Platforms for Basic Needs
Rethinking their Infrastructuralization as Reflective of Elsewhere

Christiane Tristl & Anke Strüver

Introduction

The platformization of everyday life is part of an evolving *platform society* (van Dijck/Poell/de Waal 2018) in which daily life is organized by digital platforms mediating information, goods, and services. In this paper, we will look at digital service platforms as critical infrastructures of daily life and at their role in securing basic needs, i.e., 'providing' essential goods and services. Out of many basic needs, we will focus on care work as a service to be mediated by digital platforms in cities of the Global North, and water as a good to be accessed through payment platforms in rural Kenya. We will concentrate on the question in which ways the flexibility narrative tied to the platform economy will increase the commodification and intensify the commodified and privatized infrastructuralization of meeting basic needs. Although our two examples are very different – and stem from very different spatial contexts – they share the flexibility narrative of convenience and on-demand availability shaped by both international platform companies and public discourse.

Digital platforms mediating goods and services change how people live, work, interact, and consume. Although the *gig economy* is known for its precarious working conditions, the dominant narrative stresses the flexibility of the workforce – to work when, where, what, and for as long as you want (Anwar/Graham 2021; Heiland 2021). Care work platforms, for example, are prototypical of so-called lean platforms of platform capitalism's gig economy (Srnicek 2017): similar to Uber and Airbnb, as the most well-known types of service platforms, care platforms such as Care.com offer domestic care services on demand and match care workers and households. At the same time, *fintech* (financial technology), which describes an emerging field of digital retail monetary and financial services, is discussed in the context of platform capitalism (Langley/Leyshon 2021). In the Global North and South, fintech, such as payment platforms, is increasingly utilized for (municipal) water provision (for an example for the Global North, see Krisch, this volume). Regarding fintech on the African continent, Bateman et al. (2019b) argue that the mobile money application M-Pesa provided by the Kenyan company Safaricom is a paradigmatic example of the operations of platform capitalism. Yet, the flexibility narrative attributed to service platforms (including payment) has hardly been addressed with a special focus on its actual demand-side beyond the general on-demand logic in itself. We will therefore focus on the flexibility narrative from the clients' side and will argue that the platformization of basic needs, such as water and care, makes it more difficult or precarious to meet and secure these needs.

Service platforms seem to become ubiquitous elements of day-to-day existence. At the same time, they pretend to offer *universal* technological solutions and answers generally applicable to neoliberal societies severely affected by austerity measures and the accompanying privatization of infrastructures on the one hand, and individualized precarization and responsibilization on the other. Precarious flexibility and everyday crises can be found across the Global North and South – as these seem to be *ordinary phenomena* and *travelling concepts* (Robinson 2006; 2016). Cities, both in the Global South and the Global North, have been particularly hit by a restructuring of public services and welfare due to austerity and the structural inequalities of neoliberalism (Harvey 2012). Austerity thus needs to be addressed across the Global North/South divide but also across the urban/rural divide, as seemingly fixed ideas and categories are being redefined as a result of various crises. We will therefore draw on a case study of fintech in the shape of mobile money – M-Pesa-enabled PAYGo (pay-as-you-go) water dispensers implemented in communal water systems in rural Kenya to commodify water – and reflect on platformed care services in the Global North. Rural Kenya is discursively framed by international development organizations as being excluded from formalized markets and financial systems, which serves as legitimization for its inclusion (Berndt/Boeckler 2017). Our underlying objective is to think from the South and to "see familiar things in different ways" but also to see "unfamiliar things as reflective of elsewhere" (Thieme 2018: 536).

Against this background, we will proceed as follows: after introducing the emergence of platform-mediated services and their master flexibility narrative (see below), we introduce care platforms in the Global North (see the subsequent chapter). We then turn to fintech and water-to-go in Kenya in detail. Finally, we reread platformed care services as reflective of elsewhere to provide a foundation for discussing the extent to which universal platform narratives do not offer universal solutions. Furthermore, digital service platforms themselves do not provide any reliable solutions for meeting basic needs at all – not despite but because of their privatized infrastructuralization.

Platform-mediated services and goods

Platforms of the on-demand economy are specialized in arranging individual services between *peers* by means of transaction fees (such as home care and cleaning but also food delivery and water-to-go). They operate on the basis of outsourcing labor, utilities, and maintenance costs and thus do not depend on large capital investments (Srnicek 2017). The so-called digital revolution and the expansion of its infrastructure as part of the internet boom of the 1990s have provided these platforms' structural background conditions, while, after the financial crash of 2007/08, low interest rate policies increased investment incentives: "This post-crash landscape has also provided the perfect conditions for new flows of (venture) capital in the form of digital platforms that want to operate core services related to how we live, how we work, how we travel, how we consume" (Sadowski 2020: 449). The current prominence of platforms is therefore anything but accidental. It is tied to ICT, the flexibilization of social relations and the commodification of basic services and needs.

