PLURAL AND UNEQUAL: HOW DIGITAL PAYMENTS ARE RESHAPING MONEY

Lana SWARTZ, *New money. How payment became social media* (New Haven, Yale University Press, 2020, 259 p.)

Sibel KUSIMBA, *Reimagining Money: Kenya in the Digital Finance Revolution* (Stanford, Stanford University Press, 2021, 240 p.)

Plurality and inequality are useful keywords for discussing two recent books on the world of money and, more precisely, on the multidimensional system of digital payments. *New money*. *How payment became social media* by Lana Swartz is an historically grounded work on the cultural politics of transactional technologies at the core of an expanding payment industry. *Reimagining Money: Kenya in the Digital Finance Revolution* by Sibel Kusimba is a perceptive and sharp ethnography about mobile money and digital payments in Kenya, where a thriving community of start-ups—labeled the "Digital Savanna"—is leading the technological development. As was the case 541 million years ago with living organisms, a Cambrian explosion in payment solutions is occurring while driving a fast reconfiguration and reimagination of money.

In their own ways, both books tackle the inner complex plurality of money. Meanings and values, relationships and communities, infrastructures and platforms, symbolic and material monetary architectures, all contribute to unveiling the multidimensionality of money. In stark contrast to the economic conception of money as a "thing"— a simple veil and neutral tool to facilitate commerce and exchanges—money is a constantly evolving process. It also keeps reinventing itself both at the macro level (the building of nation-states and national identities pushed for homogenization) and the micro level (the everyday activity of earmarking and sensemaking attaches strings and meanings to money). "The money form is not standing still," wrote anthropologist Keith Hart in 2001 when different money markets and new electronic payment systems began to emerge. Today, as the books demonstrate, the moment is ripe for deeper sociological and anthropological understandings of what is at stake in this Cambrian explosion.

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European Journal of Sociology, 63, 3 (2022), pp. 457–469—0003-9756/22/0000-900$07.50per art + $0.10 per page

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[doi: 10.1017/S0003975623000103].

https://doi.org/10.1017/S0003975623000103 Published online by Cambridge University Press

The rise of inequality is the common answer. Being able to access, perform and pay through digital payment systems means that the opposite is also true. There are individuals and communities that are excluded and neglected by design (think about the persistence of digital divides), by social networks, by rituals and life cycle ceremonies, by a platform's extractivism, by power relations or by political choices over control and enclosure. "The forms and functions of everyday money are changing, but in ways that are more mundane than flashy in their disruption and yet harder to see. [...] Infrastructures distribute harm unevenly," writes Swartz [41]. Along with the successes of Savanna Valley like M-Pesa, Kusimba underlines the failures of digital finance that "include digital inequality and digital divides; the rise of indebtedness to digital micro-loans; and questionable uses of consumer data" [22]. Pondering over access, participation, contestation, visions, ownership, profit and regulation is, thus, key in preventing and containing the unequal effects of the multiple digital payment options available off the shelf.

Plurality and inequality blend together in multiple ways throughout the two books, often recalling aspects of what has been labelled as "digital" or "tech" feudalism with its deepening socio-economic inequalities and increasingly social and political rigid class divisions.

Kusimba situates the success of Kenya in self-promoting as Digital Savanna, the emerging entrepreneurial and FinTech scene, where "leap-frogger ideals of innovative disruption are recast toward local visions of cultural wealth, development and problem solving" [159]. M-Changa is one of the many start-ups and one of the largest crowdfunding platforms in sub-Saharan Africa while M-Pesa is the worldwide successful mobile money that allows for a fee-based money transfer service (chap. 2). However, digital money is also associated with corruption, exclusion and political patronage. This is because public culture did not fully accept colonial cash as it rendered traditional forms of money "invisible". In local community traditions, the visibility of money as goat was a standard. Therefore, "the lack of visibility with regard to cash as money during European colonialism [...] introduced problems of secrecy and corruption" as cash could easily be hidden [68]. It is, then, no surprise to read how Safaricom—the almost monopolistic provider of payments and mediator of daily communications—is often referred to on the basis of blame and critique. Its tight connection with Vodafone means that Safaricom is perceived as a neocolonialist actor sustaining a chain of dependency that, today, takes the shape of a digital order. As a matter of fact, all "Digital Savanna initiatives reproduce exclusions and divides" [58].

