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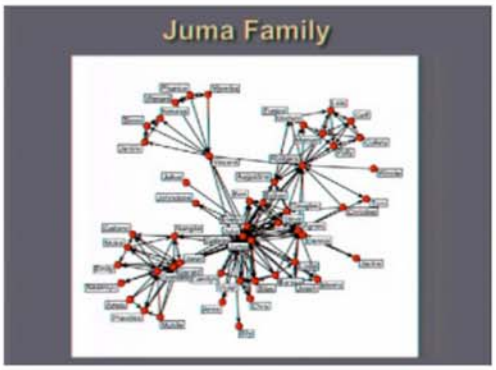
WEDNESDAY, DECEMBER 5, 2012

Longing and Belonging: Money, Mobility, and Practices of the Self



At this year's Institute for Money, Technology, and Financial Inclusion conference, many were celebrating the fourth year of the event. In introducing two days of panel, the institute's director Bill Maurer explained how at its inception the group had capitalized on the fact that there was "a lot of excitement about the potential of mobile money services" as well as some obvious deficiencies "happening on the research front," since most work on mobile money was marked by an industry perspective, or it was generated by foreign development efforts that lacked the long-term investment of time that characterized work in the discipline of anthropology, from which most IMTFI researchers come. Maurer also noted that the institute had devoted itself to "getting the perspectives of researchers from the countries" about money, savings, and remittance behavior. He explained that the institute was about much more than the model of just sending people off to do research in the field abroad and then waiting for research results to return a year later, however, because the center also has a curatorial mission that includes managing material collections, such as those on display at the current Gold to Gigabytes exhibit at the UCI Libary, as well as a duty to facilitate scholarly networking among a diverse population of researchers that included pitching an upcoming conference in Ghana. Maurer also remarked that paper was still important as a means for delivering the institute's call for research even in the digital age, so that researchers could share "how people make do and get by" and explore the "social infrastructures of money," which can also facilitate "social justice projects."

The first official talk of the conference on Mobile Kin and Mobile Money: The Anthropology of International Remittances in Kenya by Sibel Kusimba focused on Western Kenya, particularly Coast Province, although Kusimba also gathered information from Kenyans in the USA who sent remittances home. Kusimba's presentation about families in Western Kenya began with an assertion about their diversity, although more than 50% of her subjects seemed to be mobile phone holders (or have access to them), and 80% were subsistence farmers. Although savings might be facilitated by using the phone as a bank, Kusimba's interview subjects showed some ambivalence about how well it actually served as a tool for conservative money management in real world practice. Her subjects sent money to others using the phone, and they also sent airtime. Like other researchers who have presented at this conference in the past, she cited the availability in the country of M-PESA, which was founded in 2007 and currently has more than 15 million members. She characterized as "uncommon uses" some of the more potentially transformative electronic practices associated with the formal economy, such as using phones for paying business partners, paying fees and bills, and using links to banking, even though relatively advanced services made this "easy to do with Western Union," because most of her subjects didn't have enough money to take advantage of interconnectivity with the bank.

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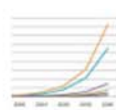
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Funny Money Roundup 3: On Wall Street, the Great Recession, and the Occupy Movements, Part 1


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Kusimba then described three kinds of payment needs: 1) urgent needs, 2) everyday expenses, and 3) social payments. She argued that requests for mobile money to meet urgent needs (transport, food, medical injury or illness, debt, airtime, school fees, etc.) tend to be made to someone the same age as the needy person, since those in crisis don't want to worry parents or grown children. Planning for everyday expenses could begin months or years in advance. For example, a happy announcement about success on a Kenyan National Examination might cause family members to anticipate upcoming mobile money payments. She claimed that everyday expenses might include some overlapping categories with urgent needs, such as food, rent, airtime, and school fees. Social payments were also important for funerals and coming of age ceremonies, such as those for the Bugoma region. However, her subjects seemed unsure if a remittance could really substitute for the presence of a person. Kisumba also asserted the social value of airtime, particularly as a way of making a romantic overture.

She agreed that mobile money could serve the aims of women's empowerment, but she observed that it had also empowered men, and she cautioned against discounting the potential social costs from personal finance practices oriented around individualism. Although mobile money might serve the needs of a Personal/Private "Me" and might empower women to make individual private decisions to go to a hair salon or send money to a mother or sister, there could be other possible effects as well. She described informants stating that "men should not have phones" and grumbling that divorces were occurring in these communities "because of M-PESA," since men could also send money with mobile phone without wife knowing.

Kisumba also examined how those sending remittances might want to avoid "family politics" by choosing one individual, often the person's mother, to serve in a "broker" role and determine who needs money the most. She noted that this new role conveyed prestige and authority, which she tried to demonstrate through social network analysis. What she discovered were matrilineal networks quite unlike the patrilineal networks that determined the flows of capital in traditional society. When the father's relatives were not very much in their lives of her subjects, new forms of social organization could emerge. She characterized mobile money transfers as routed through "uterine networks" of everyday support and cited the work of feminist anthropologist Margery Wolf's 1972 work on "Uterine families and the woman's community" as a possible framework. She argued that ROSCAs (Rotating Savings and Credit Associations) and family associations might be useful from an "I" perspective, yet people might also want to use such groups from the "we" perspective. She suggested that mobile money should be transformed into some kind of group activity, and hypothesized that text messages announcing "so-and-so has made her contribution for the month" might encourage social cohesion.

The presentation that followed from Magdalena Villarreal and Isabelle Guèrin about "Generating, Storing and Exchanging Value: Comparing Financial Practices in Mexican and Indian Rural Communities" focused on presenting a comparative study of the west of Mexico with a region in India. Villarreal had done earlier work in Chiapas upon she was building as a way to understand financial instruments, and grappling with analysis of money generation, storage, accumulation, mobilization, and exchange. Villareal showed ledgers as representative of the importance of calculation in this process and "keeping things in mind and "writing notes."

Guèrin followed with her interpretation of monetary behavior in Tamil Nadu in South India. Marginal farmers and landless laborers -- often in construction or local markets -- were her in population of informants. Caste was a fundamental value in these communities, and owning land, controlling housing, and possessing livestock were all status activities. There was also a deep investment in rituals. Caste was also important in structuring netwoks of debt, since the social hierarchy demanded that the creditor be above them. The recent emergence of self-help groups was also an important factor that she observed.

