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Crowdfunding care in Kenya

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ABSTRACT

Crowdfunding to support personal and medical needs has risen in popularity in recent years. Many sociologists are critical of needy individuals' turn to online fundraising, seeing it as a response to deficits in health care and social protection, and arguing that it may widen social inequalities. Most of these studies have taken place in the United States, China, and Great Britain. This paper explores crowdfunding in sub-Saharan Africa, offering us an opportunity to rethink the context and value of crowdfunding and its relationship to family and friend networks, philanthropy, and charity. It also examines how online crowdfunding relates to cultural ideas about dependency and care. Based on my ethnographic fieldwork at the Nairobi crowdfunding platform M-Changa conducted from 2016 to 2021, I describe how social entrepreneurs, women, and NGO representatives raise money for philanthropic initiatives, medical and education costs, family rituals, and COVID-19 relief. The paper reveals the diverse financial relationships, identities and goals emerging on the platform. Reflecting on this diversity of caring finance, this paper then explores the ambiguous commercial, social, and political potentials of crowdfunding as peer-based digital finance in the Global South.

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Introduction

Sociologists see the global rise of medical and donation crowdfunding (Langley and Leyshon 2017) as a response to neoliberalism and austerity – in particular, to underfunded health systems and social inequalities in the USA, United Kingdom, New Zealand, and China (Coutrot 2020; Jin 2019; Starling and Wardell 2020). In the US, race and class differences produce stark disparities in the amount of money online fundraising generates (Berliner and Kenworthy 2017, 2019; Kneese 2018; Paulus and Roberts 2018). Crowdfunding appeals use emotionally provocative pictures and stories to inspire giving (Kneese 2018) based on positive personal qualities of askers (Berliner and Kenworthy 2017; Farnel 2015) and implicitly involve race, disability, and illness in 'hierarchies of deservingness (Kenworthy 2018, 176).' Algorithms promote certain fundraisers over others, fraud is difficult to identify, and privacy can be compromised (Bennett, Chin, and Jones 2015), furthering disparities in the amount of money fundraisers collect. On a policy level, crowdfunding may devolve responsibility for care away from governments and the public sphere, encouraging 'a shift in public attention away from *social suffering* and towards *individual struggling* in response to health crises (Kenworthy, Jung, and Hops 2023, 3).' In sum, critical scholarship argues that crowdfunding enacts a neoliberal ideology, profits from personal misfortunes, and relocates the collective responsibility for health on to individuals.

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Many critiques of crowdfunding are universalizing in their assumptions, and implicitly compare medical or charitable crowdfunding to a standard of equity and public responsibility that one might expect in a well-off country's health or social protection system. In this paper, I argue that scholarship decrying the rise of crowdfunding in a world of structural inequalities – however well-intentioned as critique – also misses the point of how people care with it, and how campaigners and donors realize or fail to realize diverse identities, relations, and aspirations. I suggest that crowdfunding is of scholarly interest for the political potential and ethical limits it may create. Along with Tooker and Clarke (2017), I ask, if peer-based or 'relational finance' like crowdfunding seeks to support social bonds and solidarities, in what ways does it succeed or fail?

Kenya's formal education and health systems have always been fragmentary, exclusionary, and shaped by colonial legacies, class inequality, and patronage politics (Alwy and Schech 2004; Künzler 2016; Prince 2014; Unterhalter et al. 2012). As such, Kenya offers a fresh perspective on fundraising beyond the critique of neoliberalism in the West. Unlike the citizens of many Western countries, who may have some access to private and public health insurance, most Kenyans pay for health care out of pocket. They remain cynical that their government would care for their health or education needs, despite some progress towards public health insurance (Muinde, Victoria, and Prince 2023). In such a setting of extreme social disparities, crowdfunding is being adapted into changing practices, norms and values around money and care, suggesting new political and social potentials in the practice of online asking and giving.

Furthermore, Kenya is a post-colonial country with a longstanding local culture of caring with money as an 'everyday economic project (Brown 2020, 246)' for both men and women. Here, care is a collective activity that grows family and household assets over time (Gray and Gulliver 1964). Since the early twentieth century, money has been an important medium of care in East Africa (Ross and Weisner 1977; Schmidt 2017). Kin and friends help each other to acquire food, medicine, and school fees or to marry and bury elders (Hakansson 2019). Money donations at life cycle rituals and in times of crisis have long been important expressions of care and belonging; furthermore, they establish claims to collective assets and family property (Gray and Gulliver 1964; Kusimba 2021). In recent years donating activity takes place increasingly through digital platforms such as mobile money and WhatsApp.

The way that Kenyans center care as intrinsic to economic life provokes anthropologist Hannah Brown (2020) to rethink the concept of care. In the West, capitalist production is tied to a sexual division of labor, where women's unpaid domestic activity is distinguished from formal economic activity given value in the market. As a result of this sexual division of labor, caring activities are devalued and associated with dependency and domesticity (Tronto 1993). Well-intentioned feminist critiques affirm the value and inescapable necessity of care to life in the world (Puig de la Bellacasa 2017). However, approaches to care may unintentionally perpetuate a 'hostile worlds' mindset (DePalma 2020; Zelizer 2005, 28–29) that assumes that care and economy are antagonists, and that capitalism can only hurt or exploit care and emotions. Such assumptions are often implicit in the negative view of crowdfunding. But in Kenya, as Brown argues, care is considered intrinsic to economic, productive life, offering a potentially different context for considering how the relatively new practice of raising money online relates to institutions of philanthropy and charity, cultural ideas about dependency and care, and debates over who should care.