Care platforms in the Global North

In Western societies, the neoliberal restructuring of labor relations is one of the enabling conditions for platforms related to domestic care services. It also fuels their demand through increasing the *domestic time squeeze* (Huws 2019), which involves processes of commodification, decommodification, and recommodification of care work. The growing commodification and externalization of care work is a result of the increasing participation of women in professional paid work without men taking over an equal share in care work at home. This is paired with a social situation in which more and more people need additional income, turn to side jobs and multiply the supply-side. The decommodification of care, moreover, has been linked to the emergence of public health and childcare services in Western welfare societies. As such, the recommodification and reprivatization of care work is an outcome of public service cuts due to the neoliberal restructuring of labor and welfare in general, and of austerity programs in particular:

> "The result is a time squeeze that puts pressure on the quality of life both at home and at work and also impacts personal relationships and psychological, as well as physical wellbeing. Add to this the effects of the austerity policies imposed by many governments in the aftermath of the 2008 global financial crisis, and the result for many households, at least in the West, has been a time/money crisis." (Huws 2019: 18)

The combination of time *and* money crises has resulted in situations in which an increasing number of people have to rely on services on demand. As Huws (2019; Huws et al. 2019) has stressed, summarizing her research conducted in 13 European countries, platform-mediated care services are requested nowadays not only by people with higher incomes but across all classes. People with lower incomes living under precarious conditions thus also experience situations of *time crunch* that force them to resort to buying care services.

Although the flexibility narrative tied to care platforms, in the sense of convenient on-demand services, addresses people across all income groups, public and academic attention is mostly tied to workers' assumed flexibility and its consequences (see, e.g., Berg et al. 2018; Heiland 2021; Schwiter/Steiner 2020; van Doorn 2017; Woodcock/Graham 2019). In this chapter, we go beyond workers' (supposed) flexibility to stress the narrative of *users' flexibility*, i.e., of the *convenience of basic needs services on demand* and how this narrative intensifies the commodification of services and the infrastructuralization of care platforms.

Since the reprivatization of public services and the platformization and marketization of care work are considered as both technological and societal solutions to austerity regimes, they need to be read against landscapes of neoliberal capitalism and its *crisis of care* (Fraser 2016; Tronto 2017). The marketization of care has resulted in its scarcity and the global financial crisis since 2007/08 has given full expression to what is now described as a care crisis: lower wages, flexible part-time employment, and diminishing job security, which is paired with a much higher share of unpaid care work at home due to cuts in welfare programs. The marketization of care obstructs the fact that care is a basic need of – and for – all people. However, care – and care services – have been mostly ignored in geographical research on austerity going beyond the general critique of public service restructuring and individualizing responsibilities (see Theodore 2020 for a recent overview).

Payment platforms in the Global South and water-to-go

The marketization and platformization of water delivery in the Global South via PAYGo dispensers have to be situated in the broader agenda of *financial inclusion*. The financial inclusion agenda has been pushed forward by a *fintech-philanthropy-development complex* (Gabor/Brooks 2017), consisting of organizations such as the World Bank, the Bill & Melinda Gates Foundation, the Alliance for Financial Inclusion representing regulators in the Global South, the GSM Association as an industry trade body that represents the interests of 750 mobile operators globally (among others of Safaricom), the financial inclusion think tank Consultative Group to Assist the Poor (CGAP) and by private companies such as Vodacom or Mastercard. Soederberg (2013) argues that the agenda for financial inclusion has been driven after the financial crisis in 2008 to overcome a global recession, stabilize the global financial system and find new possibilities of investment for a global finance-led capitalism targeting poverty as the new frontier of capital accumulation. It plays out in the arena of "bottom billion capitalism" (Roy 2012: 132) and its win-win logic that what is good for business is also good for society. So, while credit card companies or mobile money providers are eager to gain from transaction fees (Mader 2016), the agenda for financial inclusion assumes that "the unbanked poor" (Langley/Leyshon 2021) can be lifted out of poverty by granting them access to formal financial services such as credit, insurance, and money transfers. Thereby, it is argued, fintech projects, such as mobile money applications, can provide a valid alternative for mainstream banking.

Fintech found its way into water provision in the Global South through PAYGo water dispensers. PAYGo dispensers are designed to be installed in water kiosks, the common mode of water supply for the poorer population in urban as well as rural areas in the Global South. In so-called informal areas in cities, the kiosks are usually connected to the urban water network, whereas, in rural areas, they are connected to boreholes. While users who come to fetch water with jerry cans used to pay in cash to kiosk attendants, the latter are now to be displaced by the dispensers. PAYGo machines are equipped with Internet of Things (IoT)-based remote monitoring systems and combine prepaid with mobile money applications as a means of payment. Users utilize their mobile phones to recharge the smart cards that are provided to pay with at the dispensers.

