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# **Navigation and Agency in Digital Currency Spaces by Women in Chennai's Informal Sector**

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## **ABSTRACT**

With the rapid rise of digital payment platforms and technologies, such as Gpay and PayTm, there has been a significant transformation in how financial transactions are managed, especially in the informal economy. This research explores these shifts through the combined perspectives of urban studies and development studies, with a focus on understanding the impact of the digital space on women's economic agency. Specifically, the paper will investigate how women who own or manage informal economic establishments in an urban setting navigate digital payment systems and to what extent they exercise control over this financial aspect of their businesses. Additionally, it will explore how the broader urban transition in these areas influences this form of financial agency.

The field study for this research will take place on Jalladianpet Main Road (more specifically named Pillaiyar Kovil Street), a vital connection between Perumbakkam Main Road and Velachery Tambaram Road, an area frequently used by IT workers and commuters in outer Chennai. This street is architecturally a street but functions as a main road, populated by a mix of shops including grocery stores, street food carts, flower carts, stationery shops, hardware stores, and print shops. The demographic of the street consists of two distinct groups: a less dynamic group of long-term vendors and residents familiar with the space, and a more dynamic group of commuters who use the road for utilitarian mobility purposes, such as traveling to work or school. The area features both formal economic structures, like clinics and pharmacies, and informal structures, like food carts and hardware shops, which cater to these different demographic groups.

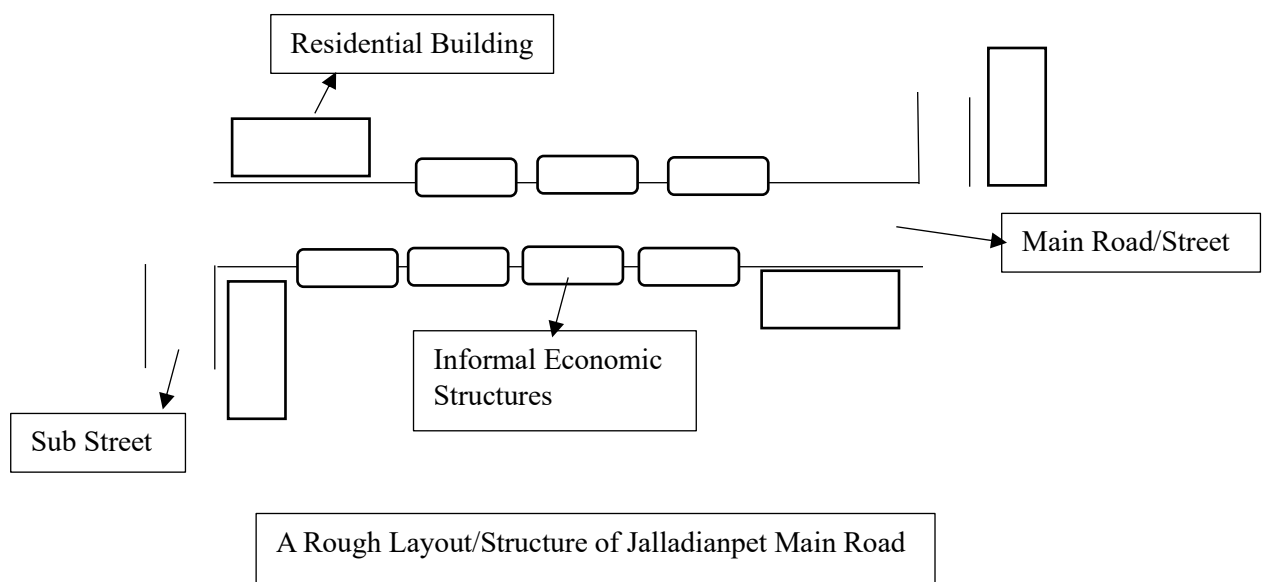
This research will involve interviews with women who manage or own informal businesses along this road, providing insights into how the area's urban transition is influencing their use of digital payment technologies. The study aims to understand how the transition in the street's urban structures and processes affects financial practices, particularly among informal economic structures, as the area evolves both socially and economically.

