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INTRODUCTION

Mapping the intermediate: lived technologies of money and value

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ABSTRACT

As financial transactions are increasingly digitized, old and new kinds of intermediaries are only expanding in importance. Intermediaries, mediators and brokers sit at critical junctures and operate between diverse financial arenas and pathways. We argue that mapping the intermediate entails identifying how different kinds of actors—human and non-human, objects and interfaces, institutions and practices—delimit or reify but also stitch together and overcome spatial and temporal differences in people's financial lives, while taking on varying burdens of risk. Mapping the intermediate is both an empirical and methodological exercise. Empirically, it requires following the agents and traders, brokers and material objects that facilitate transactions and add, extract, or re-work different kinds of value. Methodologically, intermediaries and the intermediate are not only the objects of analysis but act as analytical tools in their own right, making the process and politics of transactions visible and tangible. Attending to the intermediate in our inquiries around money, currency and new digital financial technologies, thereby, offers new directions for grounding finance in politics and history and better connecting micro and macro and local and global economic processes.

As money and payment forms are increasingly digitized, the future of financial transactions is imagined to be one in which intermediaries are no longer necessary, and where older material forms of value will decline in importance. For proponents of financial inclusion, digital futures – from mobile-phone enabled money transfer to 'decentralized' cryptocurrencies such as Bitcoin – promise *direct and unmediated* access to the financial products people need to negotiate their everyday lives. And yet, we see that intermediaries and mediaries of all kinds, despite their proclaimed obsolescence, continue to animate and structure people's financial lives in essential and indispensable ways. Mapping the intermediate – the topography of in between spaces, and the multiple agents, technologies, and socialities that serve as intermediaries – is therefore a crucial means of approaching the politics of financial transactions and their social and material stakes. In this themed section, authors take on the task of mapping the intermediate to show how new kinds of intermediaries are only expanding in importance and how they coexist with, rather than replace, older historically situated forms of mediation (O'Dwyer 2019). They trace the ways such linkages are sustained, constrained but also embodied through the relationships, networks, infrastructures, and imaginations by which people arrange their financial lives (Jensen and Winthereik 2013).

Initial efforts to theorize mediation emerged largely from the 'anthropology of media' with scholars attempting to understand the production and reception of broadcast communication media – images, texts, and technologies – in shaping processes of cultural production (Abu-Lughod 2005; Boellstorff 2015; Ginsburg *et al.* 2002; Larkin 2008; Spitulnik 1993). A shift in focus to the

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'anthropology of mediation' called for expanding and pluralizing this focus beyond broadcast media to social life more generally (Mazzarella 2004) and demanded critical attention to the 'social transaction in its broadest sense of the movement of images, discourse, persons and things' (Boyer 2012, 383). With this shift, sensory and experiential aspects of mediation as a cultural, situated practice garnered ethnographic attention (Peake 2020). A turn to the anthropology of mediation linked, more productively, the subdiscipline of media anthropology to research on broader processes of social mediation including migration, tourism, knowledge exchange, commodity chains, as well as flows of money and finance (Appel 2019; Bear 2014; Besky 2016; Hull 2016; Horst and Taylor 2014; Kusimba 2018; Small 2019; Strassler 2009). Anthropologists have therefore extended their ethnographic focus on mediation to include practices, technologies, spaces, materials, and institutions much beyond those of communication media.