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Swartz envisages new forms of corporativism to govern digital payment infrastructures, opening the door to a new type of feudalism. Along with digital financial services guru Dave Birch, she identifies Facebook as the best positioned player to become the king of payments on a social media platform as soon as a novel project emerges to surmount the failure of Libra. Libra, now rebranded in Diem, was advertised as a "global currency and financial infrastructure"' that was severely criticized by the regulators. Contrary to national currencies or cryptocurrencies, Libra was designed to be managed by corporations "at the levels of both monetary policy and infrastructure" neither representing "liberal democracy nor some combination of techno-libertarianism and anarcho-capitalism" [168]. It is a pure expression of a Silicon Valley feudalism.

As many historians, sociologists, and anthropologists (Braudel, Simmel, Zelizer, Maurer, Hart among others) have argued, money has always been a plural concept: few are the times in history where the number of money forms tended to shrink, usually as the result of a political decision. In particular, the rise of the nation-state contrasted this tendency through its central capacity for coinage and its need for the creation of macro-meanings such as national identities. In the 9th century, Charlemagne enforced a very similar reform, known as the Carolingian monetary reform. Today, the Cambrian explosion in digital payments facilitates the proliferation of multiple novel forms of payments that recall the plurality of money in the Middle Ages, leading the media studies scholars Thomas Pettitt and Lars Ole Sauerberg to wonder about a "medieval future". Then, if money could be plural, it could also be private as it reflects a techno-economic imaginary, a theory of the social order (or a challenge to it) and a way to materially put it to practice.

Overall, if we think of Swartz's book as setting the scene for digital payments, Kusimba offers an insightful non-Western case study. They both go beyond "what money does" in terms of its functions as explored by mainstream economists; they engage with the symbolic, communicative, classificatory powers of money, linking them to questions of identity, collectivity and belonging. Money is as much a medium of representation as a medium of exchange. Rarely are innovations in payment disruptive: the literature shows how their story is one of addition, not progression. They also elaborate on the multiple ways in which digital payments creatively plummet the economy, as anthropologist Bill Maurer would argue.

Let us now turn to the details of each book. In a long-established tradition of multi-disciplinary work (from philosophy to semiotics, from anthropology to sociology), Swartz conceptualizes money as a form of

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communication. It is “a way of transmitting information that produces shared meaning” [16], building up specific and shared social realities. Following sociologist Viviana Zelizer’s differentiated ties approach, money is a tool to negotiate different relationships, contexts and selves. Therefore, payment technologies are “negotiators of communication” [15] among and across communities and individuals, networks and circuits of commerce. Since “communication through payment knits us together in a shared economic world” [16], it binds us in a *transactional community*. This is the central concept used throughout the book by which the author understands a set of relations, produced by transactional communication, at the center of all the collectivities created through different types of transactions. Money is paralleled to language as it allows forms of inclusion and exclusion, delineating who is “able to talk to one another, to participate in the conversation” [17]. Swartz pushes the debate forward in asserting that we have moved from mass money to social money media [18], like the US-based start-up Venmo. In a way, she simply reconciles that “money has always been social; money has always been media” [24] into a form of “social media”. Social media is an industry [19], a way of talking about a set of technologies supporting the diversification of the act of payment, which is continuously produced, practised and understood as a form of social media. This explains why the payment industry has become an “object of entrepreneurial innovation”, moving from investing in financial services in Wall Street to social media in Silicon Valley. Since money is communication, and communication is being structured over social media platforms, social media behemoths are chasing successful ways in which payments can be made to further exploit the sociality of money. The book addresses this shift by highlighting how identities (chap. 2), politics (chap. 3), memories (chap. 4), publics (chap. 5) and futures (chap. 6) are being reshaped in transactional terms. “Like other forms of communication, transactions […] are enacted through media and infrastructures, which are always instantiations of meaning and power relations” [26].

For example, “Silicon Valley is attempting to build money technologies that create transactional communities that work for our social media lives; they are doing so according to social media business logics” [20-21]. An under-investigated dimension addressed in the book relates to affordances and constraints brought about by all these novel forms of payment, which become the invisible infrastructure of our everyday life. If cash makes it easy to understand who is in control and who gets to be part of the conversation, what do digital payment technologies say about their affordances and (often overshadowed) constraints?