## INTRODUCTION

### *Introducing the Site*

Jalladianpet Main Road connects two of the busiest roads in terms of daily mobility in Chennai, especially during the weekdays. Near its entrance, it is linked to the Velachery Tambaram Road, a road that connects to the Perumbakkam Main Road on the other end. These roads are significant considering they traverse the connection roads from Central Chennai, helping the formal sector employee population reach their workplaces, majorly located in the Shollinganallur belt.

As a part of my field work, I have analysed the structure of this street/main road and the economic structures lining it (shops, businesses, water tanks, wells, offices, etc.). There are approximately 11 sub-streets that branch out from this main road (which have significantly lesser economic structures and more residential structures). This is where the less dynamic group of residents and long-term vendors typically reside. As a part of my interaction with some fast-food vendors (near the entrance of the street), I got to know that they typically receive most customers around 5 pm to 9 pm in the evening, quoting them to be “office la irunthu ootukku pora gumbal” (which translates to group of people who go home after office). This indicates the more dynamic demographic that typically utilizes the streets as a break/rest stop.



It is important to understand the site in an urbanized and built environment context, to situate the lived experiences of the women who navigate these digital spaces. From my observations of the site, I noted 11 informal businesses primarily managed by women (although upon speaking to some of them I realised the ownership might be different). These businesses ranged from shops of daily necessities like provisions and food, to utilitarian businesses like stationery and dentistry, to cultural businesses like flower & garland oriented. My visits of the site spanned different timings each day, but majorly during these hours: mornings (9 am to 11 am), afternoons (3 pm to 5 pm) and evenings (6pm to 8 pm). In these intervals, I noted that the most number of women managing shops were observed during the afternoons (15 women), and the least number was during the evenings (9 women). Upon my interviews with a few of them, I got to know that they established a UPI mode of payment between the years 2021-23. Apart from the fact that a lot of people say they “don’t have change”, they also cited reasons of convenience (as elaborated later on while discussing field results).



### ***Introducing the Literature***

Upon researching the literature available in navigating digital payment spaces and women exercising their agency, the literature falls heavily on the narrative that accessing these spaces in addition to microfinance, especially in developing countries tends toward “empowerment”. How these processes help them overcome “hurdles” like migration, lack of education and less accessibility to financial resources.

One dominant theme is the potential of mobile money and digital technologies to bridge financial gaps. Research on M-PESA (a similar mobile money system in most parts of Africa) in Kenya by Suri and Jack highlights its transformative role in reducing poverty and empowering women through enhanced savings, financial independence, and occupational mobility. (Suri & Jack, 2016) Similarly, Maurer discusses how mobile money reshapes financial ecosystems by integrating innovative consumer behaviors into formal structures, fostering both economic inclusion and local adaptability. (Maurer, 2012)

The literature also discusses the gendered dimensions of digital divides and their broader implications. Hilbert's empirical work dissects misconceptions around women's ICT usage, arguing that socio-economic disparities—not technophobia—drive gaps in digital participation. (Hilbert, 2011) Srinivasan and Oreglia expand this narrative by contextualizing myths surrounding digital technologies, such as their supposed ability to eliminate intermediaries, while highlighting the persistent role of local, informal systems in communities. (Srinivasan & Oreglia, 2020)

Another focal area is the barriers women face in adopting digital technologies. Studies like those by Antonio and Tuffley, and Kim, emphasize systemic hurdles, including socio-economic constraints, cultural norms, and limited education. Antonio and Tuffley note that entrenched gender roles and inequalities often prevent women from leveraging ICT fully. (Antonio & Tuffley, 2014) In the context of financial inclusion, Kim demonstrates how mobile money addresses practical barriers, allowing women to circumvent institutionalized financial exclusion. (Kim, 2022)

Social norms and trust are recurring factors influencing adoption. Research by Manrai et al. extends the UTAUT model to explore urban women's digital payment usage, underscoring how perceived financial risks and social influences critically shape adoption patterns. (Manrai et al., 2024) This aligns with findings from Maurer and Johnson, who identify trust and informal networks as integral to the success of mobile money systems, particularly in low-income communities where formal banking remains inaccessible.