Villareal returned to the microphone to describe work in El Grullo in Western Mexico, which was an irrigation district, and therefore within Mexico not the poorest region. Maize, sugar cane, and horticulture tied to Californian enterprises with strawberries, berries, and tomatoes were important for the local economy in which sugar cane cutters were among the poorest. Cattle were a store of value, albeit one seen as increasingly less efficient, and there was also investments in vehicles, shops, and musical instruments. (The area is famed for its music, and fifteenth birthday celebrations also require musicians.) Although it was illegal to take children to do work, residents do it anyway as part of the process of the generation of value. Production, migration, and financial practices were marked by many different kinds of resources and currencies. In thinking about monetarization and financiarization, Villareal argued that value is not just about speaking in monetary terms. She also noted that security was a factor in understanding the Mexico/India difference. Even if gold was used for saving and might have potential social capital, it was hidden to prevent it from being stolen in Mexico unlike India, where it was proudly displayed. The duo did not have time to present research on "chit funds," and discussed value mobilization and debt as they concluded, as way use resources. For them, debt functioned "as a marker of hierarchies" in larger processes of valuations. In thinking about how debt is signified, they noted that protection, exploitation, and solidarity were all possibilities, since debt also implied a potential obligation for labor.

Heather Horst opened the next presentation on Mobiles, Migrants and Money: A Study of Mobility at the Haitian-Dominican Republic Border. (Horst had previously done research in Jamaica, and she might also be familiar to those who follow the Digital Media and Learning initiative from the MacArthur Foundation.) She began by crediting Nicholas Long for developing a theory that turned from geopolitics to a focus on relationships with people, which was oriented around the "process of bordering" that recognized both the "effective charge and powerful symbolic weight" of borders and their porousness. She also cited the work on seemingly invisible infrastructures done by the late Susan Leigh Star, Paul Dourish, and Genevieve Bell. She described how the portable kit study, which was conducted by Mimi Ito and a team of many others examining young urban professionals in Tokyo could be useful to those studying social interactions in the developing world.

As an anthropologist, Horst enthused about the richness of interviews in which people were engaging with these objects. The IMTFI studi focused on objects that people carry with them with and across border, such as clothing, jewelry, mobile phones, and motorbikes. She also discovered a number of people who kept symbolic money on their persons as they crossed the border. She linked these crossborder activities and communal organizations to the traditional formation of Lakou in Haiti that determined the sharing of food and money, along with religious observance, and also served as a unit for making decisions. Horst argued that mobile phones played a key role representing a process of disembordering and facilitating social support, as well as a sense of care and belonging in the modern day Lakou of "plastic objects."

Erin Taylor handled the second half of the presentation about how people negotiated movement of persons, information, and money between states. However, when the border was closed such people were paralyzed; even if they could technically walk around fence, such transgression was risky and expensive, if you needed to pay bribes. The border Taylor described was porous and not just a fixed line, and she claimed that the legal border was actually the easiest line to cross, since as travelers got closer to Santa Domingo, they encountered more military checkpoints. In arguing for the cultural construction of borders through lived practice, she cited Sidney Minz's "Living fences in the Fond-des-Nègres Region" in which the central figure was an informal fence made of sticks. She noted that money was far more important than passport or visas in making the crossing, since without documentation you could still travel. Employment and self-employment also had its own relationships, including those of patron-client, although Haitians working in Dominican households might be criticized by neighbors for not profiting as entrepreneurs at the border markets instead.

In this "cross-border arbitrage," ideas about power and privilege were hard to reduce to class or race, especially given the broader material and cultural context of relationships in the border space that the border produces.

Posted by Liz Losh at 2:24 PM

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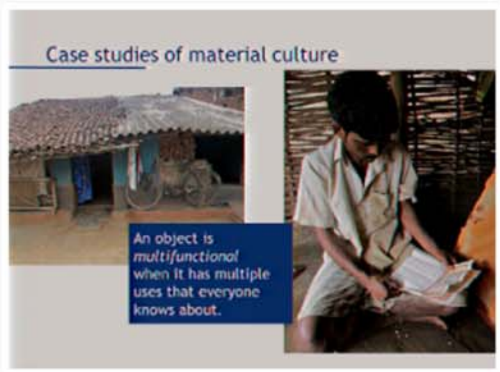
WEDNESDAY, DECEMBER 5, 2012

The Stuff of Life: Shifting Financial and Technological Literacies



The second panel at the IMTFI annual conference was moderated by Scott Mainwaring who was introduced by Bill Maurer as one of the founding members of the IMTFI and a person who had very quickly understood that the big questions about mobile money might be less about security and encryption and more about social practice and the work he was doing at Intel labs. Maurer reminisced about the Everyday Digital Money Workshop as one of the originary events of field-building before the IMTFI was actually funded. Mainwaring is also one of the directors of the Intel Science & Technology Center for Social Computing. The presentations in Mainwaring's panel tended to emphasize the role of material culture in mobile money practices and the importance of space and place in situated lived experience.

Katherine Martineau and Pradeep Baisakh presented on Material Cultures of Financial Literacy among Rural and Urban Poor in Orissa, India. Baisakh opened by explaining that their study, which included UCSD PhD student Nishita Trisal, focused on the unbanked in India earning less than fifty cents a day and the wider perceived problem of financial literacy as formulated by the National Strategy for Financial Education of 2012. Researchers focused on eight households in Bariguda Village with different tribal and caste identities that represented 3 Kondh, 3 Domb, 2 Paiko and Sundi "backward caste" households. ("Backward" is a government designation in India. The faculty advisor for the group is Webb Keane.)

Martineau used photographs of the households to dramatize the variety of containers, baskets, and bags that were part of the management of an individual house that included rooms for electrical repair, shop services, and a son's bedroom. She described how a bill might be suspended from the ceiling to indicate an urgent need for prompt payment and how savings might be buried under rags. These systems for display and secrecy highlight how houses themselves could function as financial instruments, particularly when there might be problems with going to a bank, which could expose a household to the vulnerabilities of perceived wealth. Martineau argued that houses could be tools for managing resources in a story about Orissa not as backward or traditional but as a site in which contemporary concerns were modeled and addressed, such as saving for technical college. Obscurity within the family in addition to hiding from neighbors might be important for these households as well.

In these households the BPL card or "Below Poverty Line" Document was essential, given that it was a community in which only three families were above the poverty line. Researchers explained how financial redistribution schemes often involved social routines. For example loan papers for a daughter's education might require social performance, since when payments were made there was a ritual of marking papers, and

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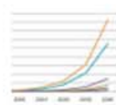
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other women would pay if one of the women in the loan group could not pay. In this way financial documents solidified social identification as well as a contractual function, which makes more sense to the participants as social. The researchers argued that their observations of how people manage skillfully indicated the need for a different direction from prevalent approaches in financial literacy discourse.