In economic anthropology, the role of intermediaries and processes of mediation have been analyzed under the concept of brokers and brokerage (James 2011), with discussions going back and forth between attending to the particular persons, objects, and technologies serving as brokers and the contingencies, situations, and relations shaping processes of brokerage (Lindquist 2015). As Science and Technology Studies (STS) and perspectives such as Actor-Network Theory (ANT) gained prominence, understandings of brokerage too became embedded in problematizing the strict distinction between human and non-human actors. Particularly influential in anthropological studies of money and finance has been Bruno Latour's critical differentiation between an intermediary that 'transports meaning without transformation' and mediators that 'transform, translate, distort, and modify the meaning or the elements they are supposed to carry' (Latour 2005; 39). For instance, Maurer *et al.*, in their account of mobile money agents operating like 'human ATMs' or cash-in/cash-out points for transferring money via mobile phones (2013, 58), draw on Latour's distinction to foreground problems of agency. They argue that much of the debate in industry turns around whether or not mobile money agents simply transfer or substantively change the value being transmitted, which ties into broader concerns about the moral and practical attributes of middlemen or brokers, notions of direct access to markets or credit, and the nature of change. In a related discussion, Liz McFall (2014) points to the importance of 'cultural intermediaries' but calls for opening up Bourdieu's initial formulation of them as tastemakers closely associated with broadcast media. Instead she extends this category to a diversity of forms, actors, and qualities of relation engaged not just in the symbolic work of taste-making but in market-making, and not only in bridging production and consumption cycles but in processes of intermediation spread across vast networks and 'market devices' i.e. 'material or discursive assemblages intervening in the construction of markets' (Muniesa *et al.* 2007, p. 2). Extending analyses of the role of market devices to include forms of human subjectivity in relation to the technical, scholars from a variety of disciplinary approaches have also become increasingly concerned with how to theorize affect and economic performativity together such that the inter-relational qualities of human/non-human agency come in to view over time, and in intimate settings seemingly far removed from trading floors in global financial centers (Deville 2015; Nixon 2014; Zickgraf 2017).

This themed section contributes to and builds upon this existing body of work by showing how sustained attention to the circulation and uses of money, currency, and new digital financial technologies might better connect and concretize arguments about the relation between 'micro and macro' economic processes. At the same time, contributors describe the embodied and sensory dimensions mediators and intermediaries bring to their practices of brokerage and mediation that help to suture micro and macroeconomic relations together across time and space. In doing so, the contributors explore how intermediaries, mediators, and brokers operate between diverse financial arenas and pathways, including currency trading, microinsurance markets, ceremonial gift giving, and mobile money usage. Research for the contributions to this themed section has been supported in part by the Institute for Money, Technology, & Financial Inclusion (IMTFI) at the University of California Irvine and assembles some of the most innovative and timely research done by IMTFI scholars on the enduring importance of human intermediaries in a context where financial inclusion and mobile technology interventions often proceed as if human intermediaries are obstacles to overcome, rather than crucial cultural agents that bridge traditional and new monetary forms.[1] The extensive ethnographic cases in this themed section bring together key theoretical concerns on the material and cultural practices of intermediation with comparative insights from the global south, from currency traders in Pakistan to households in rural Southern India to insurance companies and funeral parlors in South Africa to smallholder farmers and gold sellers in Myanmar to fishing communities in a coastal state of India. At the same time, the analyses presented here are not limited to so-called developing economies but indeed trouble the distinction between 'developing' and 'developed' by attending to the entanglement of transnational and local forms of infrastructural supports, constraints, and aspirations (Kar and Schuster 2016). The contributors respond to recent calls in the social studies of money and finance to stitch together how the everyday life of financial practices 'connects up to high finance' (Tooker and Maurer 2016) and pursue methods of 'provisional framework building' (Hardin 2017) in arriving at the ethnographic grounds and grounding of the politics of finance (Zaloom 2019). They thereby demonstrate why it is imperative to understand how diverse actors are promoting, modifying, politicizing, or contesting state and industry-led technological intermediation for managing financial systems and adjudicating the economic well being of citizens and states – from the war on cash, to recent attempts at demonetization to ever-greater reliance on digital financial instruments (Dalinghaus 2017b, 2019).

In this section: mapping the intermediate

The intermediate, in adjective form, means, 'coming between two things in time, place, order, character' (Wiktionary 2020). In verb form, it can imply not only stepping between or acting in between, but also, 'to arrange' (Wiktionary 2020). Mapping the intermediate, then, must entail a simultaneous exploration of both its *routes* and *roots* to identify how different kinds of actors – human and non-human (computer screens or mobile phones), objects (cash or gold) and interfaces (account books or insurance premiums), institutions and practices – delimit or reify but also stitch together and overcome spatial and temporal differences in people's financial lives. In this themed section, contributors arrive at the intermediate in hindsight and consider the labor of sorting, arranging, and suturing that occurs within the partitions of 'successfully' mediated financial processes; they excavate their erasures and obfuscations and think about how intermediaries engage in the channeling and actualization of value. Hence, they consider mediators and intermediaries to be subjects *who can sit between and at specific nodal points or critical junctures* to bridge, negotiate, translate, or convert different kinds of value (monetary, expertise, social knowledge, and status) while taking on varying burdens of risk. As mentioned, with the rise of technological innovation and the push toward broadening access to formal financial circuits, a common assumption is that intermediaries and the informal economy will be displaced or reduced in importance. Our contributors find, however, that these actors and practices will continue to be important in the digital age. Old technologies and institutions add value that new technologies cannot, helping people to diversify risk, and remaining an integral part of local histories and practices even as their form and function may change.