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The book digs into a "new kind of social difference that goes beyond the nation-state (dollar or peso) and status (cash or platinum rewards credit card) and includes anything about us made measurable by social media data" [25]. The Chinese WeChat or the American Venmo are examples of the ways "social media money offers a private, cohesively branded experience of economic communication" [173], profoundly different from a state-issued currency that created a common economic language for citizens of a specific country. Current examples refer to alternative forms of transactional media and of transactional communities: some still relate to national borders like WeChat (Chinese citizens travelling abroad were able to make all payments without exiting the app), others are hierarchical and stratified. "Their plurality could mean that your transactional life is variegated, omnivorous, constantly shifting between different monies, different communities" [173]. It is like tasting the past full of tiered and stratified monetary orders as was well-described by Ferdinand Braudel and George Simmel. The difference being that the social media of money is so far private, surveilled, and rooted in data-driven business models. Past and future are reconciled by the transactional nature of the technologies, its novel forms, and implications in terms of inequalities (chaps. 2 and 7).

The story of the Chase Sapphire reserve credit card opens the third chapter on transactional identities with a detailed description of how a $450-a-year membership fee occupied a well-identified niche in the credit card market. Rewards were tied to share economy companies like Uber or Airbnb, and cash reimbursement and other perks such as skipping lines and entering exclusive Airline lounges were available. For the purposes of the book, the Chase Sapphire reserve credit card helps by outlining how financial identities are stratified on wealth as much as on specific individual characteristics that testify "you are interesting" [43]. An individual's credit history says a lot and qualifies them for the application. Yet, they also have to "react" to these systems through a combination of wealth and time in order to participate in them. Not only does the card say something about one's lifestyle; it is also telling about one's attitude to credit and debt. Credit cards have become a sign of privilege and access, of a stratified and transactional identity. For example, the "Chase Sapphire Reserve has become, like avocado toast, an accessory of the stereotypical entitled millennial" [65] while "the transactional identities performed by payments shape how other people see us" [48]. They are no longer individual but relational. The Chase Sapphire reserve credit card knits its users together as members of a transactional community, no less than state currency marks and unites

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citizens under a state-issued currency. Building on the disintermediation of state currencies through credit cards, the author leads us through the industrial ecosystem that sustains the specific transactional community of a credit card, revealing how "under the surface, different cards are imbricated in different infrastructural, economic, and discursive assemblages" [50] through open-loop card networks, issuers and merchants. Interestingly, the chapter also scrutinizes the history of checks, debit, pre-paid, secured and charge cards, whose differences are caught along with the emerging industry of fringe financial services [67]. Here, the link to inequality is evident as these types of cards have been expressly designed to meet the needs of those people who are not served by traditional banks and their products. Yet, eventually they are transformed from cash users to cardholders, giving them the opportunity to "participate in the conversation". However, it turns out that they are "nickel-and-dimed" [68] and, as legal scholar Mehrsa Baradaran points out, "one of the great ironies in modern America is that the less money you have, the more you pay to use it" [68]. The racialization of financial literacy and the marketization of the different types of cards to a variety of audiences are supported with many examples (from Walmart to the Kardashians), making plurality rhyme with inequality. Overall, different ecosystems, different individual attitudes toward debt, different levels of bankability and different laws merge into different transactional identities that interpret their cards either as a lifeline, a source of shame or an instrument of power and privilege [75].

With the same detail and passion, Eden Alexander, WePay and sex work are fully explored in chapter 4 relating to transactional politics. Eden started a successful crowdfunding campaign to pay the medical bills for a rare disease that sent her into coma until WePay, known for being payment service provider to the Occupy Movement, froze her account for violation of the terms of service. What is relevant here is the invisibility of infrastructures as long as they perform correctly. Similarly to what Susan Leigh Star states about urban planning without consideration for sewers and power supplies, only when critical infrastructures break do we acknowledge their existence and wonder how everything has gone smoothly so far without realizing their importance. More recently, the 2018 case of the Apple credit card showed how algorithms could result in unfair results in denying credit cards to women: the algorithms were developed on the basis of biased data about credit and occupational histories. It is not pure coincidence, then, to read about money and critical infrastructures at the same time: they are both noticeable when they fail. As John Stuart Mill argued, only ruptures and crises make us

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wonder about the origin and functioning of money. Failures highlight how important it is to be able to get paid by receiving money and how much politics is involved in digital payments. Through their differential classificatory criteria, digital technologies bind people within a category, which identifies who is, for example, able to apply for a Chase Sapphire credit card. Contrary to cash which works for everyone, digital payments may discriminate through transactional politics. In a way, the book reminds us that “to manage payment is to manage risk, and to manage risk is a way of doing politics” [92].