Tonny K. Omwansa and Timothy Mwololo Waema's The Impact of Pure Mobile Microfinancing on the Poor Title of Project: "The Impact of Pure Mobile Microfinancing on the Poor opened with a video showing market activities in Kenya ranging from a banana seller examining to his wares to a woman marveling that she could now make payments in the bathroom. Omwansa and Waema focused on how such sellers were expanding business with Musoni by getting loans with "pure" if not branchless mobile micro-financing for the poor. (As researchers explained, "usoni" means "future" in the region's language.) They claimed that Musoni was the first MFI to go 100% mobile in a country in which 30 million of the country's 40 million people have mobile phones, and financial services can even be accessed in a bar. In analyzing the success of the country's financial inclusion agenda, the researchers worked with data from 245 questionnaires. In sources of loans, ROSCA loans were more common, as other researchers had found. 44% of Musoni users had been members of another MFI before, and 18% dropped other MFI providers upon switching to Musoni. Researchers also reported lower default rates with Musoni. In arguing for a "cash society moving toward cashlessness," they noted that 71% of their informants said that tracking loan and repayments is better, and 79% kept extra money as "idle" electronic money, and they were able to take advantage of other uses besides loan repayment. The emphasis on safety was apparently critical to individuals who linked their money practice to mobile phones.

Woldmariam Mesfin Fikre's Mobile Money Information System Architecture for Open Air Market Title of Project: "Mobile Money Information System Architecture for Open Air Market cited work shared at the Future of Money Summit along with research by Maurer (2010), Kristof (2010), Muhammad (2010), and OECD (2002). He argued for "the need for personal technologies to manage everyday money practices" and pointed to the preliminary research done in "Designing Digital Payment Artifacts" (Olsen, Hedman, and Vatrapu 2012) as a model. He insisted that the ATM was not suitable for sparsely populated rural people in a country with 65 million Ethiopians in rural reas. He presented work based on observation, interviews, and discussions at four sites and referenced his research on markets that included fruits and vegetables, cereals, clothes, and other commodities. Using a random selection system, Fikre identified subjects with different religions, ages, educational levels, and business experiences. He found sellers making distinctions about currency based on color, size, and pictures. Sellers were also grappling with the distractions of physical space, where they wanted to be able to protect money from theft, handle money easily, identify cheaters, tell balance by sound, and do financial mathematics. Fikre lamented the fact that not enough research had been done on the format or structure of money, given the focus on the system of money itself. He argued for more field studies to develop "architectural design concepts" for money in the situation of tangible interactions.

Posted by Liz Losh at 4:01 PM

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WEDNESDAY, DECEMBER 5, 2012

Rough Going: Mobile Money's Agency in Everyday Behavior & Practices

In the third panel at the IMTFI annual conference researchers described frustrations and challenges involved in the introduction of mobile money practices. Mani Nandhi and Deepti Kc's "Evolving Participatory Relationships for Uplifting Urban Poor Rickshaw Pullers: Next Step Forward" detailed the difficulties of rickshaw pullers living in illegal housing in slums, 95% of whom rely on informal methods, in moving toward the formal economy. (Nandhi has presented research at prior IMTFI and appears in the photograph above.) Researchers used the model of "action research" aimed at 50 pullers. She explained that her plan to implement and study financial change included providing rickshaw drivers with UIDs (unique identification cards) that were issued India government as a way not only to facilitate social mobilization but also to build trust. After obtaining the UID AADHAR card, rickshaw pullers could open a mobile banking account, but pullers' willingness to participate was extremely limited because of cynicism, disbelief, distrust. and lack of enthusiasm grounded in past histories of financial failure. With the initial implementation plan, researchers found it took 61 days for pullers to get accounts that should have been immediately set up, and the first puller failed to deposit successfully The CSP also lacked sensitivity, because they focused on markets for remittances not saving. Field workers also had to deal with a range of chicken and egg problems among the dispossessed outside of the formal economy. Thus they undertook a change in field strategy by linking with ICICI-EKO mobile banking, which allowed rickshaw pullers to immediately see rewards. Nonetheless pullers still suffered from post-purchase anxiety, particularly given their desire for a familiar brand and the absence of ATM facilities. She argued that this change in strategy in the "race to bank" was sometimes less like leading a horse to water and more like pushing mountains.

Vivian Afi Dzokoto and Elizabeth Appiah followed with more stories about challenges to adoption in "Making Sense of Mobile Money in Urban Ghana: Personal, Business, Social and Financial Inclusion Prospects," which studied 1250 people polled on mobile money use and derived rich data from ten in-depth interviews. Appiah presented poll research, and Dzokoto observed that the interviews revealed that it was the financial situation that shaped adoption of the technology not the personality of a given user, since adopters were not particularly technophilic. Often users adopted the technology under duress because a particular person was in a bind and needed to send money quickly. The two researchers also drew on industry data, although because of companies' desires to keep statistics confidential, they couldn't reveal all their sources to document a slide showing the steady growth of mobile money. One company

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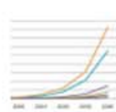

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made its own employees enroll in mobile money, but the expectations of providers and users clearly differed dramatically, and many were slow to seek payments through this technology. For examples, when researchers suggested that mobile money could be used for church donations and tithing, informants responded with a "strange look" and defended the importance of cash as a marker of inclusion in rituals. Researchers argued that "Ghana will need to build a whole mobile money ecosystems," because agents argue that profit margins are too low for them, so that it is actually "more profitable to sell bagged water." When "nobody is driving the agent relationship," and customers suffer from the absence of agents and lack of cash, matters are worsened by an "information gap." Nonetheless, researchers also reported a lot of optimism from the telco sector, even if competition made it difficult for them to acknowledge that they were "all in it there together." Statements that "we will get there" and that "the building blocks are there" and promises that there were new marketing strategies that they were not at liberty to discuss ended the presentation on a positive note, although the country as a whole was still 97% still cash based.

Anatoly Gusto and Emily Roque's "Delivering Cash Grants to Indigenous Peoples Through ATM and GCASH Remit: Boon or Bane? The Case of Pantawid Pamilyang Pilipino Conditional Cash Transfer Program in the Philippines" also presented a sobering picture of the obstacles involved in delivering cash grants to indigenous people. Researchers compared two types of cash distribution -- over-the counter distribution and ATM distribution -- in CCT or Conditional Cash Transfer programs, which are social programs that provide money subsidies to poor families, although disbursement of funds is conditional on sending children to school or sending them to health centers. Roque explained differences between the education and heath systems. For example, 85% attendance in school is required for eligibility in the education program, and parent leaders inform payees about where and when the next payments will occur. Researchers gathered data from the Department of Social Welfare & Development, from the Land Bank, and from the beneficiaries themselves. They surveyed thirty people from each group with a population drawn from Palawan in the southern Philippines, focusing on Rizal for over-the-counter distribution and Brook's Point, which included both ATM and OTC. The ATM experience was hardly friction-free, since users were exposed to heat and rain, and the process could take the whole day. Although the OTC experience had shade and a roof to recommend it, the distribution site was still far from the community, so it still could take a whole day, despite a faster time with disbursement by human individuals. Beneficiaries could only withdraw "what's left" in their disbursement, so many reported "feeling happy" about perceived saving in meriting a bigger amount in next payout. Nonetheless, researchers found that users were afraid to use an ATM card since it might be captured by a machine, and the limited currencies of the bills in ATM machines created problems for merchants limited in how they make change. Over-the-counter distribution also was stymied by a fear of outsiders and rumors about putting tattoos on organs for users to participate in the system. They also noted differences between the fall-back economies of Rizal (barter) and Brook's Point. Sadly Gusto had to fast forward through slides about gender relations and the use of plastic bags as storage to move toward the pair's conclusions about introducing the concept of money to some IP beneficiaries. Of course, some spent money on the intended uses – education or health – but others merely took advantage of increased financial liquidity. As Gusto noted in showing the cash in the plastic bag, money was perceived by beneficiaries as a medium of exchange not a way to store value. He suggested that institutional partners should recognize the need to emphasize saving. He also said that beneficiaries should be considered as "we" not "I" participants. He concluded with a slide of the infamous "Gangnam style" dance and argued that financial practices were "like learning to dance" a "signature move," because they were not about the individual but about the group.