In this paper, I will first describe the context – digital finance in Kenya. On this financial frontier (Ortiz 2023), the goal of financial inclusion – to make consumer finance benefit the poor and unbanked while still being profitable for providers – animates investors, designers, politicians and bureaucrats, development professionals, and technology and financial stakeholders (Schwittay 2011). But inclusion has proved elusive; I discuss a failed effort to scale the Nairobi-based crowdfunding start-up M-Changa that brings to the fore the many barriers facing Kenya's nascent digital economies. Then, I evaluate the platform as a type of 'relational finance' – a term for digital finance platforms that emphasize connecting peers to each other, rather than to banks or providers (Tooker and Clarke 2017). While all financial relations are social, relational finance explicitly purports to support solidarities and positive social bonds; examples include peer-to-peer lending, crowdfunding, and mobile money (Nelms et al. 2017; Rea and Nelms 2017). Describing their relationships, activities, goals, and identities, I explore how M-Changa fundraisers care. What kind of care emerges? Who cares for whom, and with what results?

I show that M-Changa fundraising is built on a longstanding culture of caring with money. Campaigners and donors care for their own friends and kin as well as for needy others, creating new identities, solidarities, and goals. Matriarchs, dynamic social entrepreneurs, COVID-19 activists, and NGO professionals respond to family and community calls for help, build solidarities, support charity organizations, and reimagine the decolonization of philanthropy. Most campaigns elicit funds from personal networks, often by combining crowdfunding with in-person events where families and communities contribute money. Other fundraisers cultivate an online presence and strategize to expand network connections to the viral crowd or to distant others.

Its novel context aside, M-Changa's diverse users still confront dilemmas and questions familiar to care economies and to crowdfunding. Who should care, and for whom? Debates over responsibility, deservingness, and empathy play out in the context of contemporary Kenya's extreme social inequalities, ethnic divisions, and rural marginalization. However, by marshaling philanthropic commitments for the needy, the platform creates a political potential for social change and has attracted new users through various digital media. Furthermore, highly successful fundraisers, who are often women, use cultural scripts to mobilize donors for personal and community needs, creating new financial performances (Wherry 2017) of trustworthiness and leadership. In sum, M-Changa's project of scaling and inclusion largely fails. But the platform shows how local worldmaking and agency shape the ambiguous benefits of an experiment in relational finance.

I collected many of the research findings presented here during my experience as a paid ethnographic consultant to a 2015 multi-researcher design effort funded by the Bill and Melinda Gates Foundation (Changa Labs et al. 2019). As one of the study lead researchers, I conducted interviews with 60 people and two focus group discussions with users and company founders. I also documented local giving cultures and attended fundraising events and a user experience convention. The study also analyzed the size, speed, composition, and productivity of campaigns. In addition, in 2020 and 2021 I attended four company-led webinars and conducted five Zoom-based interviews with two M-Changa campaigners, Asha Jaffar and Eric Njoroge, and three interviews with one of M-Changa's founders involved in COVID-19 fundraising.

The setting: Digital Kenya, M-Changa, and financial frontiers

Digital Kenya

Digital economies have been on the rise in sub-Saharan Africa since the advent of mobile phone networks in the early 2000s. Airtime for pay-as-you-go phones, sent and shared among dispersed friends and relatives, became the world's first digital currency (Connolly 2014) and led to the 2007 introduction of M-Pesa (Morawczynski 2009). This popular money transfer service allows friends and family to send and receive money via mobile phones, and has greatly expanded consumer banking (Yenkey, Doering, and Aceves 2015). Over the past two decades, commercial and development interests have invested heavily in mobile and digital finance in Africa. Building on these digital payment networks, global investors, philanthropic and development trusts, governments, and commercial and corporate technology interests (Goey 2015; Kumar and Brooks 2021; Stotz and Lai 2018) aspire to create a scalable market network for sub-Saharan Africa with lower start-up costs and cheaper services. The hope is to replicate the rapid scaling of digital platforms in countries like the United States. To be profitable in poor countries, companies hope to attract large numbers of low-income customers who pay very small transaction costs at 'the bottom of the pyramid' (Prahalad 2005). As elsewhere, investor, business, and commercial interests' imaginings of the cultural and social needs of the 'other' shape the design of financial products (Ortiz 2023). In African

Fintech, such ideas have focused on the unbanked and poor as people needy of financial products for their economic agency (Johnson 2016; Schwittay 2011).

Proponents of the digital economy in Kenya hope it will build economic networks, meet consumer needs, empower women and rural households, and support market efficiency and richness (Ndemo and Weiss 2017). Kenya's Central Bank governor argued that Fintech 'has the potential to propel the continent to higher levels of savings, investments, employment, and inclusive growth (Ndung'u 2022, 1)'. Development and commercial banking interests hope to expand access and deepen the use of capital, credit, and employment to drive economic growth and alleviate poverty (Pollio and Cirolia 2022). Technology hubs in Cape Town, Nairobi, and other cities explore how digital innovation start-ups can solve local problems around transportation, housing, and service provision. Innovation combines entrepreneurial and business goals with a pro-poor focus on engaging communities in development through social design (Schwittay 2014).