As the argument goes, water systems in rural areas in the Global South break down soon after installation because of inadequate operation and maintenance due to a lack of revenue collection and management (IRC/VIA Water 2016). Utilizing PAYGo dispensers for inclusive business models that target 'the poor' as customers could thus result in the financial sustainability, i.e., cost recovery, of water systems while enabling a more convenient tapping experience for the users. In line with the win-win logics of ethical capitalism, the telco industry, in the form of the GSMA, and CGAP openly celebrate the interlinkage of mobile money and water as the most essential of all goods as "a powerful and sticky introduction to mobile bill payments" (CGAP/GSMA 2019: 14).

Gabor and Brooks (2017) identify the interlinkage of upcoming digital technologies and the digitization of finance and the responsibilization of individuals. Data generated from fintech applications allow for governing "risky" populations and "shape financial subjectivities" (Gabor/Brooks 2017: 3). This observation interlocks with a shift in development discourse from the failure of markets to the failure of individuals. In other words, poverty and the lack of fulfillment of basic needs is not a matter of structural inequalities but a matter of wrong individual behavior (Berndt/Boeckler 2016). Digital technologies such as PAYGo dispensers can now 'nudge' individual irrational behavior. As they are implemented to empower their users to become budgeting individuals, they are supposed to contribute to financial self-government.

In the following, we will demonstrate how care and payment platforms and their accompanying flexibility narratives enable a shift from the public or communal provision of basic needs to these needs becoming an individualized and privatized affair. In order to advance the debate on the platformization of basic needs, austerity must be addressed across the Global North/South divide and the urban/rural divide. For this paper, we thus apply the perspective *thinking from the South* with the objective to *see familiar things in the Global North in different ways* and now turn to the platformization of care services and their supposed convenience for clients.

Platformization of care services

The (re-)commodification of domestic care work through platforms is a result of the financial crisis for (at least) three reasons: (1) formerly public care services, such as health care and child and senior care, were privatized after 2008, (2) more and more people needed a second or third income *and* had less time for domestic work, and (3) setting up digital platforms was and is not dependent on large capital investments but rather on existing *assets*, such as working bodies to be *shared between platform peers* (Bauriedl/Strüver 2020). Care platforms as part of the on-demand economy encourage workers' flexibility in terms of when, where, and what they work on and the expected income they receive for that work. However, they do not prevent the precarity and vulnerability that is typically associated with flexible working conditions as they put workers in a constant competition concerning speed, rating results, and the wages of their gigs (Woodcock/Graham 2019). Yet, while platform workers' supposed flexibility has been addressed widely, the actual demand-side often remains hidden. However, care service platforms also advertise this flexibility to *clients* in terms of when, where, and what services they 'want' and need. Moreover, due to the affordances of app-mediated services, the platforms market this as 24/7 mobile availability, i.e., anytime and anywhere – as care-to-go.

In the 21st century, care service work no longer rests on care work as a social service based on "a triadic relationship between carers, the state, and people cared for" (Flanagan 2019: 66). It rather rests on the neoliberal paradigm of caring as "an entrepreneurial activity that should be properly organised through markets and competition" (ibid.). It thus encompasses ideas of empowering clients because they have the freedom of choice. The commodification of care is a result of neoliberal policies favoring market-based competition to enhance efficiency and lower costs to the benefit of care service users. As there is not much empirical research on the flexibility narrative tied to platforms' demand-side yet, we, in the following, focus on the Global North in general, and on an Australian case study in particular. The benefit for service users is, for example, emphasized in the policy documents related to the Australian care reform, which was analyzed in detail by Fiona Macdonald (2021: 80f., 147ff.). These documents stress the necessity of workers' flexibility in order to meet clients' demands for such flexibility. At the same time, the platforms advertise choice and flexibility (*who, when, where, and how long you want*) to prospective clients.

However, Macdonald argues that paid care services first of all result in *individualizing risks* for both workers and clients. She illustrates this with a comprehensive study of Australian policies that individualize care as a cash-for-care scheme. This scheme turns care recipients into clients who are responsible for purchasing services for their needs via platforms in times of diminishing public care services on the one hand, and a public discourse of efficient care *because* of competition on the other. Cash-for-care schemes thus intensify the privatization, marketization, and commodification of care as the individual clients have the freedom of choice, i.e., are made responsible to look for the 'best' in the sense of the most efficient carer: "Cash-for-care or individualised funding schemes are also referred to as consumer-directed care or self-directed support, reflecting the underlying idea that this type of scheme can empower service users by placing them in control of the services and supports they need for day-to-day living." (Macdonald 2021: 21)

Having the freedom of choice is clearly a neoliberal metanarrative. As both narrative and politics, it is also linked to the idea of the homo oeconomicus. Increasing the flexibility for clients and their choices – *who you want, when and where you want a care giver* – is advertised as clients' empowerment. However, this type of empowerment rests, first, on previous disempowerment through welfare cuts (disempowerment due to missing public care services), second, on access to technology and, third, on technology based on consumer capitalism (Levina 2017). Each type of empowerment is radically different from providing or securing basic needs.

