

# **MONEY AT THE MARGINS**

# Global Perspectives on Technology, Financial Inclusion, and Design

Edited by Bill Maurer, Smoki Musaraj, and Ivan Small

Pb 978-1-78920-048-5 · \$29.50 USD/£21.00 \$22.12 USD/£16.67 March 2019 · 334 pages

**Summary:** 

Mobile money, e-commerce, cash cards, retail credit cards, and more—as new monetary technologies become increasingly available, the global South has cautiously embraced these mediums as a potential solution to the issue of financial inclusion. How, if at all, do new forms of dematerialized money impact people's everyday financial lives? In what way do technologies interact with financial repertoires and other socio-cultural institutions? How do these technologies of financial inclusion shape the global politics and geographies of difference and inequality? These questions are at the heart of *Money at the Margins*, a groundbreaking exploration of the uses and socio-cultural impact of new forms of money and financial services.

"This very important collection adds unique ethnographic case studies from a wide variety of geographic contexts to the growing literature on financial inclusion." • Anke Schwittay, University of Sussex

25% discount
On order online\*
use code MAU485

\*Only for individual orders placed directly with the publisher. Valid through May 31, 2019

www.berghahnbooks.com



## **About the Editors:**

**Bill Maurer** is Dean of Social Sciences and Professor of Anthropology and Law, University of California, Irvine. He is the Director of the Institute for Money, Technology and Financial Inclusion (IMTFI), and author of *How Would You Like to Pay? How Technology is Changing the Future of Money* (2015) among many other publications.

**Smoki Musaraj** is Assistant Professor of Anthropology and Director of Study of the Anthropology Honors Tutorial Program at Ohio University. She has published in various scholarly journals, including *Cultural Anthropology, Ethnologie Française, Përpjekja, Anthropology of East Europe Review,* and *Current Anthropology*.

Ivan Small is Assistant Professor of Anthropology and International Studies at Central Connecticut State University. He is author of Currencies of Imagination: Channeling Money and Chasing Mobility in Vietnam (Cornell University Press, 2018). He has consulted for various think tanks, foundations and nonprofit organizations including the Smithsonian, India China Institute, Ford Foundation, and World Policy Institute.

### **CONTENTS**

List of Illustrations Acknowledgements

Introduction: Money and Finance at the Margins

Smoki Musaraj and Ivan Small

**PART I: IN/EXCLUSION**The Question of Inclusion *Ananya Roy* 

**Chapter 1.** A Living Fence: Financial Inclusion and Exclusion on the Haitian-Dominican Republic Border *Erin B. Taylor and Heather A. Horst* 

**Chapter 2.** Capital Mobilization among Somali Refugee Business Community in Nairobi, Kenya *Kenneth Omeje and John Mwangi Githigaro* 

**Chapter 3.** The Use of Mobile-Money Technology among Vulnerable Populations in Kenya: Opportunities and Challenges for Poverty Reduction

Ndunge Kiiti and Jane Wanza Mutinda

#### **PART II: VALUE AND WEALTH**

What do Value and Wealth Do? "Life" Goes On, Whatever "Life" Is.

Jane I. Guyer

**Chapter 4.** Dhikuti Economies: The Moral and Social Ecologies of Rotating Finance in the Kathmandu Valley *Sepideh Azarshahri Bajracharya* 

**Chapter 5.** Chiastic Currency Spheres: Postsocialist "Conversions" in Cuba's Dual Economy *Mringlini Tankha* 

**Chapter 6.** Carola and Saraswathi: Juggling Wealth in India and in Mexico

Magadalena Villarreal, Isabelle Guérin, and

K. S. Santosh Kumar

PART III: TECHNOLOGY AND SOCIAL RELATIONS

Infrastructures of Digital Money Jenna Burrell

**Chapter 7.** 'Financial Inclusion Means Your Money Isn't With You': Conflicts over Social Grants and Financial Services in South Africa *Kevin P. Donovan* 

**Chapter 8.** Social Networks of Mobile Money in Kenya *Sibel Kusimba, Gabriel Kunyu, and Elizabeth Gross* 

**Chapter 9.** Accounting in the Margin: Financial Ecologies in between Big and Small Data *José Ossandón, Tomás Ariztía, Macarena Barros, and Camila Peralta* 

#### PART IV: DESIGN AND PRACTICE

Design and Practice

Joshua E. Blumenstock

**Chapter 10.** Understanding Social Relations and Payments among Rural Ethiopians Woldmariam F. Mesfin

**Chapter 11.** Delivering Cash Grants to Indigenous Peoples through Cash Cards versus Over-the-Counter Modalities: The Case of the 4Ps Conditional Cash Transfer Program in Palawan, Philippines

Anatoly "Jing" Gusto and Emily Roque

**Chapter 12.** Effects of Mobile Banking on the Savings Practices of Low Income Users: The Indian Experience *Mani A. Nandhi* 

**Chapter 13.** Betting on Chance in Colombia: Using Empirical Work on Game Networks to Develop Practical Design Guidelines

Ana María Echeverry and Coppelia Herrán Cuartas

**Afterword** Bill Maurer

Index

For online purchases please visit **www.berghahnbooks.com** and use 25% discount code **MAU485** at checkout. Valid through May 31, 2019

\*Shipping charges will apply. For individual orders placed directly with the publisher. If you wish to place an order by email or phone please contact the appropriate Berghahn Customer Service office:

**UK, Europe, the Middle East, India, and Africa**: (c/o Turpin Distribution): Email: <u>berghahnbooks@turpin-distribution.com</u> ◆ T: +44 (0) 1767 604 976

The Americas, Australia, Asia-Pacific and China: (c/o Ingram Publisher Services):

Email: IPSJacksonOrders@ingramcontent.com • T: (1) 800-343-4499