Lastly, the developmental outcomes and ethical concerns of financial technologies receive attention. M-PESA's success illustrates the duality of technological adoption: while it provides avenues for empowerment, its commodification and commercial interests raise ethical questions, as discussed by Allen and Maurer. (Allen, 2013) Further, the sustainability and inclusivity of digital innovations remain contingent on addressing infrastructural deficits, privacy concerns, and unequal access. (Maurer, 2012)

In sum, these studies collectively reveal how digital technologies are reshaping financial inclusion, particularly for women. While offering pathways to empowerment and independence, they also expose systemic inequities and underscore the necessity of addressing broader socio-cultural and economic barriers. This literature establishes a nuanced foundation for understanding the potential and challenges of integrating gender

considerations into health and development policies, particularly in contexts where technology intersects with deeply entrenched societal norms.

## METHODOLOGICAL FRAMEWORK

This research adopts a methodological framework grounded in assemblage thinking and feminist new materialisms, situating the lived experiences of women running informal businesses on Jalladianpet Main Road within broader urban and material transformations. This approach enables a nuanced exploration of agency, materiality, and urban processes, focusing on how women navigate digital payment systems in a setting marked by economic and demographic dynamism.

### *Assemblage Thinking and Urban Agency*

Assemblage thinking, as discussed in urban studies, provides a lens to understand the relationships and interactions that shape urban environments. This approach emphasizes the dynamic interplay of material, social, and historical factors in shaping cities, highlighting potential pathways for addressing urban inequalities. (McFarlane, 2011) On Jalladianpet Main Road, this translates into analyzing how the spatial and infrastructural elements of the street—its dual role as a commercial hub and transit corridor—affect the agency of women managing informal businesses.



The road's mix of formal and informal economic structures exemplifies assemblage's focus on dynamic processes rather than rigid systems. Women operating on this street navigate diverse interactions with infrastructure, customers, and neighboring businesses, reflecting assemblage thinking's premise of distributed agency. For instance, some women utilize auditory confirmation machines to safeguard against fraudulent digital transactions, demonstrating how non-human elements like technology contribute to their agency.

Assemblage thinking also supports a generative critique, which fosters solutions and innovation rather than merely critiquing existing structures. (McFarlane, 2011) This aligns with how some women on Jalladianpet Main Road leverage the benefits of UPI (Unified

Payments Interface) systems, such as avoiding frequent trips to banks and increasing customer spending. These adaptations highlight how assemblages—comprising technology, urban spaces, and human actors—facilitate resilience and agency in navigating urban transitions.

### ***Feminist New Materialisms and Distributed Agency***

The feminist new materialist framework complements assemblage thinking by emphasizing the relational and distributed nature of agency across human and non-human actors. This perspective challenges anthropocentric and individualistic notions of agency, focusing instead on the interdependencies between women, technology, and urban environments. (Grosz, 2010)

Women's experiences with digital payment platforms like Gpay and PayTm illustrate this distributed agency. For instance, neighboring businesses on Jalladianpet Main Road often advise women on the benefits of adopting UPI systems, showcasing a co-constitutive dynamic between human actors within the urban assemblage. This mutual support system reflects feminist new materialism's emphasis on ethics of co-becoming, where entities collaboratively shape each other's practices and potentialities.

Furthermore, the economic practices of women on the street embody feminist new materialist ideas of embodied and ecological politics. By adopting digital payment systems, they not only integrate new technologies into their business models but also transform their relationship with the material world. This shift reconfigures traditional notions of power and subjectivity, as women exert agency not merely as individual actors but as part of an interconnected network of human and non-human forces. (Grosz, 2010)

### ***Critical Urbanism and Urban Transformation***

Critical urbanism underpins the methodological framework by situating women's agency within the broader context of urban transformation on Jalladianpet Main Road. (McFarlane, 2011) The street's demographic composition—static vendors and dynamic commuters—reflects the urban transitions that assemblage thinking aims to analyze. This transition is particularly evident in the increasing adoption of digital financial practices among informal economic structures.

The architectural and functional duality of Jalladianpet Main Road creates opportunities and challenges for the women operating there. The less dynamic demographic, comprising long-term residents and vendors, interacts with more stable urban elements, such as clinics and grocery stores. In contrast, the increasingly dynamic demographic of commuters engages with informal, transient establishments like food carts and print shops. This interplay creates a fertile ground for exploring how urban transformations impact women's financial practices and agency.