The accounts in this section *map the space of the intermediate in a twofold sense – empirically and methodologically*. Empirically, contributors follow the agents and traders, brokers and material objects that facilitate transactions and add, extract, or re-work value to show the diverse cycles of risk and obligation, intergenerational transmission of value, and the different orientations to the vagaries of local and international markets. Mapping entails ethnographically pinning down encounters and episodes of movement between, into, and out of accounting interfaces, whether physical ledgers or mental memories plotted out situationally over time (Dalinghaus 2017a). It involves tracking embodied experiences of navigating the contingencies and fluctuations of value over time, within shifting governmental and technological realities. It entails making visible the various routes people take to preserve and maintain control over value and the terms of its legibility. Methodologically, intermediaries and the intermediate are not only the objects of analysis *but act as grounded analytical* *tools in their own right, making the process and politics of transactions visible and tangible*. So long as the technical and the distributed networks of finance are treated separately from the politics and the historically complex relations of power of which they are part, their routes and spatio-temporalities risk being flattened. Our concept of mapping the intermediate allows us to provisionally congeal the fleeting and spotlight the erasure of constituent details that in retrospect disappear from consciousness in 'successful' mediated processes at a global scale.[2] Contributors here explore the ways in which exchange practices and circuits of global finance are politically and economically connected, co-occurring, and mutually constitutive.

The intermediate *is a terrain where the en route can be articulated and grasped*, where the biographies of exchange and conversion constantly in motion can be temporarily rendered motionless, but not inactive (Clifford 1997). Studies on the social lives of money and finance often bypass what we term the intermediate because elements in these 'biographies' may seem incoherent, secondary, or may not 'add up' to the performative outcome. Instead, zooming in on these intermediate spaces and moments of suspension and transition allows us to document and engage with their histories and their limits, revealing how value shifts across a series of linked transactions and how value gets translated through multiple spheres, scales, spaces, and temporalities (Tankha 2018). Contributors to this section map the intermediate by tracing the textures, hollows, and indentations of otherwise veiled routes of monetary transactions as they mark how diverse actors maneuver through uneven economic geographies, formal and informal ecosystems, generational intervals, and local and global markets. Authors describe how processes of mediation, intermediation, and disintermediation get negotiated, juggled, inhabited, and re-worked at different scales. Mapping the intermediate therefore entails a longer view of how value is distributed across time and space, and where value is localized within and outside formal institutions.

Mapping the ongoing and emergent relationality of human and non-human technologies is central to our understanding of the intermediate as an empirical and methodological project. The articles in this special section juxtapose devices, computing technologies, accounting ledgers, and computer interfaces *with human bodies* (fingers, hands, embodied expertise) *as distinctive and qualitatively different technologies*, which are not easily substitutable. These practices could also be described in terms of 'monetary ecologies' – i.e. the diverse currencies and technologies and systems of calculation and accounting that make up a community's world of money and value – and 'monetary repertoires' i.e. the skill and strategies by which people select, deploy, redirect and repurpose the diverse components of their monetary ecologies (Maurer 2015; Musaraj and Small 2018; Tankha 2016). Contributors describe both the sensory and situated movements between humans and machines and between different material and social forms, which are crucial to making transactions work.

Risk is a substantial temporal and experiential dimension of the intermediate. Mapping how risk differently shapes value translations entails tracking at a granular, intimate level *how risk is transferred across* diverse technologies, particular agents (whether individuals or structural positions), and socio-historical contexts (generationally, politically) in time and space. Mediators can become the physical bearers of risk at a given time and place. Attention to the embodied practices of mediation emphasizes the social pressures that set particular financial circuits in motion and make them function. Mediators must then also operate within the temporal horizons that trust is connected to – short term, long-term stability, cycles of risk and contingencies. Trust, or lack thereof, sits within these complex and long-term histories that mediators must constantly and contingently activate, cultivate, or channel to mitigate risk and capture value.