M-Changa

On this landscape of Kenya's technology hub, M-Changa is one of many digital platforms, and the largest digital crowdfunding platform in sub-Saharan Africa. M-Changa's campaigns raised a total of US $200,000 per month in 2020. Founder Kyai Mullei, assisted by his father and former Central Bank of Kenya governor Dr. Andrew Mullei, brought in American CTO Dave Mark when the company started in 2012. Initial funding came from $70,000 of Mark's personal funds and $35,000 from a VC firm called Innovations for Africa (Dave Mark, personal communication). For most of this decade the company has had six employees (Kusimba 2021). M-Changa's customer base is urban, educated, and centered on Kenya's active, mostly urban Twitter/X and Facebook communities of about 50,000 people which emerged after 2008, when post-election violence inspired new online social media communities (Nyabola 2018, 101; Kenya's population is 50 million). On the platform, family and friends fundraise for medical needs, schooling, and rituals of the life cycle. In addition, NGOs, often with international ties and funding, seek support for local projects from food giveaways to food drives to schoolbook funds. Finally, local social entrepreneurs (Ghosh 2017) and activists use M-Changa, mobilizing support for personal causes, such as food for needy families and schoolchildren. Fundraiser leaders and donors communicate in person and via widely shared links, emails, SMS, WhatsApp messaging, the M-Changa website, and telephone calls.

M-Changa users can create accounts to keep track of their campaigning and donating. Fundraiser feeds inform participants about donations, and donors are also informed about the relative rank size of their donations. From this perspective, online donating is akin to donating in person to events like funerals and medical fundraisers. But M-Changa can also aggregate donations sent in via mobile money, bank drafts, Visa/Mastercard, and PayPal into a custodial account. For each campaign, M-Changa keeps an online ledger of donations including the donor name, date, and amount, which the lead fundraiser can access and share with up to three treasurers. All four can withdraw funds. Campaigners can also send 100 free SMS appeals per fundraiser and can easily share the fundraiser link on Facebook, Twitter/X, and WhatsApp. M-Changa also flags potential fraud on their platform such as SMS messages that promise gifts. Finally, in a financial sector rife with fraud, M-Changa attempts to improve trust in fundraising by verifying and posting supporting documents such as medical bills and death certificates.

M-Changa's two customer service agents provide hours of assistance, helping campaigners with the many embodied skills and labors that fundraising requires. The agents assist users to develop strategies for linking M-Changa to social media, explain campaign kinetics and the importance of early momentum, suggest face-to-face events, and help craft and share emotive stories – the short paragraphs describing a campaign's purpose that are meant to spur compassion and giving (Kneese 2018). M-Changa has also produced a series of didactic webinars available on YouTube that aim to impart social media and accounting skills. The webinars emphasize the importance of frequent communication, daily and complex coordination of information across digital platforms and everyday life, and thick social and online networks.

Of 9,000 campaigns conducted on M-Changa between August 2012 and August 2018, half were for medical needs; another third supported funerals, weddings, graduations, and coming-of-age events. Finally, charitable concerns, NGOs, church and community groups, and business pitches made up the rest. M-Changa makes money by charging a fee equal to 4.7% of the total amount of money raised when a campaigner cashes out the accumulated sum. In the company's first six years, its customers fundraised about US $3 million (Changa Labs et al. 2019).

Scaling M-Changa?

In the company's third year, 2015, the Bill and Melinda Gates Foundation funded a proposed design effort at M-Changa, to increase fundraiser productivity and scale the platform to an untapped 'low-income' market. On the face of it, M-Changa seemed an ideal commercial proposition for scaling financial inclusion, as crowdfunding's connection to cultures of collective family life would have relevance for unbanked or other marginalized people. Could the platform improve its results and expand beyond its existing base? M-Changa's existing customers were largely banked individuals with tertiary education who owned cars and laptops, which are rare in Kenyan households. Most used digital credit and many were members of savings groups. In other words, they were not outside of finance but quite the opposite – their material resources were highly financialized and illiquid. At the same time, M-Changa users had central roles and distributive responsibilities to their social networks. Most complained about receiving frequent, even daily requests to contribute to fundraisers through SMS or WhatsApp.

Not surprisingly, M-Changa fundraisers often yield poor returns. In its first five years from 2012–2017, only about one-third of M-Changa's 9000 fundraisers had raised more than US $50, and only 25% of funeral campaigns raised more than 75% of their target (Changa Labs 2019). Among these, medical campaigns received the most contributions, with an average of 81 different donors per campaign and an average donation of $10.00, while funeral fundraisers averaged 49 donors and average donations of $15.00. Funeral campaigns came closer than medical or wedding fundraisers to reaching their targets. Furthermore, M-Changa had largely failed to achieve popularity beyond its urban clientele.

To improve fundraiser productivity, the Gates initiative added behavioral economics-based nudges to the user experience (Donovan 2018; Johnson 2016) such as digital reward icons shaped like gold medals and reward ribbons, but these had no significant effects on money raised or the number of donations (Changa Labs 2019). The study paid 'low-income' residents from a nearby informal settlement to participate in experiments and interviews – making the poor into disruptive designers (Schwittay 2014). But these residents of Kibera, a low-income settlement where many tech designers in Kenya go to find participants for experimental studies (Poggiali 2016), expressed little interest in M-Changa or in fundraising. They lacked desktop computers and smartphones, where the M-Changa interface is easiest to use. They lacked access to scanners for documents needed to verify fundraisers. They balked at a 4.7% fee, and wondered aloud if M-Changa was a financial scam.