As stated earlier, care services mediated by platforms are increasingly *on demand* across all classes and this "points to a picture in which the consumption of household services via online platforms is a regular aspect of daily life for citizens across all income bands rather than a luxury for the rich" (Huws et al. 2019: 7-8; see also SenIAS 2017).

As digital platforms seemingly *optimize* the flexibility of service labor (van Doorn 2017) and claim to *formalize* caring relations (Ticona/Mateescu 2018; Huws 2019; Flanagan 2019), the flexibility narrative is tied to the commodification and infrastructuralization of care platforms, but this does not meet the needs of all people. People in precarious situations often do not have the freedom of choice. The privatization and platformization of care services and relations thus leads to a situation in which some people do not have a choice – and are not cared for – at all. Applying Tronto's (2017: 29f.) summary of neoliberalism's three ways to account for care, we can thus state that care service platforms intensify these ways, as they individualize the responsibility for care, locate care in private households again and consider care as a market problem, which can be optimized with platform-mediated care services.

Platformization of water services and infrastructure in Kenya

While PAYGo water dispensers can be integrated with any mobile money application, Safaricom's M-Pesa is the obvious choice in Kenya. M-Pesa has been hailed as a panacea for poverty reduction within the international development community (Suri/Jack 2016). However, Bateman et al. (2019b) argue that "M-Pesa (…) provides us with a valuable case study of how contemporary platform capitalism operates in neoliberal Africa". Following a project by the UK's Department for International Development to improve private sector participation in financial services development, Safaricom launched M-Pesa in 2007. The mobile money application allows its users to deposit, transfer, and withdraw money from a broad network of agents. M-Pesa transactions can be performed by utilizing smartphones as well as basic phones as it allows sending money via SMS. While Safaricom earns money, among other ways, by charging a commission for each of the tiny transactions that go through its platform, it is famous for achieving impressive profits (US$687 million in 2021). Safaricom is by large Kenya's biggest private company today and controls more than 60 % of the Kenyan market of mobile subscriptions, which repeatedly has led to political debates about its monopolist position (Otieno 2020). The Kenyan government holds a 35 % stake in the company, whereas the rest goes to foreign investors, among them the British Vodafone, who, with a 40 % stake, is the majority shareholder.

The entwinement of PAYGo dispensers with mobile money applications is being advertised as useful because, first, it eradicates the handling of cash and thus caters for the efficiency of the water system. Because non-revenue water is reduced and every transaction is tracked with transparent, remote monitoring systems, water systems finally become cost recovering and thus financially sustainable (CGAP/GSMA 2019). Second, as its proponents have promised, PAYGo also benefits the water users. Harnessing the connectivity of smart devices, PAYGo, or "pay on demand" (Mastercard 2020), fosters digital and financial inclusion. Being supposedly adapted to the living circumstances of 'the poor', PAYGo, as has been promised, is inclusive because it is "affordable and convenient for those with irregular incomes" (GSMA 2017: 5) and, opposed to monthly billing, allows 'the poor' to buy "what they can, when they can, when they need it" (Mastercard 2020: 4). It empowers users by granting them "valuable control" (CGAP 2018) over their consumption. Instead of having to rely on kiosk attendants, who close the kiosk for lunch breaks and at night, the "convenience of mobile payments" (CGAP 2018) enables the user to fetch water at any and in less time by avoiding queues at the kiosk. The literal imagination of "pay-as-you-drink" (CGAP 2018) not only portrays water as a commodity. The mobile money enabled PAYGo system also invokes the ones to be served as digitally included customers who are enabled and free to obtain water at their own convenience and *en passant*, simply by placing self-recharged smart cards on intuitive user interfaces.

The declaration of water as a commodity in the name of the cost recovery of water systems in the Global South is nothing new – it was already introduced in the 1990s, in line with structural adjustment. "Community management" (IRC 2003), i.e., rural communities independently managing their water systems with NGOs acting as implementing agencies, emerged as the default mode of rural water supply. While community management has, meanwhile, been criticized for the romanticization of communities (Bakker 2008), other authors have identified the wrong installation of boreholes through NGOs and the lack of availability of spare parts as major problems of community water systems (Harvey 2004). Indeed, many water systems collapsed shortly after their establishment, whereupon NGOs implemented new ones and fell into a role as de facto providers of water services in a project-based manner (Harvey/Reed 2007). The current push for the implementation of PAYGo dispensers ignores these issues and, instead, seeks to materially force through the commodification of water.

For the following, we draw on ethnographic material tracing a project on the implementation of PAYGo water dispensers in a village we call Kondo, in Makueni County, Kenya. In Makueni, the majority of the population depends on subsistence farming with casual labor as the major source of income (NDMA 2014). Thus, income flows are of immediate, irregular, and short-term nature. With 64 %, the poverty level is far greater than the Kenyan average of 45 % (World Bank 2012). While, from the view of the imperial capitalist system, Kondo can be regarded as a place that is precarious and marginalized, the people of Kondo's everyday practices, as we will see, center around their own ways of making do.

