'do not mobilize large enough resources to protect people against loss from a variety of frequent events' (e.g. sickness, crop failure, drought, and accidents). Taking a historical view, the report portrays financial mutuals as one of the informal mechanisms on which 'poor households have largely had to rely' (ibid.: 7). However, both in Europe and in developing countries, governments and religious and other civil society organizations have long sought to 'broaden access to formal financial services for poor and low-income people'. In Europe, Japan, and elsewhere, postal systems were central in this context from the nineteenth century on. Still, the report states, a large part of the population in developing countries continues to rely on informal providers of financial services such as financial mutuals until today (ibid.: 10–13). Furthermore, the report mentions that there is 'ample evidence' that 'poor and low-income people' combine informal and formal financial mechanisms even when they have access to the latter (ibid.: 23). It points out that the informal means on which these groups rely are diverse. For example, financial diaries revealed that South African households used 17 different financial instruments in the course of one year, 70% of which were informal (ibid.: 23). However, the report does not describe these instruments in detail, nor does it ask why people continue to use them despite their access to formal services. It also does not address how financial mutuals might change if formal services become available to their members.

These analytical choices might be explained by drawing on the concept of WMPs (for the conceptualization of WMPs, see chapter 2). The report considers the inclusion of previously 'unbanked' populations of developing countries into the formal financial sector as the main objective.

Therefore, it could be considered to be part of a developmentalist nationalist WMP that focuses on the value of equality. The report explicitly formulates a normative vision for the future that articulates universal aspirations: '[S]upported by a sound policy, legal and regulatory framework, *each developing country* should have a continuum of financial institutions that, together, offer appropriate products and services to *all segments of the population*.' (ibid.: 17; italics BM). Reading the report with the notion of WMPs in mind, it becomes obvious that it systematically locates financial mutuals as part of the past and the present. The present is supposed to be transformed into a world where all people will have access to adequate formal financial services. There is no reference to a future world in which everyone can combine formal and informal financial instruments (which many people obviously choose to do). This is not only because financial mutuals are considered to have weaknesses. Rather, it also seems important that the future vision is articulated in universalist terms. Thus, the second chapter of the report discusses the 'main factors that shape the market for financial services used by poor and low-income people' (ibid.: 24). Financial mutuals could be important here, given that most people in developing countries rely on them, and given that mutuals take many different forms and fulfill different functions for their members, as shown above. Why do people engage in them when they have access to formal services? What can be learned from this regarding the shaping of formal services? The report does not address such questions to understand the financial services market. Instead, it uses the following headings to discuss the contextual conditions of inclusion: 'Who you are and where you live matters'; 'How you make your living matters', as well as 'Trust' and 'the attractiveness of the product matters'. The 'factors' identified under these headings do not include membership in financial communities of solidarity. They are cast in abstract terms, ranging from cultural norms and gender to age, legal identity, knowledge, income level, and occupation type. Thus, the report sees people isolated from the context of their everyday lives in which these 'factors' are interconnected.

Resonating with this, Mader (2018) criticizes the financial inclusion discourse for failing to address how access to the financial sector will

change people's lives. He argues that promoters of financial inclusion merely claim that people will benefit without providing evidence. This is another way of avoiding addressing the concrete context of people's lifeworld. As an explanation, Mader locates the financial inclusion movement within financialization and rentier capitalism: It is fundamentally designed towards extracting rents from the previously 'excluded', assigning an instrumental role to the state. Combining this view with the reading of the UN report proposed here, one might see an imperialist economic WMP and a developmentalist-egalitarian nationalist WMP interacting within the financial inclusion movement. Despite their differences, both WMPs share a *universal* vision that directly relates to *people's lives*: everyone is supposed to use services offered by commercial financial institutions. This brings us to the fundamental theme of this chapter. While the chapter noted at the outset that WMPs typically formulate ideas related to people's lives, it now became obvious that their universal scope encourages formulating these ideas in abstract terms (cf. Mahlert 2021).