To make M-Changa more appealing to customers, designers considered reshaping customer service around more flexible reciprocities – pay-what-you-want pricing, which may bring in new customers and increase loyalty (Egbert 2017) or a delayed payment model in which M-Changa would join fundraisers and circulate money as a member. This service was modeled on the way that low-income families often contribute or circulate funds to help each other meet everyday needs. The designers called this hypothetical service '*changa dogo*' or 'contributing a little.' The redesign also experimented with allowing fundraiser leaders to include traditional, in-kind gifts such as goats on the M-Changa ledger. However, prospective users were concerned that they would owe 4.7% of a goat to the platform – and M-Changa's accountants worried about what regulators would say about incorporating in-kind gifts into fundraising ledgers. The redesigns also had unknown implications for revenue and employees expressed concern about how their salaries might be affected by an experimental commercial model.

In the end, none of these redesign ideas were implemented. The collision between a 'pro-poor' design vision on the one hand, with the realities of social and class inequality, digital divides, and M-Changa's business model and regulatory environment, on the other, made most of the redesigns unworkable. Instead of scaling across social class fault lines as hoped, the platform encountered barriers of affordability, relevance, and trust as it tried to reach out to low-income urban customers. Crowdfunding is, of course, far from being an alternative financial circuit. It connects to mainstream financial streams and flows (Langley and Leyshon 2017) and needs to profit by monetizing care relations. This failed effort to scale M-Changa across Kenya's yawning class divide refutes the inclusion narrative and questions the easy scalability of a 'bottom of the pyramid' approach to growing Kenya's consumer finance sector.

Digital Kenya as a financial frontier

As inclusion has failed, Digital Kenya (Ndemo and Weiss 2017) instead produced a complex landscape. The lives of many start-up platforms here are often short– services promising ride-hailing, food delivery, and peer to peer lending struggle to be relevant, affordable, and trustworthy enough to attract and keep customers (Kendall 2020). At the same time predatory loans and overdraft services are widely popular, raising concerns about digital divides and the economy of desperation these often unregulated apps support (Gubbins and Heyer 2022; Manuel 2019). As Kenyan finance interventions bear unexpected fruit, digital Kenya emerges as a financial frontier (Ballestero, Muehlebach, and Pérez-Rivera 2023, 312), where 'financial investments spread into new terrains under varied motivations and with unpredictable consequences.' Financial frontiers are open-ended. The goals, products, and designs of political, development, and commercial interests confront the unpredictability of local barriers and worldmaking (Frost and Frost 2021; Musaraj and Small 2018; Pollio 2022). Indeed, while the Gates Foundation grant failed to arrive at a scalable model, the M-Changa platform nevertheless continued to grow in its own way, steadily building customer base and revenue and expanding into South Africa, Ghana and Nigeria after 2018. It maintains a loyal and repeat customer base that regularly inspires high-profile Kenyan fundraisers**.** An ethnographic examination like the one that follows can reveal the often-ambiguous dynamics of frontiers and platform biographies (Burgess and Baym 2020).

Relational finance and care on the M-Changa platform

Fundraising as relational work

Much of M-Changa caring is embedded in a historical setting of caring with money. Money shared in families enables care work – it pays for school fees; enables food, medical care and medicines; pays to clean, wash and feed people, and pays for for farm labor. From the early twentieth century, urban workers sent cash remittances to rural homes through the mail or with friends and relatives traveling home. Remittances showed a migrant's care and concern even more than a personal visit (Ross and Weisner 1977).

Today, digital money networks have accelerated money circulations. Participating in mobile money social networks that send, share and pool money is a social norm upheld through everyday discourses and Christian and Muslim teachings (Kusimba 2021). God works through people to distribute money to people in need; money transfer gifts are a sign of a socially connected person who is cared for. Everyday finance often involves contributing to groups for everyday needs, medical care and school fees, to pay for documents or make bail, or for savings group or funeral contributions. Money transfer tills often connect to groups on WhatsApp – a cross-platform messaging app used with smartphones. As one M-Changa user noted, 'Our first response to any health problem is to organize a WhatsApp group.'

When money is scarce and obligations are many, money circulations upheld by social norms provoke conflict and negotiation over care arrangements and responsibilities. Remitted money may absolve high status people or migrant workers from responsibility, but at other times sending money confers blame (Kusimba 2021). Money can support, condole, or comfort, but also bring disappointment, jealousy or bitterness. Living with such frequent solicitations, people leave their phones off, lie, or even change their numbers to avoid requests for money. Obfuscation and strategic ignorance help some people avoid powerful social norms to give (Kusimba 2021; Wherry, Seefeldt, and Alvarez 2019).

This cultural milieu where money is a medium for negotiating and contesting care shapes the meanings, values, and social norms that inform fundraising. As Viviana Zelizer (2005) and others have elaborated in the theory of relational work, actors build financial ties by negotiating the moral qualities and meanings of exchanges, and by deciding what kinds of currencies are appropriate to diverse kinds of ties (Bandelj 2020). Relational work is also a performance (Wherry 2012), meaning that people create identities and emotional bonds in economic ties. These performances build relational qualities like trustworthiness. Fundraisers are thus marked with meanings, goals, desires and identities. In what follows, I will examine four aspects of caring finance: family solidarities, social entrepreneurs, building trust, and COVID-19 activism and philanthropy.