The project was funded by a philanthropic foundation from the UK and implemented by one of the world's biggest Water, Sanitation, and Hygiene NGOs to increase the sustainability of the water system. Typical for rural water schemes in the Global South, boreholes in Kondo are connected to water kiosks from which kiosk attendants used to sell water to users per jerry can. The water system is managed by a local water committee. The only sources of water, apart from the boreholes, are small earth dams collecting rainwater for irrigation and livestock and polluted rivers. Because the water system lacked revenue, which was blamed on corruption or incompetence on the side of either the committee or the kiosk attendants, the latter were replaced by PAYGo dispensers.

The contract the water committee in Kondo signed with Safaricom indicated that 7 % of the revenue of water sales would go to the company. Besides problematizing the profit generation of large corporations such as Safaricom by asking transfer fees of 'the poor', we want to question the flexibility narrative put forward by and show how platforms contribute to the increased privatization of water services.

Access to water as individualized entrepreneurial management

Proponents of PAYGo water dispensers argue that PAYGo empowers its users to gain control of their water consumption and budget. Moreover, advocates of M-Pesa emphasize that mobile payment even helps users 'save' money (Suri/Jack 2016) and thus contributes to lifting them out of poverty. Indeed, as one user reported: "Before the card I was afraid to keep money specifically for water, because if the cash is in your pocket, saving it for water, yet you have another urgent need… So I would take the money for water to buy sugar. Even if it is saved for water." (Benson 2017, interview)

Like Benson, some users, especially the wealthier ones, did indeed use their smart cards for budgeting for water. Beyond mere saving, PAYGo dispensers and smart cards seem to facilitate *earmarking* – specifying money for certain uses, something that is celebrated in behavioral economics as an important tool of *self-control* (Banerjee/Duflo 2012).

In comparison, the necessity to recharge smart cards, represented an additional burden for users with limited income. "It is not common in my home that I recharged the card to make water ready and there is no food", as Rose described. "So I prefer to have money somewhere, which can buy food so that the other small amount now has been put in card to buy water." (Rose 2017, interview) When using water dispensers, earmarking budget for water is not optional, as mobile payments automatically require to extend credit to the water system – budget, which is then lacking elsewhere. Narratives about the convenience and adaptedness of mobile bill payments for people with casual incomes override the fact that cash is the most immediate and 'flexible' form of payment. Accordingly, access to water not only depends on the ability of individualized entrepreneurial management, but users are faced with additional obstacles in their quest to access water.

Individualizing the costs of the digital divide

Not fitting into the imaginary of avid M-Pesa users, elderly or illiterate people, or those who are both, often were not able to carry out the process of recharging their smart card, which required to navigate through the M-Pesa menu, thereby executing the right orders and read confirmation text messages. While, before, water kiosks were non-discriminatory toward varying degrees of literacy, people who did not manage to recharge the card by themselves now had to refer to friends and relatives for help. People would recharge the cards for their elderly parents, or children who had already learned how to read would do so for their grandparents.

Those who were not equipped with such a social safety net had to find other ways to deal with the situation. Often, the only solution was to ask an M-Pesa agent – not to recharge the M-Pesa account but to recharge the smart card. Most of the M-Pesa agents, however, did not regard this as their task. Musa, a resident of Kondo, explained that, when users did ask an M-Pesa agent if they could help them with recharging their smart cards, the agent often replied that "these cards don't work" here, since recharging smart cards was not a service they were paid for by Safaricom. As a result, it became common form that people who wanted their cards to be recharged by the agents paid some small, extra amount for their service. Mobile money agents might react in many different ways to the new requests of customers to help them with services (Maurer/Nelms/Rea 2013). In the described cases, it was illiterate users who had to pay extra money in order to digitize the payments for water, thereby individualizing issues of technology literacy and further disempowering them.

Flexibility in terms of payment?

On top of the supposedly highly flexible water system, which can be accessed at any time, the GSMA has argued that the introduction of PAYGo systems reduces "fraud" (GSMA 2018: 8) and creates an "equitable" (ibid.) system where water access is independent of "status, relationships or income" (ibid.). One has to be aware, however, that *income* is a matter of concern for the people who these systems are supposed to address, namely 'the poor'.