For instance, the realization by some women that UPI systems increase customer spending illustrates how urban transitions—marked by technological integration and shifting consumer behaviors—shape their financial strategies. Similarly, the use of auditory confirmation machines underscores the role of material interventions in navigating urban inequalities and safeguarding economic agency. These examples align with critical urbanism's emphasis on reimagining urban spaces as sites of potential transformation and collective agency.

### ***Integrating Observations and Theoretical Perspectives***

The observations from Jalladianpet Main Road resonate strongly with the theoretical insights from assemblage thinking and feminist new materialisms. Assemblage thinking's descriptive orientation highlights how women's agency is shaped by historical, material, and social interactions on the street. (Grosz, 2010) For example, the adoption of digital payment systems reflects a historical shift in financial practices driven by urban transitions and technological advancements.

Feminist new materialism's emphasis on distributed agency aligns with the women's experiences of mutual support and technological adaptation. Neighboring businesses advising women on the benefits of UPI adoption exemplifies the co-constitutive relationships that define this framework. Moreover, the auditory confirmation machines illustrate the interplay between human and non-human agency, emphasizing how material interventions can empower women in informal economic settings.

The methodological framework thus combines assemblage thinking's focus on dynamic urban processes with feminist new materialism's relational understanding of agency. This integrated approach enables a





comprehensive analysis of how women on Jalladianpet Main Road navigate the intersections of digital finance, urban transitions, and materiality, contributing to a deeper understanding of their agency in an evolving urban landscape.

### **OBSERVATIONS FROM SITE**

These are a few transcriptions from the interviews I had with some of the women. I have gone into extreme detail about these cases, and this is a description of their responses, in return to the questions I asked. The common questions I had asked were, “Did you migrate to Chennai from anywhere?”, “When did you start using the UPI payment system?”, “Do a lot of customers pay via UPI?”, “Did you establish your UPI account on your own? If not, who assisted you?”, “Has using the UPI system made it easier for you to handle the shop financially?” and several others as the conversation pursued.

#### ***Case 1: Saro’s Subvert Defense Mechanism***

One of the women I spoke to was Saro, who had her own vegetable shop. She said that she received it from one supplier who transported and distributed them from various farms, and that they operate on a contractual basis. Even based on the duration during my conversation, I noted that most of the customers purchased only one or two types of vegetables per transactions. Keeping this in mind, I asked her how effective the UPI system worked in her favour.

She said that initially she had established it, following the bandwagon of contactless payments. Like many other women in subsequent cases, she too stated that it made her financial management better i.e she did not have to traverse the distance all the way to the bank to deposit cash all the time. But what I majorly found interesting in this case, was Saro’s account of how two people had once tricked her into thinking they paid, but they had not.

*“They got a huge number of vegetables. The bill would have come to almost 500 rupees. Like everyone, they asked where the code for Gpay was, and I told them while bagging all the vegetables. That is all I knew about it. They just showed me the blue colour round for one second, and vanished. I did not realise until I settled the accounts in the evening, that they had actually paid someone else and not my account. I told my husband about this, and he was very angry. He said that if we are not careful, people will be like this only. He was the one who helped me set up my Gpay you see, so I got worried and I asked around with my friends.*

*One of them suggested about this sound device, that tells us how much and who has paid at that moment. I immediately went to the storeroom and bought it. This is how it is nowadays, if we are not careful, anyone will do anything!"*

In this way, Saro found her own way to express her agency and fight against such a digital payment system, that was against her in several ways. The moment someone was able to trick her using her lack of awareness, she immediately stepped up to find ways to prevent such a scenario the next time.

Saro's case demonstrates how women in informal economies navigate the adoption of digital financial systems while confronting challenges like trust, risk, and accessibility. Al-Saedi et al. emphasize the importance of perceived trust in adopting mobile payment systems, which aligns with Saro's initial hesitation after being scammed. Her purchase of an auditory confirmation device reflects how facilitating conditions, such as technological safeguards, restore trust and improve adoption.