7.5 La Via Campesina and collective human rights

So far, two global development reports have been used to explore whether and how WMAs are addressed in relevant international discourses that connect to larger WMPs. One of these WMAs relates to citizenship, the other to saving and storing money. In both cases, social collectives that in important respects can be understood as communities turned out to be central. Neither of the reports imagines these collectives as a desirable or valuable entity in a future world-to-be-made. However, there are also counter-examples. The *United Nations Declaration on the Rights of Peasants and Other People Working in Rural Areas*, adopted in 2018 and initiated by the international movement La Via Campesina, formulates collective rights for peasant communities. It gives 'peasant and other people working in rural areas' the right to 'engage freely, individually and/or collectively, in association with others or as a community, in traditional ways of farming (...) and to develop community-based

commercialization systems' (Article 16), and it states that 'peasants and other people living in rural areas have the right to land, individually and/or collectively, including the right to have access to, sustainably use and manage land' (Article 17). In formulating collective rights, the declaration builds on legal innovations established by the *United Nations Declaration on the Rights of Indigenous Peoples* in 2007 (Raghu 2018: 330). According to Nuila (2018), these rights were important for members of La Via Campesina when negotiating the declaration because they reflect the reality of peasant life. A purely individualistic conceptualization of human rights, in their view, 'disregards the essential role that community relationships play in their management and use of communal resources (...) as well as the preservation of the individual's and its group, subjectivity and identity' (ibid.: 1). The declaration obligates states to recognize customary land tenure rights. At the same time, its concept of community is shaped by principles of equality and participation, which challenge the authority of chiefs in African neo-customary land tenure regimes (LTRs). For example, states 'shall take appropriate measures to remove and prohibit all forms of discrimination relating to the right to land, including those resulting from change of marital status, lack of legal capacity or lack of access to economic resources' (Article 17). Therefore, it would be inaccurate to view the declaration as the result of a homogeneous group of peasants advocating at the United Nations. African groups and organizations in La Via Campesina are fewer in number than the more influential groups from Latin America and Western Europe. They are also heterogeneous in terms of their members' composition, ideological orientation, and relationship to the state and international organizations (Borras Jr., 2008).

7.6 Conclusion

This chapter used the concept of WMAs to explore how people cope with the conditions created through the institutionalization of WMPs, and the potential emergence of larger-scale political projects from these activities. Focusing on two sets of WMAs of global significance – ac-

cess to land and saving and storing money – , it applied the notion of WMAs to examples from Africa. (Comparative) case studies revealed that (post)colonial structures create different opportunities for different groups of peasants to pursue their interest in access to land. First, where opportunities for voice in political arenas are limited or nonexistent, WMAs range from reclaiming land from migrants to leaving for more favorable areas to exercising influence or power within the family context to making threats of domestic violence or witchcraft, to ‘hanging on in a worsened position’. Second, where the national states managed land rights, corresponding interests could be pursued through openly voicing one’s grievances on national levels, seeking backing through competing political parties and uniting into large ethnic coalitions, but also political violence. Third, interest in land sometimes also evolved into to larger scale political initiatives that aimed at citizenship reform. Many of these initiatives crucially aim to legally protect local communities defined in relation to ethnic homelands. On a fourth level, the transnational peasant movement *La Via Campesina* advocated at the United Nations in order to achieve improvements for peasant communities. The need to save and store money also led people to organize collectively. While the financial mutuals they created took on a wide variety of forms, no far-reaching political initiatives developed from them. However, if such arrangements fulfill positive functions for those involved, the newly created WMAs will be imitated elsewhere. Financial mutuals are not unique to Africa, but have spread globally since the nineteenth century. By reading the case studies through the lens of WMAs and relating them to WMPs, it is possible to understand the strengths and weaknesses of different social initiatives in terms of their conditions for success, regardless of whether or not they evolve into larger-scale political projects.