Contents

List of Illustrations vii
Acknowledgments ix

Introduction. Money and Finance at the Margins
Smoki Musaraj and Ivan Small 1

Part I. In/Exclusion
The Question of Inclusion Ananya Roy 19


Chapter 2. Capital Mobilization among the Somali Refugee Business Community in Nairobi, Kenya Kenneth Omeje and John Mwangi Githigaro 44

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 66

Part II. Value and Wealth

Chapter 4. Dhukuti Economies: The Moral and Social Ecologies of Rotating Finance in the Kathmandu Valley Sepideh Azarshahri Bajracharya 91

Chapter 5. Chiastic Currency Spheres: Postsocialist “Conversions” in Cuba’s Dual Economy Mrinalini Tankha 108
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 Evidence on Game Networks to Develop Practical Design Guidelines  
Ana María Echevery and Coppelia Herrán Cuartas  

Afterword. Monetary Ingenuity: Drink It In  
Bill Maurer  

Index