Susan Johnson's insights into mobile money in Kenya show how trust and community influence adoption. (Johnson, 2016) Similarly, Saro's reliance on her peers for advice highlights the role of social networks in overcoming challenges. This also resonates with Kyungha Kim's findings that digital payment systems reduce dependence on traditional banking, as Saro appreciated the convenience of avoiding frequent bank visits. (Kim, 2022) However, her experience underscores Kim's observation that such technologies often fail to address structural inequalities fully. According to Manrai et al., performance expectancy and effort expectancy are key factors in digital payment adoption. Saro's continued use of UPI, despite initial setbacks, demonstrates her recognition of its efficiency in financial management. (Manrai et al., 2024) Her use of the auditory device illustrates how effort expectancy interacts with tangible solutions to enhance usability and safety.

Atreyee Sen's concept of "migra-monies" highlights how women in patriarchal settings assert financial agency through covert practices. (Sen, 2022) Saro's proactive defense mechanism reflects a similar form of agency, as she safeguards her finances against potential fraud while navigating technological constraints. Her reliance on her husband for the initial setup of UPI mirrors Sen's findings on the importance of support networks in fostering financial independence. Gupta et al. stress that perceived credibility and trust are critical for widespread adoption of digital payment systems. (Gupta et al., 2019) Saro's response to her

scamming incident illustrates the need for additional measures to enhance system reliability, reinforcing Gupta et al.'s argument that user confidence drives successful adoption.

### ***Case 2: Nandhini's Network of Advancement***

In another one of my interviews, I came to observe that disadvantageous scenarios need not be the only stimulant in the direction of establishing and navigating a digital payment system. Nandhini's account hinted at how social connections, exchange of knowledge and such influences could also determine how one navigates such payment systems. Nandhini works as a personal assistant in one of the beauty parlours situated on the main road. It is part of a building complex, which also hosts a dental clinic, ice cream shop, fancy store and provision store. When asked about the frequency and type of customers, Nandhini said they mostly hosted customers who resided in the main road itself, or buildings in one of the sub-streets, and occasionally even from nearby neighbourhoods. She said that most customers were often working in the formal sector.

She said that she was the one who suggested the idea of using UPI payments to her boss (the primary make up artist). She herself had not started using it personally before she had gotten the suggestion from someone else. She had gotten the idea from Neela (the woman who managed the ice cream shop, above which the parlour is situated). Neela had been visited by members from some NGO (unfortunately she could not recall its name), and had been guided through the process of linking one's Aadhar ID to their UPI system. It had been a fairly easy process according to her, and had worked out well when she was using it in her shop. Nandhini interacted with Neela on a regular basis, as they often closed shop around the same time. Once when they were both free, they had struck up a conversation on it and Neela had guided Nandhini on the process to some extent. Nandhini was then able to let her boss know of the same.

Katherine Allen observes that mobile payment systems like M-PESA thrive due to social networks and the interplay of knowledge exchange, as users adapt these tools to meet communal needs. (Allen, 2013) Similarly, Nandhini's adoption of UPI payments reflects the influence of social ties and informal guidance in navigating digital payment systems. Susan Johnson notes that mobile money often operates within trust-based informal networks, aligning with Nandhini's reliance on guidance from Neela, who herself benefited from NGO interventions. Johnson emphasizes the importance of localized trust, which Nandhini

mirrored by implementing UPI in a setting already familiar with digital payments. (Johnson, 2016)

Rishi Manrai et al. argue that facilitating conditions and social influence are significant predictors of digital payment adoption. (Manrai et al., 2024) Nandhini's story underscores this, where Neela's demonstration and positive feedback acted as social reinforcement, motivating Nandhini to initiate UPI use at her workplace. Martin Hilbert challenges the notion of women being technophobic, instead highlighting their innovative ICT use when barriers like digital literacy and economic constraints are reduced. (Hilbert, 2011) Nandhini's case illustrates this, as she embraced digital payments despite initial inexperience, showcasing adaptability when provided the right environment.

Bill Maurer notes the social dynamics of mobile money, where systems are redefined by users to fit communal contexts. (Maurer, 2012) Neela's introduction of UPI, influenced by NGO guidance, and Nandhini's subsequent adaptation for her workplace exemplify this repurposing in practice. Tavneet Suri and William Jack emphasize the role of mobile payments in increasing financial agency among women, particularly by fostering occupational shifts. (Suri & Jack, 2016) Nandhini's proactive approach in introducing UPI payments indicates the empowerment potential of digital tools when women gain access to inclusive and enabling systems.

