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Part III

Technology and Social Relations

Infrastructures of Digital Money

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Financial practices of saving, investing, borrowing, and lending exist beyond the reaches of the modern state: in rural and remote regions, in urban sub- or para-economies that intentionally evade state oversight, and among populations referred to lately as "the unbanked." There money passes along an infrastructure of interpersonal relations and group membership. Such an infrastructure functions to distribute (or redistribute) accumulations according to shared notions of fairness. It aids individuals to mitigate risk, smooth transactions, and serve their own self-interests. It helps collectives to pool resources and put them to best use. This infrastructure is shaped by all the qualities and characteristics of human relationships, which can be intimate, affective, changeable, and idiosyncratic.

Where do digital technologies figure into this domain of so-called "informal" finance? In the evolving conversation about enhancing the finances of the poor, a mistaken assumption, I would argue, is to treat such technologies as antithetical to the personal and informal, to imagine that it is their nature to formalize, to replace affective sensibilities with systemization, to substitute fuzzy personal judgment with documentation and unassailable proof. The computational basis of digital technologies has been taken up by analysts directing attention away from the role they have come to play as essential tools of rich human communication. The mobile phone, for example, is key in establishing and sustaining social relations through the subtleties of voice and language. This capability is surely not apart from everyday financial practice but is integral to it.

In research and policy efforts that focus on technology as a tool of financial inclusion, a financial practice based in social relations has sometimes been cast as irredeemably inadequate. But we should question whether

such a financial practice is indeed irredeemable. Although formal finance (urban-oriented, bank-based, and state-regulated) has likewise been cast as falling short, particularly in reaching and serving "the poor," it is nonetheless viewed as possible to improve upon. Digital technologies are often positioned as the key to extending formal finance and its benefits to the poor and marginalized. However, the way digital technologies could enhance a finance situated in social relations has not been given the same weight and consideration. The chapters in this part offer an even-handed account of finance grounded in social relations and the opposing or supporting role of technology in these financial forms.

Kevin Donovan's account examines debates surrounding the implementation of a social grant program by the South African government through a third party, Cash Paymaster Services (CPS), firmly a domain of formal finance. In the administration of the grants, CPS claimed to accomplish goals of financial inclusion since bank accounts were created for grantees, and it was into these accounts that the grants were deposited. They proposed to offer other financial services, loans in particular, using the grant money (and access to the bank account) to secure repayment. The validity of this claim of "inclusion," the interests it served, and the power dynamics entailed in the new system were hotly contested and debated among government representatives, pro-poor civil society groups, CPS, and other stakeholders.

Donovan's account offers important insights about social relations between payer and payee and the problems introduced by their "formalization"; he identifies a shift from an interpersonal relationship to a relationship with a remote firm. CPS claimed that formalized loans were an improvement on the reliance upon "informal" moneylenders called *mashonisas* whom they cast as exploitative. Yet, civil-society groups working on behalf of grantees argued that the *mashonisas* as members of the same community as their borrowers were thereby subject to the oversight and sanctions of that community. Furthermore, the technological distancing of grantees from their grants also involved a streamlining of claims by third parties to these funds through automated deductions, "erecting intermediaries that separated the poor from their money and who were thus positioned to profit from, and arbitrarily interfere in, their affairs." With the *mashonisas,* the grantee at least had a chance to exert some control over repayment.

Kusimba et al. get at the heart of finance via social relations and of the mobile phone as an enhancement to such practices. The authors consider relations among kin in particular and their role-based duties defined, in part, by income and employment status, age and birth order, generation,

and gender. When a family head needs surgery, mobile phones become critical tools in the time-pressured rush to pool funds from family at home and abroad. Thus the phone contributes to "strengthening traditional economic support networks." And thus, "the real 'inclusion' twenty-first century information and communication technologies (ICTs) provide is into a culture of entrustment (Shipton 2007) that is surely centuries old." Kusimba and her colleagues observe how with mobile money services, the mobile phone is employed to underline or further concretize social ties through the transfer of material support. Mobile money is not an economic add-on to a social tool, but in a cultural context where material transactions (money transfers) are seen as a fundamental indicator of the quality of the social relationship, this functionality is an amplification of the sociality of the tool.

Finally, Ossandón et al. provide a perspective from Chile where access to credit has been driven by retail stores, offering store credit cards, rather than through banks or other traditional financial institutions. Focusing in particular on evolving anthropologically rooted methods for the study of financial practice, the authors aim at improving the accuracy of such accounts. This leads them to employ the monthly invoice sent to customers as a tool to provoke and ground conversation. And in the course of the research they discover something unexpected: that the store credit cards of individuals are routinely lent out to many others. Thus the records represent a network of actors, including family, even friends. These records highlight another dimension of a finance of social relations, emphasizing, as Kusimba et al. do as well, the mistake of an overly individualized examination of financial practices to the neglect of collectives, or more aptly as Ossandón et al. describe "payment circuits" whereby actors are linked together through practice by a shared format of payment.

"Technology" in the form of devices, systems, and largely invisible infrastructures is variously and broadly conceived and considered in the chapters in this part. All challenge the enduring notion of technology as an external change agent, a disruption to culture. Instead it is something that is co-constructed *through* such processes.

Jenna Burrell is an associate professor in the School of Information at UC Berkeley. She is the author of *Invisible Users: Youth in the Internet Cafes of Urban Ghana* (MIT Press 2012). She has a PhD in sociology from the London School of Economics. Before pursuing her PhD she was an application concept developer in the People and Practices Research Group at Intel Corporation. For over ten years she studied the appropriation of informa-

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