Indeed, in the past, users did have the possibility to take credit at the water system in times of lack of budget, an option that was now foreclosed. While kiosks might now be open 24/7, one user commented: "A person will not go there [to the kiosk] without money and expect water. You have to make sure that the card is recharged." (Grace 2017, interview) In cases of lack of budget, users now had to resort to borrowing money from friends and neighbors, something that is celebrated by the telco industry as "strengthening ties" (GSMA 2018: 10). If borrowing money or water did not work, the commodification of water meant that people were effectively excluded from the water system: "Now, when there is no money, we go to the dams and rivers…" (Rose 2017, interview)

Flexibility has always played a major role in societal organization in Makueni. The region has historically been associated with multiple crises such as drought and famine – a result, among others, of forcing people into sedentary settlement structures during colonialism. In the recent past, Makueni also has been regularly affected by large-scale failure of crops due to the absence of rainfall, which usually results in the distribution of food aid by the Kenyan government. Arrangements of mutual reciprocity, in terms of mobilizing support from family, clan, church, and other networks of mutual support, have always represented an important mechanism to limit vulnerability during times of drought (Rocheleau/Steinberg/Benjamin 1995) and are still noticeable in the way water systems work today. While Frank, an NGO worker, bemoaned that the attendants might have been "tempted" to give water away for free when being confronted with a "sister", one's "father", or a "friend" (Frank 2016, interview), water users had a different view: "The attendant is better (…). With an attendant, a person can pay later. With an attendant, [a person] can express herself. Give her [the attendant] a reason why she has to pay later. She can express with a person, not with a machine." (Faith 2017, interview)

The introduction of PAYGo dispensers on the basis of their presumed flexibility for the users has disentangled the water system from the everyday concerns associated with precarious incomes and has shifted them from the public or communal to the sphere of interpersonal relationships. When Bateman et al. (2019a) argue that, with M-Pesa, we are confronted with a high-tech extractivist infrastructure that finds its equivalents in the colonial era, extraction extends beyond mere transaction fees. What is being advertised as "flexible" and "equitable" is factually highly unresponsive to the precarious life circumstances of the people in Kondo, which are always in motion. While, from the point of view of rational economic reasoning, handing out water for free is diminished as 'fraud', it can in fact be regarded as part of a mechanism of drought adaptation in an environment that is characterized by short-term temporalities, by immediacy and spontaneous events, emergencies – be they caused by drought, lack of income, or general poverty.

Outlook: Redefining neoliberalism's flexibility narrative

Platform societies are evolving across the Global South and North, rural and urban areas. In this short outlook, we aimed to discuss in which ways the flexibility narrative tied to the two platform economies introduced increases the commodification and privatization of goods and services such as water and care. By having paired two very different examples of platforms and platform societies, we also strived for a rereading of the flexibility narrative that is marketed as empowering and did this by thinking from the South.

Digital service platforms normalize the commodification and privatized infrastructuralization of basic needs such as water and care. Part of this normalization stems from the flexibility narrative of on-demand services (*water-to-go* and *care-to go*). At the same time, the normalization is part of an increasing infrastructuralization of these platforms on the one hand (see Plantin et al. 2018; Mörtenböck/Mooshammer 2021), and an intensifying individualization of the responsibility for basic needs on the other (Fraser 2016; Tronto 2017). Both have their roots in neoliberal ideologies and economies as well as in austerity policies. We have introduced this by referring to two very different types of platform-mediated 'goods and services' that are basic needs (water and care) in very different spatial contexts, where we found similar narratives, mechanisms, and social effects.

In the case of PAYGo water dispensers, in addition to more efficient management, the implementing agencies particularly emphasize the flexibility and convenient access at any time for the demand-side due to mobile bill payments. As we could demonstrate, however, mobile money enabled payment systems are non-respondent to the precarious life circumstances of 'the poor'. While they do indeed bring about saving and budgeting individuals, they complicate life for the very precarious who now have to extend credit.

They also cause extra costs for the illiterate, who are now charged extra to recharge their smart cards. Mobile money enabled PAYGo water dispensers individualizes water access, since it is now the users' responsibility to find backup solutions in the private sphere, cater for card top-ups and make budgets available.

Rural Kenya is commonly framed by international development interventions as a place where people behave in 'irrational' ways (which is the reason why they are poor) and, accordingly, have to be 'empowered' to behave in economically rational ways with the help of technological applications (Berndt/Boeckler 2017).

Thinking from Kondo, we suggest, however, to redefine neoliberalism's flexibility from who, when, where, and how long to a kind of flexibility that acknowledges mutual interdependencies and is characterized by situation specific reasoning that is sensitive to people's situated needs and vulnerabilities. Considering that circumstances of precarity can also increasingly be found in the Global North allows us to be sensitive to people's *disempowerment* resulting from the individual freedom of – and responsibility for – choice, often resulting not in individualized care but individualized responsibilities in both the North and South. The problem at stake cannot be reduced to the platform itself, but we have to consider the socioeconomic structures that enable – and rely on – platform capitalism. Against this background, we call for more collective, solidary, and caring forms of societal organization in platform societies.

References

Anwar, Mohammad Amir/Graham, Mark (2021): Between a rock and a hard place: Freedom, flexibility, precarity and vulnerability in the gig economy in Africa, in: *Competition & Change* 25(2): 237-58.

Bakker, Karen (2008): The Ambiguity of Community: Debating Alternatives to Private-Sector Provision of Urban Water Supply, in: *Water Alternatives* 1(2): 236-52.