Fundraising work, rituals, and family solidarities

Much of M-Changa caring is grounded in longstanding family and community fundraisers called *michango* (to collect) or *harambee* (let's pull together). These occasions 'are moments of the life cycle (and) culturally meaningful and enforced in overarching moral structures . . . that shift financial decision-making towards the collective and longer-term (Wherry 2017, 59).' Funerals, weddings, and coming-of-age rituals involve hundreds of people and entail renting hotel space, feasting siblings, friends, teachers, and relatives, and funding travel from rural areas or internationally. Graduations, weddings, and funerals are more than 1/3 of all M-Changa fundraisers and often the most successful campaigns, leveraging dense family circuits. These financial rituals mark structural time and establish roles and obligations. Guests rise to speak individually in order of generation and seniority. Similarly, M-Changa's founding narrative also refers to the family as a moral economic unit for collecting and distributing funds. Dr. Mullei explained that the idea for a crowdfunding site came from a family school fees fund, showing me the fund's Excel file along with a seven-generation family tree.

Fundraisers are important for this community – a comparatively affluent, yet vulnerable and status-conscious urban middle class who make up M-Changa users. M-Changa users easily qualify for bank loans – but often prefer to mobilize family and community resources for medical and funeral needs. In interviews they contrasted a financial sector rife with fraud and fees with the security and flexibility of social networks. Inequalities based on age, social standing and economic resources undergird patron-client relations, where high status individuals frequently respond to emergencies and needs of subordinates with money and social support (Neubert 2019; for Nigeria, see Smith 2017). The prestige carried by a family's most prominent members often masks the material precarity effecting other members. For example, Dr. Andrew Mullei once left the office early to visit a relative in the hospital. Despite his family's prominence, he explained that without an advocate, his relative would languish in the hallway without seeing a physician.

Participation in these events and contributions of cash or in-kind goods at them establish an individual's belonging and their claims to family resources. Attendees make contributions publicly and at planning meetings precede these events, and they share the M-Changa fundraiser link. Furthermore, many others donate in-kind gifts, including time, ritual animals, cooked food, gifts and labor to events and fundraisers. The M-Changa custodial fund thus collects only the digital money portion of the value that family rituals bring together.

Fundraising reinforces a person's position of authority in family life. M-Changa user Mary, for example, is a resident of one of Nairobi's more affluent suburbs and is married to a lawyer. She has set up six fundraisers; the first raised 50,000 Kenya Shillings (US $500) for repairs at her alma mater, a top high school. She has helped friends and relatives with medical costs and international travel for funerals. As a keeper of family histories and structural time, rituals are central to her fundraising, including her daughter's coming of age celebration. She links M-Changa to her WhatsApp groups, church groups, and savings groups.

M-Changa's women customers are its most successful. Customer data show that fundraisers that raised the most money, the most quickly, and from the most contributors, were more than twice as likely to woman-led (Kusimba, Kunyu, and Mark 2016), and often gained momentum from generous early donations from other women. Young and old women customers alike are good fundraisers; to support her grandfather's funeral, a granddaughter sent a single WhatsApp message that generated more than 100 donations totaling US $1000 in just one week.

Social entrepreneurs and activists: the viral crowd

Some M-Changa campaigners go beyond friends and family, using social media to reach distant others – the online 'serial crowd' (Kear 2021, 2). Social entrepreneurs (Ghosh 2017) apply business models to development problems and are on the rise in the Global South. Campaigner Frances Amondi started the Cup of Uji (porridge) charity in 2011. By 2020 the charity fed more than 10,000 students a day and ran scholarship and mentorship programs in partnership with international philanthropic NGOs. Unlike Mary, who uses WhatsApp and Facebook to expand her donors through existing contacts, Amondi has a social media-driven strategy to reach donors on Instagram, Facebook, and Twitter/X. 'On Facebook, you think no one is watching, but 30 people have engaged with your content and saved your poster. A stranger might get interested and chip in. Keep sharing. Keep sharing,' he counseled in an M-Changa-led webinar.

A globally publicized M-Changa campaign by journalist Asha Jaffar during the COVID-19 pandemic raised money to bring rice, flour, sugar, and soap to families in the Nairobi area of Kibera where many desperate and hungry informal workers were locked down, and two of them killed after a food giveaway ignited a stampede. Jaffar began her M-Changa fundraiser among family and immediate friends, urging them to send whatever they could. Her social media strategy involved demonstrating the drive's activities and impacts, tagging the digitally influential in photos – ('Tag people you know. You never know – it might land with another influential person') and giving frequent progress updates for supporters, including photographs of food distribution and numbers of families assisted. Police assaulted Jaffar as she distributed food, saying she disobeyed the unpopular lockdown curfew – an incident widely shared on social media and reported in the New York Times (Dahir 2020). By December her Kibra Food Drive had raised $33,000, enough to bring three weeks of food to three thousand families.

The relational labor of trust

Trust is at the center of successful fundraising, and fraud its biggest risk (Cadogan 2020). M-Changa's most important service to customers is document verification – they regularly refuse fundraisers that fail to provide legitimate death certificates or hospital bills. Unlike the crowdfunding platform GoFundMe, however, M-Changa will not refund any of the 4.7% fee if a user is defrauded by a fake campaign.

Interpersonal trust is therefore a big responsibility of campaigners. Trust is not an already-existing resource– it is an active claim made using diverse media. As Nancy Baym (2015, 15) writes, digital media require their own labors and forms of being authentic. A convincing digital presence needs 'regular, ongoing communication over time to build social relationships,' a 'genuine' character, 'the right style and aesthetics' and the ability to present and sell one's cause without appearing to be self-serving.