“To Venmo” is a new and commonly used verb for sending money, just as “to Google” something means to search for something or “to Facebook” someone means let us keep in touch. The history of Venmo “follows the typical life cycle of a social media company: it started as a start-up, it came up through the star system of incubators and venture-capital funding, and it was ultimately acquired by the entrenched tech giant PayPal” [21]. It was designed to look like a social media platform, and it represents a typical social media money. Venmo was designed on the understanding that one property of money is its sociality and its capacity to embed social details (like tastes, habits, geographies) in economic transactions. Thus, money is a remembering device. The chapter addresses the implications of transactional memories once they become public and privately owned and surveilled by companies. Financial details are shared among friends who *penny poke* each other, making it possible “to traverse the memories of the financial lives of others by making transactions visible, transforming them into a social stream” [110]. Pundits always interpreted money as a memory infrastructure—a memory bank that keeps track of relations of credit and debt, and manages past, present and future social relations at both the individual and collective levels. Digital technologies significantly increased this memorial capacity, eliminating the practical inconveniences of cash which is subject to wear and tear. Since the mid-20th century, innovations in checking disciplined the transactional memory of individuals. Early charge cards transformed this memory keeping into a luxury service. Debit cards automated the connection between institutional and personal accounting. With the Visa/Mastercard network, payment cards more broadly generated a massive amount of transactional data, mostly used for operational purposes. Of late, this data—transactional memory itself—has become an object of “speculative interest by Silicon Valley” [117]. The interest lies in transactional memories, in their value in the larger “political economy of transactional data analytics in the tech industry” [134] and the “social graph formed by connections, not just in

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what is said but to whom it is said" [135]. If cash, for many, is too forgetful, digital payments make money better at remembering while representing a holy grail for online marketers. A neat clash between security and privacy: a necessity against a luxury [129]. "Privacy becomes a question of control over transactional memory" [131]. The author only briefly mentions the Blockchain debate and its promises of a better money with a perfect transactional memory and a truly distributed ledger. Although it could have deserved a deeper analysis, I agree that "Blockchain offers [...] a mystique of innovation, a feeling of excitement, a whiff of the radical. In this sense, blockchain acts as a Trojan horse, enabling entrenched firms to create closed-loop loyalty systems while appearing to support an open, transparent, peer-to-peer technology" [168].

From transactional memories to transaction publics, chapter 6 guides us through new emerging currencies. Like previous DIY local currencies or other more structured complementary currencies (LETS, Sardex, Ithaca Hours, Bristol Pound), digital money (like Bitcoin among many) was aimed at representing a real alternative to state currency. As for the past, the plurality of currencies reflects transactional communities and their intents of overcoming "interrelated problems of value, identity, space, time, and politics" [143]. If Bitcoin still is the latest sensation in cryptocurrencies, loyalty programs are much more solid and widespread (like the Starbucks reward program or Sephora Beauty Insider Points). Although banal, loyalty cards have done what cryptocurrencies have not yet succeeded in doing: to scale up. They became the "mainstream form of digital currency" [146] in a "real competition with state-issued currency in the money space" [147]. Again, the issue of the plurality of money forms makes us reflect on an "historical reenactment" [154], rethinking the future by looking at the past. The central message here is about currencies as wallet gardens, their affordances and constraints, linked to different, non-alternative, de-territorialized digital moneys with transactional identities. As business models are being formulated and experimented by companies (for example, Facebook and its Libra) and regulators (e.g. the Swedish Central Bank and its digital currency E-Krona), the suggestion here is the search for novel ways of harnessing the potential for inequality and a novel tired monetary order, because "those who are poor in the mainstream economy aren't protected by status in the rewards economy". This last point goes back to the discussion of a possible Silicon Valley feudal order and the future trajectories of the "Enlightenment project of citizenship", which took centuries to extend to the means of payment [151].