Banerjee, Abhijit Vinayak/Duflo, Esther (2012): *Poor Economics: A Radical Rethinking of the Way to Fight Global Poverty*, New York: PublicAffairs.

Bateman, Milford/Duvendack, Maren/Loubere, Nicholas (2019a): Is Fin-Tech the New Panacea for Poverty Alleviation and Local Development? Contesting Suri and Jack's M-Pesa Findings Published in Science, in: *Review of African Political Economy* 46(161): 480-95.

Bateman, Milford/Duvendack, Maren/Loubere, Nicholas (2019b): Another False Messiah: The Rise and Rise of Fin-Tech in Africa. https://roape.net/2019/06/11/another-false-messiah-the-rise-and-rise-of-fin-tech-in-africa/ [11.06.2019].

Bauriedl, Sybille/Strüver, Anke (2020): Platform Urbanism: Technocapitalist Production of Private and Public Spaces, in: *Urban Planning* 5(4): 267-76.

Berg, Janine/Furrer, Marianne/Harmon, Ellie/Rani, Uma/Silberman, Michael Six (2018): *Digital Labour Platforms and the Future of Work: Towards Decent Work in the Online World*, Geneva: ILO Publications.

Berndt, Christian/Boeckler, Marc (2016): Behave, Global South! Economics, Experiments, Evidence, in: *Geoforum* 70: 22-24.

Berndt, Christian/Boeckler, Marc (2017): Märkte in Entwicklung: Zur Ökonomisierung Des Globalen Südens, in: Diaz-Bone, Rainer/Hartz, Ronald (eds.): *Dispositiv und Ökonomie*, Wiesbaden: Springer Fachmedien Wiesbaden: 349-70.

CGAP (2018): Pay-as-You-Drink: Digital Finance and Smart Water Service. https://www.cgap.org/blog/pay-you-drink-digital-finance-and-smart-water-service/ [23.03.2019].

CGAP/GSMA (2019): Testing the Waters: Digital Payments for Water and Sanitation. https://www.cgap.org/research/publication/testing-waters-digital-payments-water-and-sanitation/ [27.03.2020].

Flanagan, Frances (2019): Theorising the Gig Economy and Home-Based Service Work, in: *Journal of Industrial Relations* 61(1): 57-78.

Fraser, Nancy (2016): Contradictions of Capital and Care, in: *New Left Review* (100): 99-117.

Gabor, Daniela/Brooks, Sally (2017): The Digital Revolution in Financial Inclusion: International Development in the Fintech Era, in: *New Political Economy* 22(4): 423-36.

GSMA (2017): Mobile for Development Utilities: Lessons from the Use of Mobile in Utility Pay-as-You-Go Models. https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2017/01/Lessons-from-the-use-of-mobile-in-utility-pay-as-you-go-models.pdf [22.03.2019].

GSMA (2018): Africa Water Enterprises: Using IoT to Monitor and Introduce Pre-Payment for Remote Water Stands in the Gambia. https://www.gsma.com/mobilefordevelopment/wp-content/uploads/2018/04/Africa-Wate r-Enterprises-Using-IoT-to-monitor-and-introduce-pre-payment-for-remote-water-stands-in-The-Gambia.pdf [04.01.2022].

Harvey, David (2012): *Rebel Cities. From the Right to the City to the Urban Revolution*, London: Verso.

Harvey, Peter A. (2004): Borehole Sustainability in Rural Africa: An Analysis of Routine Field Data. https://repository.lboro.ac.uk/articles/Borehole_sustainability_in_rural_Africa_an_analysis_of_routine_field_data/9594875 [23.08.2020].

Harvey, Peter A./Reed, Robert (2007): Community-Managed Water Supplies in Africa: Sustainable or Dispensable?, in: *Community Development Journal* 42(3): 365-78.

Heiland, Heiner (2021): Neither timeless, nor placeless: Control of food delivery gig work via place-based working time regimes, in: *Human Relations* (June). doi: https://doi.org/10.1177/00187267211025283.

Huws, Ursula (2019): The hassle of housework: Digitalization and the commodification of domestic labour, in: *Feminist Review* 123(1): 8-23.

Huws, Ursula/Spencer, Neil/Coates, Matt/Holts, Kaire (2019): The Platformisation of Work in Europe: Results from Research in 13 European Countries. https://www.eurofound.europa.eu/de/data/platform-economy/records/the-platformisation-of-work-in-europe-results-from-research-in-13-european-countries [27.08.2021].

IRC (2003): *Community Water, Community Management: From System to Service in Rural Areas*, London: ITDG Publishing.

IRC/VIA Water (2016): The 'End of Ownership' of Water and Sanitation Infrastructure? https://www.ircwash.org/resources/end-ownership-water-and-sanitation-infrastructure-background-paper-joint-irc-water-event [20.02.2019].

Langley, Paul/Leyshon, Andrew (2021): The Platform Political Economy of FinTech: Reintermediation, Consolidation and Capitalisation, in: *New Political Economy* 26(3): 376-88.