Posted by Liz Losh at 5:51 PM

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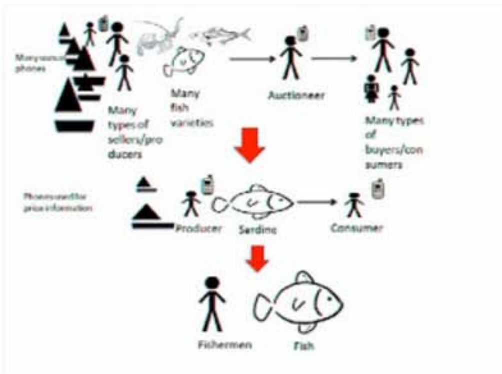
THURSDAY, DECEMBER 6, 2012

Don't Take the Money and Run: Architectures of Mobile Money



The final panel of the day "Architectures of Mobile Money: Constructing, Combining, and Converting Platforms" opened with moderator Gustav Peebles thanking the IMTFI for creating another kind of "bank" by making its database of research available.

The first presentation on "A Study in Tracking the Shift from Savings to Remittance on the Mobile Backbone: Findings from EKO, India" by Ishita Ghosh and Kartikeya Bajpai examined the partnership between EKO India financial services and the State Bank of India in relationship to initiatives to shift to mobile electronic money. Researchers focused on how EKO could furnish a technology platform to interface with a public sector bank and gathered data from Cashpor and Saija and examined four sites: New Delhi, Patna, Lucknow, and Varanesi. Bajpai explained how working with 38 customer interviews, 13 agent interviews, information from 5 EKO representatives, information from 6 bank/MFI representatives, and observational data, researchers found that the driver is the MFI (microfinance institution) rather than the EKO customers, as they worked with a population of users represented by 26 men and 12 women of an average age of 33. (Researchers were unable to find any female agents to interview.) They also discovered that agents in their study earned 5000-30,00 IN, while users earned 1000 to 10,000 INR monthly.

Ghosh contrasted explicit and implicit needs-driven phenomena and emphasized the difference between one-time transactions and long-term transactions and also noted the need for providers to invest in outlays to promote financial literacy. She also presented both success metrics and technology/process failures. Customers might trust the lesser known EKO brand, the state bank, or the agent, but researchers also found situations when customers knew neither EKO nor the agent, but did a test run with a small sum of money and decided to commit to use of the service. For such customers it was much more difficult for them to test the savings products than the remittance products. There was also some SBI–EKO tensions around perceived non-completion of financial inclusion quotas by EKO and.EKO's perception of non-viability of financial inclusion efforts in some villages. In understanding the SBI-EKO liaison relationship, researchers also found branch-level decisions to push customers towards EKO, even if banks were not technically allowed to refer customers to specific services. By linking branches to the processing of payments, researchers found the the uptake of services could go beyond marketing individual financial products to the development of external relationships. EKO cannot generate its own customer base, as a technology service provider, and therefore depends on meaningful collaborations with other institutions to do so.

Jenna Burrell, Janaki Srinivasan, and Richa Kumar presented next about "A Work Practice Approach to Understanding Actors in Agricultural Markets: Revisiting the

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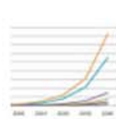
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Longing and Belonging: Money,

Fishermen of Kerala, India." As Burrell explained in introducing the project, the group's study was designed to test the claims of what has become a classic in the field: economist Robert Jensen's article "The Digital Provide," which focused on the cell phone not as a tool for mobile money but as a tool for the transfer of information, particularly price information that is variable and fluctuating but important for making decisions about trade. Jensen argued that mobile phones allowed Kerala fishermen in his study to get a better price and bypass exploitative middleman. However, Burrell described herself as somewhat skeptical of some of Jensen's claims, based on her own fieldwork in Ugandan fishing communities. Jensen's article foregrounded a particular formula, in what Burrell granted was an "ingenious study," derived from survey data on fishing units that found prices stabilized. Jensen's "parsimonious model" seemed to invite counterargument from more holistically oriented researchers using ethnography to apprehend more directly people's physical and social actions with phones. Unlike Jensen, who works backwards form indirect evidence, IMTFI presenters talked to fisherman not to disprove the economic model but to put anthropology in dialogue with economics and introduce some "mess" in a seductive model that seems convincing and clear.

Presenters used a number of illustrations to show the variety of circuits of exchange in Kerala, such as the picture reproduced above. While Jensen only studied sardines, researchers looked at a range of fish varieties. Mobile phones first made their appearance in 1997, and Jensen focused on three districts in North Kerala, however researchers noted significant differences in shore geography (sandy vs. rocky), weather, and religion between southern and northern Kerala, which had consequences for the kinds of boats that were hired, the ownership models, and the roles of "producer and seller," which were extremely diverse. Even the variety of nets, hooks, and lines played a role in fishing prices and economic success. Furthermore, researchers noted that women were never mentioned in Jensen's paper, despite the fact that gender could be important in evaluating the resources available for sellers. Researchers recognized the investor/auctioneer as key actor, as a person who has invested in the boat and who might be less likely to try unfamiliar markets or risk novel arrangements in response to relatively small price differentials. They also described various categories of buyers, including export agents, wholesale agents, fish vendors, and waste procurers. Burrell's group also acknowledged the role of scavengers and church tax collecters as actors in the scene. They argued that the use of broad categories of fishers and buyers obscures many low income groups and places limits on the imagination, so that a select set of ideas is turned into a system that validates existing SMS market-priced systems and discourages the development of other alternatives that recognize qualitatively different uses of phones and facilitate new ways of designing. Conditions in North Kerala that Jensen used make it a special case, and there are problems with relying on aggregates and averages. Check out Beyond Market Prices for more.