M-Changa's women users explain that trustworthiness comes from showing one's vulnerability. Asha Jaffar of the Kibra Food Drive grew up in Kibra as a member of its long-marginalized Nubian minority. She began fundraising with her own friends and family, knowing they would spread the word. The police beating demonstrated her commitment and her willingness to risk bodily harm to help her community. Similarly, matriarch Mary makes a point of being there for her women friends in need and sharing her own problems and concerns. She argues that it is 'easy for women to ask' – as they have little social prestige to lose. Indeed, theories of interpersonal trust emphasize the willingness to show vulnerability and to risk losing something of value if others do not also give (Mayer, Davis, and David Schoorman 1995). Put another way, campaigners show empathy as an embodied 'co-experience of another's situation' (Breithaupt and Hamilton 2019, 10).

Amondi also convinces donors of his personal commitment. Cup of Uji's origin story features prominently in his fundraising – as a student, Amondi and a few friends used their student stipends to begin the charity and moved out of student housing to share a humble flat when they began the program. His social media interactions are 'continuous and interactive (Baym 2015, 15).' He advised, 'Make use of your social media handle. Wherever you go, talk about what you do. Those strangers will turn into friends and then they will turn into contributors. Don't give up.'

Transparency is also key to relational labor in fundraising. Mary cooperates with up to three co-treasurers. Together these four people share a fundraiser via SMS and social media, organize events, see donor names and amounts, praise and thank donors through SMS, and cash out a fundraiser. As Mary shares the fund ledger, she 'shows the process is transparent and trustworthy . . . it reflects on me positively and makes me trustworthy to the committee. Sharing the link is the buffer between me and the process.' Jaffar posted photos of beneficiaries and foodstuffs distributed. Amondi connects his M-Changa campaign to his followers on Instagram, Facebook, and Twitter, where photographs of feeding initiatives in action provide 'accountability' and 'evidence of follow-through.' Frequent, small donations, photographs, and numbers of students fed adorn his Twitter/X feed. He enumerates how many students received porridge or sanitary pads to show how beneficiaries increased over time. He summarized his approach to relational labor: 'Show competence, consistency, and transparency.'

By matching exchanges to norms, meanings, and values, relational labor creates diverse identities in interpersonal ties (Bandelj 2020). Serial campaigners like Mary build reputations as trustworthy problem solvers and leaders. Mary mobilizes more people and money with each fundraiser, brings more close friends to leadership committees, and deepens and extends her personal networks with each campaign: 'Now people know me from school, from church, my neighbors, even back home.' She knew she had become someone important in the eyes of others during her own time of trouble – her father's passing. 'When my dad died, they really rallied. People I had not seen for years contributed, because of who I am to them.' Mary opined that women are better at the vulnerability essential to relational work around trust. 'Men do not want to appear weak. Their way of dealing with (problems) is to have a drink.'

Amondi performs a somewhat different identity – that of a charismatic, online social entrepreneur – '(an) individual with an idea whose creativity, ethical drive and dynamism connects (them) with similar individuals around the world (Ghosh 2017, 562).' His daring, dramatic fundraising has connected to celebrities and even Kenya's President Jomo Kenyatta in order to drive virality: 'In 2014 I did something crazy. I went on Twitter at 1 am and tweeted at the president of this country. In less than 5 min his head of communication called. I gave him all the details of what I was doing. The effort to scale (the feeding program) to the entire school went out over the President's Twitter. By morning we had enough funds to scale up to the whole school.'

COVID fundraising: building new philanthropic networks

Just as the failed Gates scaling effort was wrapping up final reports, the 2020 COVID pandemic and lockdown hit Kenya – and ironically inspired a burst in giving activities on M-Changa, bringing new networks and identities to the fore. Disasters upend normal life, introduce new risks, and 'intensify both social solidarity and social conflict' (Tierney 2007, 512). Beginning in March 2020, Kenya's coronavirus responses included curfews, social distancing requirements, and road closures. Shutdowns caused widespread income loss, hunger, fear, insecurity, crime, and illness. By 2021, COVID-19 had pushed 5% of Kenya's population into poverty (World Bank 2020).

Globally, the pandemic brought vulnerable communities to light. Amid lockdowns, 'digital lifeworlds proliferated exponentially (Chan 2020)' and payment media shifted (Maurer 2020). In sub-Saharan Africa (Auerbach 2021) and the world, philanthropic, charity, and everyday giving increased as money became 'a tangible social connector' that 'expressed concern for intimates and strangers' (Zelizer 2022). M-Changa more than doubled its year-on-year fundraising in April and May 2020, reaching US $300,000 in money raised in a single month for the first time (Dave Mark, personal communication). It also had its largest number of fundraisers ever in 2020, as local philanthropic organizations and individuals organized humanitarian responses.

COVID crowdfunders Jaffar and Eric Njoroge of Caritas Nairobi want these responses to continue. They seek to lessen Kenyan philanthropy's reliance on international NGOs with globalist goals and build pan-African connections from the ground up. INGOS in Kenya may have soft power or merely palliative goals (Aina 2013; Arnove 1980). Western philanthropy seeks enduring social change and remedies to inequality, often through regulated, institutionalized giving. By contrast, longstanding practices of religious and family charity in countries like India preserve social hierarchies and identities (Bornstein 2009). Similarly, East African giving has historically been community-based (Fowler and Mati 2019). Mutual aid groups grew by expanding care outward from intimate circles in hometown associations, village development groups, church and mosque charity groups, social service, and leisure clubs (Iliffe 1987). Jaffar explained that the Kibra Food Drive was informed by her Pan-African philosophy, in which giving begins at home.