### ***Case 3: Deepu's Navigation of Profit***

The above two cases were about navigating UPI based on necessities. Deepu's account on how she used this digital space to her advantage painted a picture of how this system is advantageous for informal businesses in several dimensions.

Deepu manages a flower stand located on the main road. There are several fast food shops and mini cafes nearby, in addition to a Church and a provision store. Deepu said her business is quite slow, and that it is not much money these days. She said that during festivities she gets a good amount of revenue. Deepu is originally from Tirunelveli, she had migrated with her husband to Chennai to support her siblings back at home for their education. In addition to her flower stand (which she uses only in the morning and evening), she works the afternoon as a domestic worker in 3 houses. When I asked her about how people pay (whether by cash or UPI), she said:

*“Nobody has cash on them these days! I grew sick of telling people that no, I don't use Gpay vpay or any such thing! But what's the point getting sick of it, I was losing business. My husband is an auto driver right, so I used to give his number at first to people for about 2 or 3 weeks. And I tell you, it was not much of a difference but oh it was a difference after all! These people who use Gpay know, they don't ask questions like why does this cost too much and all that. They only ask how much, and then they enter the number and there it is paid! It is good for me because these IT people will come during some pooja day because their wife said so, and will buy more flowers than one could possibly need. And I will have a huge profit that day! After all this happens, how could I let my husband get all the money? I immediately asked my daughter, and she searched on the phone. We had to search much, because I only understand Tamil, and finally watching some youtube video, I made my own UPI account. I went to a printout shop, printed the code and started using it ever since! My siblings worry, how I manage being uneducated and all, but I tell them, this phone and the internet helps in so many ways!”*

Al-Saedi et al. discuss how self-efficacy positively impacts the adoption of mobile payment systems, resonating with Deepu's journey of learning UPI through YouTube to empower her informal business. (Al-Saedi et al., 2020) Martin Hilbert emphasizes that ICTs can help overcome socio-economic barriers, as evident in Deepu leveraging digital payments to cater to tech-savvy customers without questioning prices. (Hilbert, 2011) Kyungha Kim highlights the financial autonomy women gain through mobile payments, mirrored in Deepu's decision to create her UPI account instead of relying on her husband's number. (Kim, 2022)

Bill Maurer's concept of consumer-driven innovation in mobile payments echoes Deepu's creative use of technology to attract customers during peak seasons. (Maurer, 2012) Chhavi Garg highlights rural women overcoming societal barriers through technology, mirrored in Deepu, an uneducated migrant, mastering UPI to sustain her livelihood. (Garg, 2021) Lalitagauri Kulkarni et al. stress that digital financial inclusion can enhance women's autonomy, a reality for Deepu, who now manages her earnings independently. (Kulkarni & Ghosh, 2021)

## CONCLUSION

The exploration of women's navigation of digital currency spaces in Chennai's informal economy illuminates the intersections of technology, gender, and urban transformation. By focusing on Jalladianpet Main Road, the study provides a nuanced understanding of how urban transitions and infrastructural dynamics influence women's agency in adopting digital payment systems. Through assemblage thinking and feminist new materialisms, this paper highlights the distributed nature of agency among women entrepreneurs, underscoring the role of social networks, technological adaptation, and material interactions in reshaping financial practices.

The findings reveal the dual potential of digital payment platforms: as tools for financial inclusion and as sites of challenges requiring adaptive agency. Women's strategic use of UPI systems to overcome barriers such as trust deficits and digital illiteracy reflects their resilience and innovation. Case studies demonstrate diverse pathways to empowerment—ranging from mitigating risks through auditory devices to leveraging social networks for financial growth. These narratives not only reaffirm the transformative potential of digital financial systems but also emphasize the structural inequalities that persist.

Despite significant strides, the research also identifies gaps that merit further inquiry. Future studies could explore the role of social networks in enhancing financial urbanization, particularly examining the intersections of religion and class. Investigating how these factors influence digital payment adoption and integration in diverse socio-economic contexts could deepen our understanding of urban financial ecosystems. This extended inquiry holds promise for shaping inclusive policies that better address the complexities of digital and urban transitions in informal economies.

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