In 'It's gait is too brisk:' money mobility in Karachi's foreign exchange market', Noman Baig examines how currency traders in the bazaars of Karachi move between cash and computer screens to make trades. Baig outlines the different risks currency traders undertake when transacting in volatile international currency markets and when moving physical cash strapped to the body. In post-9/11 Pakistan where government scrutiny of financial activity is heightened, the tactile, sensuous, and corporeal qualities of cash are paramount in mediating currency transactions. Handling cash reflects longstanding embodied practices of calculating value. Cash is preferred to computer screens and other financial technologies as it is kept close to the body to feel its touch. Counting cash using fingers is trusted more than counting cash with machines. Baig foregrounds the embodied ways that currency traders mediate the process of creating 'global microstructures' by stitching together the risks of local practices to dispersed global events. Currency traders thereby perceive the value of money to have a brisk 'gait' because its price fluctuates frequently and is sensitive to political events far flung from their local bazaars. Turning a profit on trades, then, depends on the traders' awareness of global news and the expertise of reading and forecasting their impacts. While the trader Baig spotlights largely refrains from speculation in international markets, he enlists Baig's skills and advice to make investment decisions. Baig realizes how his own participation creates a vector of risk in this arrangement should his advice prove faulty (p. 410), demonstrating the ways ethnographers themselves become intermediaries translating between diverse scales and financial geographies.

Elisa Oreglia and Janaki Srinivasan's 'Human and non-human intermediation in rural agricultural markets' provides a comparative account of how agricultural brokers continue to play key roles as intermediaries in India and Myanmar, controlling information flows and adding expertise and 'social knowledge' in engagements with newly introduced digital technologies such as mobile money. Oreglia and Srinivasan describe the interaction between various human intermediaries such as traders, shopkeepers, and auctioneers that deploy a combination of technologies – gold, cash, mobile phones, mobile money, forms of expertise – in financial transactions across different agricultural markets. They find that intermediaries prefer dealing in cash not just for its materiality but also its flexibility to traverse formal and informal arrangements. For example, at fish auctions in Kerala, handing over cash allows buyers to pay at a different rate than verbally agreed to during the auction (p. 361). Cash is a distinctive intermediary technology – connected to human hands and the situated physical exchange of goods – that stands in contrast to the rigidity, trackability, and lack of interoperability of mobile money in those instances. But for money middlemen in Mandalay, digital financial technologies bridge the gap between traditional (now outlawed) money moving practices and new modes of value transfer. These brokers therefore, translate between and across technologies and sociocultural 'milieus' (p. 360). By mapping how human intermediaries become the critical link in translating embodied forms of expertise and risk – from price fluctuations, to seasonality, to uneven demand and product quality that are critical regulators of money flows – the authors capture this inchoate space of the intermediate. Fish auctioneers in Kerala, for example, channel deep knowledge about local economies, the prices and seasonality of different fish varieties, as well as auctioning in order to conduct the bridgework of linking multiple contexts and financial transactions that cannot be fully realized through mobile phones and mobile money. Oreglia and Srinivasan (p. 356) show how individual transactions are 'often not stand-alone transactions, but rather points of exchange in a web of relationships' in which brokers play the role of translation across relational spaces – the village and market and the regional, national and international – incorporating fishers and farmers into distribution systems beyond their local communities and activating different forms of status and expertise about products and markets.

Isabelle Guérin, Govindan Venkatasubramaniam and Santosh Kumar, in their piece 'Rethinking saving: Indian ceremonial gifts as relational and reproductive saving', examine how unbanked rural communities in Tamil Nadu resist the 'technology solutionism' of mobile banking and bank savings. These communities continue to rely on practices of informal 'relational' savings through ceremonies that mediate the circulation of value and affirmation of intergenerational social ties. Ceremonies are mediators of affective relations of belonging and social reproduction as venues where financial accounting of debts and entitlements make up the vital social interactions happening in the background. Each ceremony 'updates prior relations and prefigures upcoming relations' (p. 393). The temporal contracting or expanding of social ties through ceremonies is central to family calculations of finances and what make savings relational and reproductive. In other words, the *en route* of enacting value relations over time is key to mapping how ceremonial expenses are in fact forms of saving. Each event is part of a series of ceremonies involving a chain of gifts and counter-gifts, where how much is given in ceremonial donations is recorded by families using various tools – gold, notebooks, and 'embodied techniques of accounting and memory (p. 398).' These diverse mnemonic devices mediate long-term planning and savings strategies as gifts and exchanges stretch across family, kin, and even generations. Memories of these accounts reside not only or solely in physical ledgers but in the minds of household actors. Human and non-human technologies work together in calculating the obligations families have accrued and what they can expect in donations offered at ceremonies from their extended social circle. Here, too, risk can only be grasped through the mapping of these critical junctures over time. Guérin *et al.* illustrate how for families in Tamil Nadu 'ceremonies are a kind of bet on the generosity of their social circle' (p. 393) that also come with risks that reciprocity will not be balanced or that a ceremony may not take place because a child does not get married, for instance, and families are unable to recover the losses incurred in past events. In ceremonial savings practices, accounting objects and techniques are far from impersonal – they are imbued with sentiments and feelings that maintain and reconfigure ties between individuals and households. These ceremonial 'technologies' express the strength or weakness of past social bonds as well as actively affirm or disrupt the intention of continuing the relationship into the future.

