Abstract

This paper examines how women's caregiving responsibilities are sustained through digital credit in Nairobi's informal settlements, reframing borrowing as unpaid emotional work. Drawing on in-depth interviews with 30 women mobile-credit users, the study shows that borrowing and repayment are embedded in practices of care and moral obligation, including managing hunger, schooling, and socially visible moments of inclusion. In this context, borrowing emerges as a response to caregiving crises rather than a calculated economic choice. Repayment is experienced as embodied work marked by exhaustion, anxiety, and sacrifice, whereas opaque algorithmic decisions generate mistrust that women must manage. These dynamics form a recursive maternal debt–care nexus: Strain triggers borrowing, borrowing restores moral order, repayment demands bodily effort, and emotional containment sustains continued participation. By positioning emotional work as the mechanism through which digital credit becomes workable in household life, the paper extends emotional work theory beyond organizational settings and shows how digital finance relies on gendered obligations of care. Financial inclusion thus operates by reallocating the burden of care onto women through debt, positioning emotional work as the hidden infrastructure that sustains digital finance in conditions of precarity.