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Kusimba offers a non-Western study of digital finance with a specific focus on mobile money in Kenya. In a country where, in 2007, 80% of Kenyans "did not use formal banking" [32], Safaricom rolled out M-Pesa that rapidly and surprisingly became very popular: in just one year it reached 2.5 million subscribers. To understand its success, we need to leave behind technical systems like ApplePay, Venmo or WeChat that work via a smartphone app and require a bank payment and credit card setups. M-Pesa is "a money transfer system that uses mobile phones and a network of human agents who cash in and cash out for customers, exchanging e-money as text messages for currency money" [26]. As mobile money, it only requires a mobile, common in Africa, Cambodia and Bangladesh. It has deep roots in airtime, which Kenyans still buy via scratch cards, which is a type of money with its proper relationships, networks and distributions. "It is a medium through which people create, calculate, and represent the value of their relationships" [30]. "While buying airtime is a chore, sending it to others through *sambaza* [a Swahili word for to distribute] is fun and a social connection in itself—and invests in the value of friendship at no extra cost. Airtime sharing is a widespread practice and can rekindle a connection with just a few shillings. Sharing and sending airtime has a variety of social purposes, from gifting, to repaying a debt arising from a past interaction, to flirting" [29]. Contrary to the Simmelian idea of money as a depersonalizing force, anthropologists have long ascertained that Africans prefer not to separate intimate and market spheres. "Material exchange defines who owes what to whom and has long expressed the value of people and social ties" [30]. M-Pesa captured the essence of airtime, "fixing it into a digital representation of the Kenya shilling" [32]. Mobile money has now become an "infrastructure that facilitates the flow of goods, people or ideas" [36], because it connects many other networks, for banking or ride hailing. The history of airtime teaches us that money is rooted and embedded in everyday practices to a point that "Kenya's digital financial system is still grounded in the everyday experience of money gifts and money messages—*sambaza*" [37]. Contrary to a techno-utopian leapfrogger narrative, cashless futures are far from being in sight. Rather, M-Pesa qualifies as a better form of money since it moves cash through human agents to where it is most needed. "The agent network creates inclusion for large numbers of customers who lack access to smartphone and Internet, who receive remittances on feature and basic phones, and whose immediate lives are largely cash-based. They are the link to the informal cash economy that enabled the digital network to first expand" [38].

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However, the scenario of financial inclusion for the entire population is far from a reality. Chapter 3 introduces us to important questions about inequality, the digital divide, and multiple visions of the future of money. “Innovators, entrepreneurs and development thinkers from both Africa and the West are reimagining African moneys” [38] through a promise of leapfrogging. The author describes how financial investors are fierce leapfroggers aiming at cutting off the agent network and replacing it with a full digital infrastructure. No matter the risks of deepening the existing digital divide, FinTech has found strong allies in Google and Facebook “who are eyeing Africa as the last frontier to further scale up a data-based economy” [38].

Then she moves onto describing how relevant the problem of infrastructure is: not only digital, but also urban (health, electricity, water) infrastructures are unevenly distributed. Innovation in Kenya is, overall, a double Janus with a frame of innovativeness and successful digital solutions. The other side is one of “start-ups not meeting expectations and [...] use of digital finance not yielding evidence of material benefit, especially for the poor. The high cost of services and the digital divides created by the struggle for access are ever more apparent. Digital microloans caught on quickly but have led to widespread indebtedness and questionable uses of consumer data. Hacking and scams are common” [51-52].

In analogy with the previous book, the issue of the politics of infrastructure is central in understanding the functioning of the Digital Savanna. Chapter 4 addresses the core of its ecosystem since “who owns, regulates, and profits from digital finance is fueling public debate” [53].

The author makes the concept of cultural wealth central to her description and analysis of the Kenyan digital ecosystem. In anthropology, cultural wealth refers to “the symbolic qualities of goods and services, their meanings, cultural and historical contexts, and their rituals of use are an important source of their value” [53]. As for the leapfrogging vision, the idea of digitalized cultural wealth (expurgated of its more human and social aspects) came to terms with the reproduction of divides and inequality. As a matter of fact, dominant players in government and finance are even more connected and promiscuous as digital payments are considered more covert than cash handouts. It is no surprise, then, to learn that President Uhuru Kenyatta’s family owns a large share of CBA M-Shwari—a digital loan product offered through the Commercial Bank of Africa (CBA) on the ubiquitous Safaricom menu. Also in a digital environment, local struggles, corruption, and political patronage are a central part of the cultural wealth narrative.