The day ended with Eric Osei-Assibey's fascinating presentation on "'E-SUSU' Operation: Can Mobile Money Revolutionise an Ancient Saving System Among Indigenous West Africans?" Osei-Assibey described "susu," an ancient form of saving still practiced among low income earners in Ghana, particularly with small amounts of money from market women. Susu operators collected the same small sum of money daily from market women and then returned the total sum -- minus a one-day contribution commission -- at the end of the month. This system seems very rational for market women who don't have time to leave their wares and have very little tolerance bureaucracy, especially since many such market women are illiterate. The traditional system is also flexible for changing circumstances with a relatively quick turnaround time that provides opportunities for microsaving for the unbanked. Of course, the traditional system also has many potential problems, including an overdependence on trust and the lack of legal recourse to deal with default or fraud. After all, it does not involve any legal documentation, only a piece of card to record daily contributions. Susu operaters travel on foot, bicycle or motorbike so financial services are also extremely limited in scope, and operators are prone to robbery or attacks. In addition, inability to work due to illness by operators can impact many customers negatively.

Osei-Assibe argued that Rogers' 1962 work on innovation adoption or how ideas and technology spread through culture was improved by newer work on the innovation-decision process published in 1995. (Diffusion of innovation is an important area in many fields. Osei-Assibe presented a technology adoption framework that includes knowledge, persuasion, decision, implementation, and confirmation. He collected data from traditional Susu users and from Susu operators, who were often surprisingly young because of the need to cover ground. 27.8 % of the operators had higher education, while most users seemed to have much lower educational levels. Focusing on 10 local markets in Accra and 6 local markets in Kumasi, Osei-Assibe gathered data from structured questionnaires and focused group discussions. He found that small collections were the norm of 50 cents to $2.50 a day. He also found a high awareness of mobile money at a 83% level, 59% of the operators saw mobile money as a perceived threat.

Posted by Liz Losh at 11:23 AM

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SATURDAY, DECEMBER 8, 2012

The Keys to Those Locked Out: Inclusion and Exclusion in Mobile Money Systems

Keychains became important symbols at this year's IMTFI conference, which was apparent at the first panel of the second day, where participants could receive both a hand-made keychain from a Kenyan women's collective or a corporate keychain from Safari.com complete with bottle opener. As the second day of discussion at the conference began, IMTFI Director Bill Maurer noted yet again the need for social infrastructure and the obligation to acknowledge resistances to mobile money and users' desires for the tangibility and substance of money as part of the lived experience of material culture.

Ndunge Kiiti and Jane Mutinda's "The Use of Mobile Money Services and Platforms among the Visually Impaired in Kenya: Any Impact on Poverty Reduction?" explained that it was "women who challenged us to look at this question" as they processed data from informants from 21 women's groups devoted to economic and social empowerment. Among that study there were fourteen women who were visually impaired, and Kiiti, Mutinda, and their collaborators noted some significant ways that they were different from their sighted subjects. With “tons of data,” transcripts from interviews, and developing themes, the team found themselves reconsidering basic questions about inclusion. Blind mobile money users were generally dependent on someone else, they had to give their PIN number away to make transfers, and they often encountered problems with unscrupulous agents as well.

This is important, because approximately one quarter of Kenya’s total population is impacted by disabilities, and 518,000 are visually impaired, according to the Kenya Union of the Blind. Only 21% of children with visual impairment attend school, and there is also a significant poverty-health link that perpetuates preventable problems with childhood blindness. As the researchers noted, “Poverty and Visual Impairment are brothers,” and M-PESA services already tend to benefit those with higher economic status. Rather than merely focusing on developing new technologies the researchers argued for also building "social infrastructure" and community education about how "disability is not inability." Existing attitudes can perpetuate dependence that only worsens issues around privacy and access, although Section 54 of the Kenyan Constitution promises opportunity for the disabled.

Although mobile money technologies could be attractive the the visually impaired because of their affordability, promotion of independence and privacy, security, means to improve livelihoods, diversification, and support by policy, many obstacles remain, such as cost, the lack of autonomy of the disabled, their distrust and vulnerability to fraud, the

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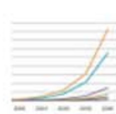
Alternative Banking and Social Inclusion


Funny Money Roundup 3: On Wall Street, the Great Recession, and the Occupy Movements, Part 1


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difficulty of breaking the poverty cycle, network power, and the constraints of reality in practice, particularly when Safari.com largely functions as a monopoly. However, researchers also noted that the disabled and the organizations that serve them have developed many workarounds, such as the soda caps being used for a Braille sign in one case. Policy documents would seem to be on the side of more work to guarantee access and more creative approaches to implementation, which include the UN Convention of the Rights of Persons with Disabilities (2006), the Africa Decade of Persons with Disabilities, The Persons with Disabilities Act of 2003 in Kenya, and documents from the International Labour Organization Convention. Kiiti also told the inspiring story of Dennis, a visually impares M-PESA agent, and showed him doing work from his mobile money booth. She argued that mobile money could be creating employment opportunities for the visually impaired as well as providing services for them. She and Mutinda also insisted on the need for effective partnerships and a multi-sectoral approach in order to adapt to frustrating and even impossible situations. The pair closed with a student-produced video and discussed how they were engaging students at both their academic institutions. The video, "Addressing Poverty through Mobile Technology" showed testimonials from the Vinya wa Aka Women's group and complaints about trying to address problems through technology alone. Informants were relieved that they could avoid the trips to Western Union that could consume an hour of time, but found that just checking balance was difficult for the visually impaired, and basic services were priced higher than they were for normal users. The video ended with the promise of better system and hope for better corporate engagement.

Rosina Nasir's "A Study on Association of Social Capital with Microfinance and Local Saving Programs among the Muslim Poor in Hyderabad, Andhra Pradesh, India" asked questions about the "trust" that resides in the financial inclusion model and contrasted the dynamics of self-help groups with groups designed specifically for microfinance initiatives. As she explained, self-help groups emphasize the empowerment of women, their inclusion in the labor market, capacity-building, and social mobilization. In India such groups have grown from the 500 groups in initial pilot projects in 1992 to about 8 million with weekly meetings and team leaders. (For details about this history, see this report.) Other groups might place an emphasis on targeting savings not on the women themselves, although trust is responsible for less default and social concepts should be foregrounded, according to Nasir. In the microfinance model, particularly the "classic five-member Grameen Bank model," she discovered self-selection and homogeneous groups, but trust missing in the paradigm building on joint liability that is primarily a business model meant to be profitable by reducing risk. Nonetheless, trust, shared knowledge, and reciprocity remain important, as are perceptions of social relationships at the individual level. Nasir argued that it was important not to ignore theories of social capital, and she described in detail a case study of hurt feelings in which a woman's loan application was turned down, supposedly due to attendance issues, although the women felt dissatisfied with this explanation and awkward in social interactions with other group members.