Njoroge explained how Caritas connected to new donors through diverse media. He normally relied on Catholic radio and in-person church donations before COVID, but during the lockdown when 'people were glued to their phones,' he ran his Baskets of Hope food drive on M-Changa to reach the widest possible audience. Donations poured in:

> ' … people were glued to their phones. We were sharing with thousands of people (on WhatsApp). Many people could call me. Eric, is your initiative still ongoing? I just went back to M-Changa to add more days. You can add more days to your initiative. After the first two weeks, so many people were still calling and donating. I was adding 15 more days, 15 more days, 15 more days.'

M-Changa aggregates diverse payments from mobile money, bank drafts, and credit cards, and communicates through multiple media – WhatsApp, the internet, and SMS communication on feature (no internet) phones. Eric was surprised to learn that feature phone donors were older and more rural, as well as the most generous contributors of US $100 and above, whereas younger people used WhatsApp to send smaller donations. After the COVID emergency, Eric downloaded the donation ledger and formed a new donor target group, 'Friends of Caritas,' to learn more about these new donors. He interacts with them in diverse languages (Kikuyu, Swahili, English) and media (email, WhatsApp, or SMS). By noting the date, time, and amount of donations, Eric thinks about their identities, giving capacity, and social commitments. For example, one donor gives 10,000 (US $100) each Sunday evening – a hefty sum. Eric guessed he is a businessperson who settles his accounts on Sunday evenings in preparation for the week ahead.

The contradictions of a care economy

Care is everything people do to repair our world; it is omnipresent (Tronto 1993) and notoriously difficult to define (Lavis, Abbots, and Attala 2015, 5). Beyond care work (Tronto 1993, 103) – 'the concrete work of physical maintenance' – care has emotional and political dimensions which are often idealized. Care brings nurturing, joy and flourishing – but it equally creates subordination, suffering, and resistance. Care begets ambivalence and struggle over who gets to care, or who is made to care. This struggle produces gendered inequalities and contested notions of responsibility and deservingness (Bocci 2017; Halcomb 2023; Ticktin 2017; Throop and Zahavi 2020; Tronto 1993). Care is 'unsettled … compromised, morally ambiguous, … shifting, (and) unpredictable' (Cook and Trundle 2020, 178); 'thick and impure;' and 'entangled in messy worldliness' (Puig de la Bellacasa 2017, 274).

Despite the distinctive histories and cultural notions of fundraising and care in Kenya, its care economies do not escape the inherent dilemmas and conflicts. Crowdfunding necessarily provokes the question of who is deserving of care and why (see also Halcomb 2023). As campaigns circulate digitally, they reveal the ambiguity of care, especially when the Kenyan caring crowd coalesces around the urgent health emergencies of suffering strangers (Butt 2002). In 2015 the Twitter-based campaign #1MilliforJadudi helped a young man known as Jadudi fly to India for a fourth brain operation. Supported by popular Kenyan blogger Jackson Biko and his Twitter followers, it raised more than US $60,000 in just two days, six times the amount requested (BBC News 2015). M-Changa's most successful campaigns have also fundraised between US $50–80,000 for individuals with scleroderma and cancer and for drought relief, often with endorsement from Kenyan music and internet personalities. After Jadudi's campaign ended, Kenyans learned that media outlets had already paid for Jadudi's costs. Even more unsettling was the realization that Jadudi's internet name obscured his ethnic identity as a member of the political opposition. Would ethnic bias have otherwise doomed his campaign? Observers wondered if the #1MilliforJadudi campaign and other examples of 'viral performances of empathy' (Nyabola 2018, 125) simply mask the animosities or 'dark empathy' (Breithaupt and Hamilton 2019) that lurk in the caring crowd.

Further ambivalent implications arise out of M-Changa's fundraiser narrative texts. These pointed paragraphs and graphic images accompanying each online campaign describe the needy subject's plight. They tell us why we should care, as 'moral narratives of debt, dependency, and deservingness (Halcomb 2023, 722).' A US-based critique of such narratives argues that such photos and stories 'distract from the injustices of a free-market medical system' (Paulus and Roberts 2018) – they build up the deservingness of certain individuals instead of implicating structural relations behind the need and want people face. But sometimes the narratives can embed social critique. In the US, for example, crowdfunders on GoFundMe craft stories and requests of medical crises that blame the high cost of health care, as a way of blunting the stigma of neediness (Halcomb 2023).

In Kenya, by contrast, narratives focus on overcoming obstacles, such as poverty, lack of opportunity, and government corruption. For example, a school fees drive will describe how a scholarship student maintains his work ethic and high exam performance in the face of hunger and poverty, or how drought-beset communities forgotten by the Kenyan government still persevere through a well-deepening project. M-Changa's campaign narratives emphasize suffering and victimhood to the point of melodrama (see Kusimba 2021, 153 for an example) – and often generate animated discussion of government neglect and social inequality in everyday conversation and on social media. In contrast to the US example where the stigma of need must be managed through storytelling, the Kenyan narratives are unabashed, and leverage a sense of obligation to the needy as well as a sense of shared hardship and co-experience, especially by invoking government incompetence. This online 'serial crowd' (Kear 2021, 2) has more potential for political change than is often recognized. Campaign narratives play a role in social critique as giving at the individual level scales up to an imagined crowd with shared commitments, connecting giving individuals motivated by a cause but who may not know each other. For this reason, M-Changa campaigns have championed LBGTQ and other minority rights in ways not possible face-to-face (Nyabola 2018).