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Chapters 5, 6 and 7 are enjoyable and very illustrative readings covering the forms of money through crucial concepts such as wealth-in-people, heartholds and multisited families. Wealth-in-people describes "a world in which rights in people are the main basis of prestige, power, and access to resources. Consequently, people seek, claim, and call on rights in others—to their labor, support, reproductive capacity, or property" [68]. In particular, money is used to shape ties of obligation, debt, and alliance with others to "do things with, for, and through other people. Money—whether goats, currency, or digital money—is used to influence and mobilize others, and draw on their labor, knowledge and skill, loyalty, affection, and material resources" [68].

As "money is still incorporated into the moral economy of wealth-in-people" and rituals are "a financial institution that transfers wealth across the generations" [76], the author describes in great detail how rituals serve to display success and prestige, create opportunities for entrepreneurialism and gain, coordinate plans around education, migration, and family investments, dispute social hierarchies, and recognize new identities and solidarities. "Wealth-in-people explains the popularity of digital money" [22] and how it is used in an array of social practices to build relationships that channel material value. Remittances are used to map social graphs about networks of people that reciprocally send money to each other. The emerging patterns trace the "social obligations to heartholds of siblings, mothers and mother's kin" [95] through generations and time. Heartholds reference the social power that African women derived from food and cooking, paving the way to local insights into gendered patterns of e-money circulations in Western Kenya. Usefulness, generosity, and reciprocity are continuously reimagined and expressed.

Chapter 7 draws attention to paths of money circulation aimed at belonging, surviving, and getting ahead. "Networks provide material support and can generate value over time in savings groups, financial clubs and cooperatives, welfare associations, and other financial groups" [103]. Chapter 8 offers an overview of the strategies—most used with mothers, fathers, friends, and co-members—underlying the moral weight and social dilemmas of these negotiations. Detailed descriptions of deliberate self-exclusion practices from financial networks reveal the "fragility of wealth-in-people" and the "dilemmas of distributive politics" in informal networks [122].

A fine description of the strategy of turning one's mobile off demonstrates a common way of finding relief from constant requests for money or attention from personal networks: technology helps in enacting and sustaining "strategic ignorance". If avoidance hits you, you have the

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chance to turn to digital microcredit. "Digital debt offers immediate, private remittances over the phone, and it promises some detachment from the negotiations and shifting readjustments of the informal sphere" [141]. M-Shwari is a digital microlender that processes approximately 3 million digital loans per month, and chapter 9 offers an interesting moral evaluation and reading of this phenomenon.

In contrast to Swartz's book, which is high in detailed critical analysis but low in alternatives or better forms of digital money, Kusimba's work has dedicated two chapters [10 and 11] to concrete examples of how money could be reimagined. Chapter 10 follows the history of M-Changa as a crowdfunding platform and the Gates Foundation's project to scale it up for financial inclusion. Building on behavioral economics and human-centered design principles, the main idea was to digitize fundraising by means of a crowdfunding website through a process of coordination of social and technological infrastructures and networks. The chapter offers insights on the reasons for its failure. Despite the well-known technological divides, "the social infrastructures of fundraising were the more profound reason why the crowdfunding model did not catch on with the low-income customer segment" [177].

As is often the case, an erroneous initial assumption was that "technology could nudge the speed and volume of material value flowing in social networks" [182]. Yet, technological boosts often collide with "the logic and the practices of wealth-in-people". This specific mode of accumulation is "grounded in the long term, and in social power and hierarchies of status and reputation" [178]. However, these networks of wealth-in-people "cannot circulate value they do not have" [182], and they end up "being depleted by debt rather than seeded with credit" [182].

These last two chapters wrap up Kusimba's multidimensional work underlying how money could be reimagined to be a "fare-free channel and a public good" [187]— a public infrastructure led and delivered by the Kenyan government to overcome stereotypes about corruption and privatization. The opportunity to reimagine money is a concrete one as money transfer has become a medium of everyday relations of friendship and intimacy and, hence, a deep part of Kenya's national identity and cultural wealth. Rural areas, through family networks shaped by distributional labors of grandmothers, young men, and others, have become more central in the money conversation through remittances. Networks of wealth-in-people play a daily role in sustaining financial innovations. At the same time, these networks have ensured the overall functioning of e-money through a fundamental distributive logic that made up for the

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digital divides and financially excluded. Overall, there are (technological, social, identity related) grounds to rethink the Kenyan experimentations in order to further develop a human-centered technology-for-development that is reflective of specific social and cultural models.

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https://doi.org/10.1017/S0003975623000103 Published online by Cambridge University Press