Simiyu Wandibba, Stevie Nangendo, and Benson Mulemi's "Gender Empowerment and Access to Financial Services in Machakos County, Eastern Kenyan" opened by citing the research on gender of others at the conference and noting how this was clearly an important theme at the gathering. Their findings seemed to indicate that "new financial service technologies embody gender differences." They listed research questions that included: how do MMT remittances and payment flow differently along gender lines in the study area, and what barriers does gender present? Researchers showed areas of competition in Kenya and the fluctuation in market shares generated by upstart companies challenging the dominance of M-PESA, such as Tangaza. (An interview with Tangaza's founder is here.) Researchers noted problems with assuming mobile phone ownership when people may only have a SIM card or be borrowing devices. Researchers focused on the Turkana and Machakos regions with purposive sampling 75 male and 75 female in each of three administrative districts. At this point in the study they are working with information from 205 respondents of the 450 planned and have also designed the research study to include focus groups. Anxieties remain among Kenyans using mobile money, particularly irritation at network delays and fears of fraud, and many were also afraid of registering SIM cards or sending money to the wrong person. Unlike other IMTFI researchers who argued for a slower uptake of mobile money for novel uses, they noted the role of money in social maintenance, even by evangelical organizations utilizing SMS transfers. As a general pattern, they observed that women received more transfers than men. Customers reported reduced waiting times, fees lower than banks, and many convenient alternatives. They liked the convenient, affordable, accessible, and instant way of accessing financial resources. At the corporate level, researchers described how Safari still leads but other service providers have provided some fluctuation in the market, although they claimed that the whole system could be more efficient with a more level playing field. In general, they found both negative and positive implications of mobile money use, including financial empowerment and social empowerment, which occurred at the same time as new role conflicts and social strains, particularly around perceptions that men were abdicating their responsibilities and engaging in secret transactions. However, sometimes there are also improved family relations, as livelihood and security are supported. Many women were also able to leave marriages in which they were unhappy, because mobile money allowed them to pay rent thanks to family contributions after a divorce.

Posted by Liz Losh at 2:52 PM

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WEDNESDAY, DECEMBER 19, 2012

Mapping the Terrain: Designing New Mobile Money Models for Financial Inclusion

Roxana Barrantes Cáceres and Judith Mariscal's "Banking the Poor through Mobile Telephony: Understanding the Challenges for Expanding Mobile-Based Financial Services in Latin America" presented comparative work on mobile money that examined adoption patterns in a number of countries, including El Salvador, Guatemala, Paraguay, and Peru. Researchers looked at how experts' perceptions functioned within particular institutional frameworks that included the regulation of financial systems, the promotion of financial inclusion practices, consumers' protection advocacy, and telecommunications regulations. They also examined market forces that included competition in financial and telecommunication sectors and innovation in telecommunications markets. However, their project also included end user experiences of mobile money that depended on branchless banking infrastructure and deployment of agent's networks. In sum this matrix of institutions, markets, and end users indicated a need for different kinds of partnerships, because there were so many daunting obstacles in the Global South that inhibited change. For example, ATMs had the highest levels of penetration in El Salvador, but even the most basic innovations in electronic banking had low penetration generally. Furthermore, they argued that other aspects of the necessary environment for a flourishing mobile banking model had not been met, a point that they underscored by saying that the institutional environment may be easier in some regions but basic conditions at the notional level continued to be lacking.

In understanding how to overcome obstacles to adoption in Central and South America, the group suggested a specific case study in Mexico could point the way to success in the future. Researchers studied a town with 2,0000 inhabitants in Oaxaca's mountains with an 83% indigenous population. The site benefited from flexible requirements for opening a bank account (2009), the existence of branchless banking (2009), the interoperability of mobile banking platforms, a commission to lead coordinated financial inclusion efforts (2011), and the presence of government as a supplier of connectivity (2011). Local initiatives also received a boost from some donations from a Chinese equipment provider. The end user environment also benefited from an unusual degree of competition in banking services for a rural area: three services were present. TRE methodology correctly identified necessary conditions as follows: 1) business interests were aligned (supply side), 2) regulations were flexible (demand side), and 3) financial and technology education was promulgated (demand side).

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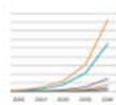

Alternative Banking and Social Inclusion

Funny Money Roundup 3: On Wall Street, the Great Recession, and the Occupy Movements, Part 1

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"Impact Research of Farmers' Access to ICT-based Decision Software on Household Savings Generation and Credit Loan Payments" by Allerine Isles of the Philippines opened with a stock photo to signify how powerful the hopeful imagery could be in financial inclusion initiatives, where mobile banking was like a red flower and the researcher was like an "excited child" in a scene of beauty and awe. Although she understood the lure of such narratives, Isles implied that her critical mission to understand how mobile banking changes farmers might challenge such iconic simplicity. She chose 111 farmer respondents from the Malapatan Multi-Purpose Cooperative and 112 farmer respondents from the First Consolidated Cooperative, communities that differed in their access to shipping and relationship to urbanization. (The image above comes from the Malapatan Facebook page.)

Isles described a variety of software services designed to improve the management of cooperative member finances and productivity. She explained how Agri ICT Services include a nutrient manager, a crop manager available by 2014, e-Extension and Elearnng (ATI), and an agriculture and fisheries market information system. (For more about the debate about how much market information promotes economic development, see coverage of the second presentation on this earlier IMTFI panel.) Unfortunately, such digital regimes often overlook the importance of certain social functions of these cooperatives and how farmers understand their own group membership. Furthermore, farmers' saving methods are still mostly at home, and borrowing is still mostly determined by informal loan histories. Moreover, unplanned expenses, which might not be part of the digital model, continue to be the largest challenge to savings. 80% of the farmers she studied inherited their farms, and many also were reluctant to hire farm helpers, which might dictate crop choice. As she explained, corn might associated with the supposedly “lazy farmer” while rice is relatively labor intensive in comparison. She also found a high demand for farm technical assistance, cultural practices in which farmer entrepreneurship not embraced, and complex savings and credit payment patterns. The situation for farmers becomes even more complicated as they seek coping mechanisms to adapt to climate change. Often TV, radio, and printed materials were where farmers look for information rather than on the Internet or mobile phones. Based on her research, Isles insisted that access to ICT services was actually not correlated to the richness or poorness of area, and that many of her informants still prefer person-to-person interactions. Thus, she observed, the relationship between access to ICT services and repayment capacity continues to be far more complicated.