In 'Mediating microinsurance: the techniques of translation', Christopher Paek (p. 369) draws on Latour to explore what he terms the 'techniques of translation' or 'the various practices and strategies individual actors deploy to mutually enroll one another into shared meanings and interpretations' that create and connect microinsurance value chains in South Africa. He documents the existing ecosystem of informal funeral parlors and community-based burial societies to show how their informal, yet extensive and trusted distribution channels mediate and enable the sales of new microinsurance policies in Cape Town's low-income markets. Paek highlights both the technical and affective labor of burial society administrators, funeral parlor operators and microinsurance sales agents that sit differently positioned at the intersections of formal and informal spheres along the value chain. These diverse actors work within unequal fields of power and influence to broker information flows and negotiate the rates, benefits, and sales of insurance policies. For example, the capacity to regulate the flow of information to formal actuaries about client data or withhold information from clients regarding their rights and policy benefits are key sites of mediation between insurance companies and low-income communities. Paek argues that in the South African context where distinctions between the formal and informal have been historically blurred, mediators are tasked not just with bridging these realms, but simultaneously embodying and enacting their interwoven frameworks of solidarity and profit-driven financial logics. Microinsurance sales agents, who are simultaneously 'rooted' within both professional and social or kin-based communities, must leverage emotional community ties and speak to the social pressures of conducting funerals in the right way while also upholding the more rigid standards of formal insurance regulations. In this sense, human agents become risk-bearing instruments in this matrix of value translation infused by the long afterlives of Apartheid's social, political, and racial inequalities.

All these contributions tie their understandings of intermediaries and mediaries to broader political economies' financial instabilities – from memories of demonetization in India and Myanmar, to state surveillance and terrorist financing in Pakistan, to the fallouts of increased financialization in South Africa. What these accounts foreground are the forward-looking possibilities for interrogating the intermediate, deliberately or consciously, in our methodological and analytical inquires. By mapping how diverse intermediaries negotiate the terrain of everyday economic life, contributors show how ethnographic attention to the features, textures, shapes, and qualities of financial transactions offer a means of tracing the complex, often unequal relational matrices through which value is translated, circulated, remembered, and remade.

Notes

1. For additional research by IMTFI scholars see here: https://www.imtfi.uci.edu/index.php

2. An analogical approach to mapping as a form of rematerializing the erasures of successful mediation is Nicole Starosielski's (2015) critical network archaeology of the undersea cable networks that make digital global communication possible. She details the shifting material infrastructures, mediating topographies, colonial and political histories, human and non-human actors, and the ongoing labor and maintenance of these material networks that disappear from view in cloud-centric narratives of seamless Internet connectivity or disruption.

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No potential conflict of interest was reported by the author(s).

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Ursula Dalinghaus is currently a Visiting Professor of Anthropology at Ripon College. After receiving her Ph.D. in sociocultural anthropology from the University of Minnesota, Twin Cities, she was a postdoctoral scholar at the Institute for Money, Technology, & Financial Inclusion (IMTFI) at the University of California, Irvine. In partnership with IMTFI and the International Currency Association (ICA), she has written two white papers on the role and importance of cash in society. Ursula has over five years of fieldwork experience in Germany, where she researched German experiences of the euro, currency unions, and central bank communications work with the public, and has published on the complex value translations of the 1990 currency union between East and West Germany.

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