Levina, Marina (2017): Disrupt or Die: Mobile Health and Disruptive Innovation as Body Politics, in: *Television & New Media* 18(6): 548-64.

Mader, Philip (2016): Card Crusaders, Cash Infidels and the Holy Grails of Digital Financial Inclusion, in: *Behemoth* 9(2): 50-81.

Macdonald, Fiona (2021): *Individualising Risk. Paid Care Work in the New Gig Economy*, Singapore: Springer.

Mastercard (2020): Pay on Demand: The Digital Path to Financial Inclusion in Africa. https://www.mastercard.com/news/media/urykzcqm/mastercard-africa-pay-on-demand-white-paper-march-3-2020.pdf [25.07.2021].
Maurer, Bill/Nelms, Taylor C./Rea, Stephen C. (2013): 'Bridges to Cash': Channelling Agency in Mobile Money, in: *Journal of the Royal Anthropological Institute* 19(1): 52-74.
Mörtenböck, Peter/Mooshammer, Helge (2021): *Platform Urbanism and Its Discontents*, Rotterdam: nai010 publishers.
NDMA (2014): Makueni County. Drought monthly bulletin for September 2014. https://reliefweb.int/sites/reliefweb.int/files/resources/Makueni-September-2014.pdf [27.07.2021].
Otieno, Julius (2020): Senators Reignite Push to Split Safaricom. https://www.the-star.co.ke/news/2020-11-18-senators-reignite-push-to-split-safaricom [04.01.2021].
Plantin, Jean-Christophe/Lagoze, Carl/Edwards, Paul N./Sandvig, Christian (2018): Infrastructure Studies Meet Platform Studies in the Age of Google and Facebook, in: *New Media & Society* 20(1): 293-310.
Robinson, Jennifer (2006): *Ordinary Cities: Between Modernity and Development*, London: Routledge.
Robinson, Jennifer (2016): Thinking cities through elsewhere: Comparative tactics for a more global urban studies, in: *Progress in Human Geography* 40(1): 3-29.
Rocheleau, Dianne E./Steinberg, Philip E./Benjamin, Patricia A. (1995): Environment, development, crisis and crusade: Ukambani, Kenya, 1890-1990, in: *World Development* 23(6): 1037-51.
Roy, Ananya (2012): Ethical Subjects: Market Rule in an Age of Poverty, in: *Public Culture* 24(1 (66)): 105-8.
Sadowski, Jathan (2020): Cyberspace and cityscapes: On the emergence of platform urbanism, in: *Urban Geography* 41(3): 448-52.
Schwiter, Karin/Steiner, Jennifer (2020): Geographies of care work: The commodification of care, digital care futures and alternative caring visions, in: *Geography Compass* 14(12). doi: https://doi.org/10.1111/gec3.12546.
Senatsverwaltung für Integration, Arbeit und Soziales Berlin (SenIAS) (2017): Der Job als Gig. Digital vermittelte Dienstleistungen in Berlin. https://www.arbeitgestaltengmbh.de/assets/projekte/Joboption-Berlin/Der-Job-als-Gig-Expertise-Digital-November-2017.pdf [22.08.2021].
Soederberg, Susanne (2013): Universalising Financial Inclusion and the Securitisation of Development, in: *Third World Quarterly* 34(4): 593-612.

Srnicek, Nick (2017): *Platform capitalism*, Cambridge, MA: Polity Press.
Suri, Tavneet/Jack, William (2016): The Long-Run Poverty and Gender Impacts of Mobile Money, in: *Science* 354(6317): 1288-92.
Theodore, Nik (2020): Governing through austerity: (Il)logics of neoliberal urbanism after the global financial crisis, in: *Journal of Urban Affairs* 42(1): 1-17.
Thieme, Tatiana Adeline (2018): The hustle economy: Informality, uncertainty and the geographies of getting by, in: *Progress in Human Geography* 42(4): 529-48.
Ticona, Julia/Mateescu, Alexandra (2018): Trusted strangers: Care platforms' cultural entrepreneurship in the on-demand economy, in: *New media & society* 20(11): 4384-404.
Tronto, Joan (2017): There is an alternative: homines curans and the limits of neoliberalism, in: *International Journal of Care and Caring* 1(1): 27-43.
van Dijck, José/Poell, Thomas/de Waal, Martijn (2018): *The platform society: Public values in a connective world*, Oxford: Oxford University Press.
van Doorn, Niels (2017): Platform labor: On the gendered and racialized exploitation of low-income service work in the 'on-demand' economy, in: *Information, Communication & Society* 20(6): 898-914.
Woodcock, Jamie/Graham, Mark (2019): *The Gig Economy: A Critical Introduction*, Cambridge: Polity.
World Bank (2012): Data Kenya. https://web.archive.org/web/20131211044508/http://data.worldbank.org//country//kenya [27.07.2021].