Eduardo Diniz, Adrian Kemmer Cernev, Charlotte Guy, and Nathalia Moreira's "Mobile Payment Adoption in Brazil: Investigation on a Pilot Implementation"ended the session. Presenter Adrian Cernev, speaking for the Microfinance Study Center GVcemf, noted that it was his second time at IMTFI. He described a landscape of 195 million people and 260 million cell phones. He pointed out that 82% of people used prepaid services on phones, while only 45% had traditional bank accounts. At the level of access to infrastructure, the move to mobile money makes sense in a nation with almost 100% cell phone coverage but a banking system that only covers the affluent parts of the country. He focused on the case study of Banco Palmas in Fortaleza, which is not only an MFI but also a neighborhood association in one of the poorest parts of the country. (Banco Palmas' official website is here.) 30,000 people live around the neighborhood, where researchers said they "do many things" and were urged to "buy inside neighborhood." Many of the economic activities promoted are designed to further self-sufficiency, such as training to make clothes. More than 50 community banks have emulated this model, and many actually have their own currency to keep consumption inside the community. These internal currencies seemed to be an "interesting case" to pilot mobile payment systems. In addition to commercial services provided by corporations, the main financial actors include the government bureaucracies that handle CCT or conditional cash transfer programs, which currently serve 30 million families or almost 40% of the population through the Ministry of Social Development. (See the final paper of this IMTFI panel for information about CCT projects in another national context.)

Researchers studied contacts with different agencies and assessed the state of the pilot project today, which has 1400 registered users of whom 500 are active in a system with no mobile payment and no network externality in which people enrolled either from a security motivation or the pursuit of a free chip for one's cell phone. Users adopted creative forms of appropriation in a system that includes the possibility to have two operators of a device and the availability of aggressive plans to make calls in cheap ways. Doing research was challenging, however, since the neighborhood study was "not a secure operation," and the team was "not able to bring cameras." With only four merchants participating, there might be "no significant use," but researchers wanted to examine the question of informal merchants' governance. They also interrogated the expectations of the project, the timeline perspective, and the need to model conflicts. For example, mobile operators like Vivo might want more market share, Redecard might want to channel conflict with the POS system, MasterCard might want to wait for the whole financial ecosystem to be mature in 15 years, Banco palmas might want social inclusion, and Caixa might want mobile banking. They also noted operational failures when interoperability was stymied by a closed system by design. Ironically the team found that feedback to interviewed actors was one of the benefits to participating informants, since "they don't talk to each other." Thus it was actually the researchers who were facilitating communication in ways that addressed the governance gap. Next semester the group plans to start data analysis, including group comparisons, by working with the Project ELAS database, information from Bolsa Familia women, and government data.

Posted by Liz Losh at 11:59 PM

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Agrizal Afgani December 20, 2012 at 7:38 AM

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FRIDAY, JANUARY 11, 2013

Gaming the System: Institutional Cultures and Regulatory Framings

"Resistance to e-Money in Poor Remittances Receivers' Families, Case in Lombok Island, Indonesia" was structured with Catur Sugiyanto delivering the main presentation and Tiar Shantiuli and Zuhrohtun Zuhrohtun Sugiyanto (pictured above) fielding questions. Researchers visited about 200 households with at least one family member working abroad and asked questions about how remittances were handled. 66% of the informants were female, mostly in their twenties and thirties. Most identified themselves as farmers with elementary education. 83% of the remittances sent by migrants from Lombok came from Malaysia, and 16% came from countries in the Middle East, such as Saudi Arabia and Abu Dhabi. Researchers were trying to answer whether there has been any shift from cash to mobile money or e-money among remitters and those who receive remittances. Bank transfers accounted for 46% of remittances, and Western Union accounted for 35%. Other forms of remittance service providers include POS Indonesia and Pegadaian, as well as traditional transfer mechanisms.

The cash transfer process involves showing a PIN in the form of an SMS, showing an ID, and filling out a form. This last part might be "tricky," in Sugiyanto's words, and less literate clients often needed to ask a person to help. There were people around to help, but that also meant that there was less privacy. In fact, because the form is excessively complicated for recipients to complete, they must rely on "tekong" or unlicensed agents. Others carry cash by hand to the airport, and researchers showed crowds milling about near the terminal for this purpose. Over 80% of people in the region have no bank account, but 80% do have a mobile phone, so it seemed logical to ask whether this population would be willing to use mobile money. Researchers relied on Ram and Sheth's resistance to technology framework. They discovered that in fact mobile money is not easy to use, not convenient, and seemingly well-suited only for high class and well educated people. Informants also expressed a need for a traditional face-to-face banking services.

"Betting on Chance in Colombia: How Game Operator Networks Succeed in Providing Financial Services to the Poor While Other Networks Stay Behind" by Ana Echeverry and Coppelia Herran presented work that considered the relationship between financial inclusion and get-rich-schemes structured by games of chance. Although the team identified themselves as part of a research network sponsored by a design consultancy called TOCA in Chicago, they both live and work in Columbia. Their paper explored how game network operators succeed in providing financial services to the poor while other networks fall far behind in reach and effectiveness. The gaming they described was constituted by a kind of lottery, although it was less expensive. Small booths in every corner store in the country, along with some street vendors, facilitate participation by using a dataphone or POS. Of course, unlike currency exchanges, there could be a dramatic value duality here, since chance structures the betting game. Ironically, the poor

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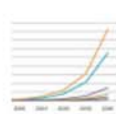

Alternative Banking and Social Inclusion

Funny Money Roundup 3: On Wall Street, the Great Recession, and the Occupy Movements, Part 1

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were the ones that played the most and sometimes became dependent on what could be an activity that worsened their financial situations.

Researchers did not deal with the betting aspect of these financial transactions but rather focused on the rest of the services, which were impressive given a penetration of 46,000 terminals in addition to all the mobile dataphones and a structure that could prepay utilities, communication, and media services. In a country of 46.9 million people, there were almost as many phones. While banking accounted for 7.7 billion during a four year period, game networks represented 3.8 billion in remittances in a single year, and indicated that this approach was often more important to many than conventional financial inclusion. The group did video ethnography work with 18-24 informal workers and street sellers. They presented contexts of vulnerability, displacement, parental absence, armed conflict and territorial disputes between state and illegal groups, including guerrillas and narco-traffickers, who might attempt to control public space. They also explained the concept of "rebusque" or "re-search" to illustrate how informal workers might be searching repeatedly for any increment of money. With no access to credit, restrictive regulations, and high banking costs, microfinance didn't present them a workable business models.

Researchers focused on contrasts in Columbia rather than absolute numbers and engaged with questions about their informants' values instead of merely using a statistical survey. They argued that looking for the values that drive the behaviors of people could generate a better solution. Because game networks rely on a common process for a variety of transactions, financial practices seemed simpler, and this common process was seen as more important than a common interface or device. One password entered connects them to all their needs: paying bills, buying minutes, and managing utilities all on one ticket via the chance seller's device. Often informants used alternative paths for finances by borrowing from criminal gangs. Such payday loans with daily payments might mean that a fifty dollar loan carries a ten dollar surcharge, but informants described liking these arrangements, because they were accessible and immediate and were consistent with the short cycles of investment and working capital to which they were accustomed, which was called "planting" in Columbian slang. One person actually explained that "we are poor but not stupid."

Bending the rules of public space for the right to work was often acknowledged as being acceptable by the poor of Columbia. Because permanence on a site is a sign of stability, there were territorial conflicts and difficulties establishing credit for many. For example, transactions done on corners and off grass were understood to have pseudo-legality. Some claimed that permits were in process, and others claimed chairs and tables as they squatted. Public space became an important intangible asset, and they asserted that it functioned as currency although it could not be cashed. Game network services were just "one piece of the puzzle" because they did not include credit, and this area remained a void from the researchers' perspective. Illegality supported legality, and informality supported formality as a result of this gap. To pay for the services of government and corporate infrastructures, sometimes the poor had to rely on criminal enterprises. Researchers argued that in visualizing opportunities models like guilds and associations could be helpful in understanding eligibility and provide recognition for their contributions to the local economy, as in the case of buying fruit from farmers markets. Sustenance rather than entrepreneurship might be much more important for this audience by amplifying value, simplifying access, supporting continuity, and regulating transparency.

Kevin Donovan of the Centre for Social Science Research at the University of Cape Town presented last in the panel session with "Composing Development? Biometrics, Smart Cards and Financial Inclusion in South Africa's Social Protection Initiative" with research from South Africa that reflected an historical "mania for measurement" in a country that was today "awash with statistics." Although biometrics was a legacy of the apartheid regime, as a modality of power that controlled human mobility that dated back to the introduction of fingerprinting in 1891, it continues today as a way to manage the disbursement of small cash grants for old age or disability and could be a part of democratic contestation as a rule-based activity. He argued that statistics serve as a "technology of trust," and that the image of perverse incentives to have children out of wedlock in order to qualify for funds was actually more complex in offering a range of types of benefits through grant programs. He noted the importance of civil society's "guerilla auditors" and cited the work of Kregg Heatherington on Paraguay to understand the political dynamic at work.

Given the scale of the country, however, there have been major implementation problems, such as how to connect more than 10 million pockets to the National Treasury. The government's contractor, NET1, has enrolled 21 million citizens in its biometric initiatives and may be as inclusive as mobile phones and propagates an ideology of objectivity and rationality. Supposedly "ghosts" or duplicates were being removed from the system, but Donovan argued that this was actually a "myth," and he quoted *Speaking into the Air? A History of the Idea of Communication* by JD Peters on doubts that "communications will solve the problem of communication" and "better wiring will eliminate the ghosts." Donovan also challenged the conceit that "bodies were stable unchanging repositories that could be turned into information in a database."

Biometric failures seemed to be inevitable. Furthermore, race, class, gender, sexuality, and disability were expressed in ways that fostered misidentification. For example, a cut on a finger or a history of manual labor might inhibit accurate machine reading. Nonetheless, this system was likely to continue in its present form, according to Donovan. Many South Africans might be suspicious of fingerprinting, but they might also be in great need of cash. They may even see the payments as "gifts" not entitlements and so put up with biometrics for the near future. Without a strong privacy lobby or strong data integrity laws little was likely to change.

Donovan closed with more speculative remarks about the potential to depoliticize grantmaking and the intersection of biometrics with more contested financial practices. He asserted that simplified technical systems only allowed for yes/no answers rather than processing more complicated questions about causes of poverty and might negate legitimate livelihood strategies as an impersonal machine replaces an understanding bureaucrat. He called upon the theories of James C. Scott about "infrapolitics" to explain everyday acts of dissimulation such as grant fraud. He also discussed how politics involve getting inside the "silver box" of the technological system and how the removal of subjective discretion is biased toward those that control the technology, for example, by quashing people's own ways to gain access to these payments by sharing knowledge about eligibility. South Africa has both a developed financial system and a large informal economy, which can exacerbate existing exploitation of the poor through automatic deductions. Digital banking means digital data trails in "the dark side of financial inclusion." The "standardizing and formatting of the poor" have both positive and negative effects.

This panel about scams, betting, and fraud might not necessarily match the conventional financial services model and narrative of development, but these seemingly subversive practices do reveal how digital mobile money might have unintended consequences. In characterizing financial inclusion, the words of an NGO official might say it all: "Financial inclusion means your money isn't with you."

Final remarks from IMTFI's Bill Maurer summed up the two days of discussion by offering some tentative glimpses at the provisional data from the group that are understood to be works-in-progress. He noted that Jonathan Donner showed that we were getting a real sense of people's practices around objects, not just the objects themselves, such as forms of money or the technologies for storage or transfer. The conference often emphasized the connections between practices and the materiality of objects, particularly the materiality in relation to embodied practice and the materiality of experience, as documented in the video that came from the market in Ethiopia, which showed a "world of bags and baskets," of containers for money from salt and coffee kept separate, which was also a world of gesture and physicality and the ways that "you call the guy back."

Maurer asked how we understand the materiality of practice in a changing world, a world in which dematerialization of money is a real trend in which the dynamics of concealment and display function in constructs of invisibility of money and wealth. Maurer argued that we assume that we have inherited a world of progressively greater dematerialization, although the documents and data storehouses of ancient Mesopotamia were succeeded by the minting of the first coins. We experience abstract circulation as "new" but it might be old, not just very old but ancient, a world of data, like the one captured in cuneiform tablets. He also asked if money really is ever de-materialized in the current age, particularly when the tangibility of mobile money was so present for the visually impaired in which digital money was still a world of sound and a world of touch.

As Maurer pointed out it mobile money also exists in a world of "helpers" with economic practices of assistance that also open up a world of danger. He argued that researchers still have problems trying to understand trust, which is not merely about peer-to-peer transactions but also about group identity. In these mobile economies of affection.

Particularly in the presentations from Latin America, the audience was invited to consider not just individual drives or affect, but something more collective. He also asked how the state aligns with collectivity and the public and how alignment fails to happen or how there may be more than one state or one part of the state or state interactions. Finally, he observed that there continued to be suspicion around the dominant financial inclusion agenda and suspicion about visions of mobile money that transcend existing cultural practices and imagine that the client is only the individual.

As discussions continued after the formal conference, apparently participants would consider particular keywords: 1) institutions, 2) architectures, 3) inclusion & exclusion, 4) mobility, and 5) propositions and prospects. Maurer argued that we have become more sober and more clear-eyed. Are certain questions getting un-asked in the name of a technical fix to the problem? Maurer wondered aloud about the potential de-politicization represented by a technical approach to the world although the world we work to "reveal" is a world already filled with people who are fixing the technics, creating new systems of material and practice, repurposing, refunctioning, and hacking by making do and getting by.

Posted by Liz Losh at 11:38 PM

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