Disputes around who should care for whom partly resolve into the social hierarchy and the moral imperative for superiors to care for subordinates. Consequently, M-Changa campaigns strengthen social and class hierarchies and roles of social prestige. For example, elder power is an important vehicle for family fundraising. Dr. Andrew Mullei himself showed me three ongoing family school fee fundraiser spreadsheets that indicated his children's and grandchildren's names, ages, phone numbers, most recent contributions, and total contributions. He keeps track of the fund, and frequently calls family members to encourage them to contribute. In general, prestige donors give substantial amounts or contribute multiple times, spurring early momentum by encouraging giving from their own networks. Fundraisers that raised more than US $10.00 each from five contributors in the first three days were much more likely to meet 25% of their total target. In focus groups customers suggested that knowing the size of their donation relative to others would enjoin them to give more.

On the other side of the coin, targeted potential users from 'low-income' demographics repeatedly associated fundraising with the wealthy and well-connected and voiced concern around reputational risks. To ask for money tests one's value in the eyes of others (Hart 1988). Unfulfilled promises and shame come from asking, and from unsuccessfully 'chasing after contributions,' as prospective customers called it. They feared appearing poor or unworthy and said they would need a guest of honor, Member of Parliament, or religious leader to mobilize their contributions. Giving can expose poverty if one's gift is too small; several interlocutors suggested they could give if they knew what others were giving, to know what is expected, and to not 'spoil the pattern.' Others said they would donate a small amount if they could be anonymous. M-Changa's role in upholding and furthering social inequality is apparent. Fundraising for schools and churches similarly commits and benefits class-bounded alumni. One might then conclude that crowdfunding reinforces class, ethnicity, and other limits to care (Nelms et al. 2017). At the same time, asymmetric relations within often tangled networks cross-cut Kenya's marked class divides to link up people with highly diverse fortunes and incomes. As such, the coordination of resources across networks frequently provokes conflict over the shifting boundaries of belonging, community, and inclusion, and amplifies the contradictions of care relations.

M-Changa's gendered crowdwork also has uncertain effects. Women's success on the platform gives new expressions of female authority and financial capability for women like Mary and Asha Jaffar. They turn subordination on its head and can ask for help without stigma. Crowdfunding may be women's work globally: among US GoFundMe campaigns, 80% of 400 campaign initiators on behalf of needy others were women (Kenworthy et al. 2020). But crowdfunding exemplifies the often-invisible gendered care labor and skills that yield profit in the digital economy (Cottom 2020; Kluzik 2022), especially since most campaigns are not lucrative – making the overall potential for women in fundraising somewhat uncertain.

Finally, COVID relief fundraising laid bare the often-fleeting nature of giving and caring. Disasters shift assessments of social distance, shared risks, and deservingness; the COVID pandemic was a period of universal fear and crisis when people saw beyond the other to recognize a collective precarity (Zelizer 2022). M-Changa's increased activity was not unusual; indeed, caring responses to emergencies have catalyzed successful Fintech platforms such as M-Pesa and WeChat (Blumenstock, Eagle, and Fafchamps 2016; Morawczynski 2009; Shieh and Deng 2011). But as with these other platforms, giving through M-Changa faded as COVID's urgency abated. Jaffar turned to social media again in April 2021 when the Kenyan government announced another one-month lockdown exactly one year after its first COVID measures. But this time the Kibra Food Drive's M-Changa page raised less than $1000.00. Caritas Nairobi's Eric found new donors on M-Changa; but he also encountered donor fatigue in attempting another response. Eric reflected one year later, 'Early 2020 was a unique time. . . we have not had the same interest since. People get very tired you know, and when you push them too much, they get even more tired.' As Bornstein (2009, 623) argues, the 'poignant impulse to relieve suffering' is often at odds with long-term and sustained efforts to alleviate need and may stop short of recognizing the rights and claims of the vulnerable.

Viewing M-Changa as philanthropy provides a view into the changing moral economy of precarious affluence in the Global South. While social networks are still key to economic life in Kenya (Kusimba 2021), self-help and mutual aid practices may be attenuating (Lockwood 2023; Neumark 2017). Based on research in the suburbs of Nairobi, Lockwood (2023, 329) finds that 'Those with more resources or those who aspire to be upwardly mobile cut ties with subordinate kith and kin and focus on building wealth in smaller circles and the nuclear family.' Given these processes of what he calls 'class closure,' M-Changa may provide a means for the affluent to express moral virtue through charitable giving to the remote and needy 'other,' reached via digital media. Indeed, philanthropy, defined as 'private giving for public purposes (Barman 2017, 272)' tends to increase as social inequality increases (Mastromatteo and Russo 2017).

On the other hand, the M-Changa community doesn't exactly fit the 'class closure' idea. Giving activity on the app includes family and personal network-based giving for activities like funerals, along with charity and philanthropic concerns that get crucial initial momentum from personal networks. For this community, both social networks and class identities influence giving, and concerns connect the public and the private, spanning from one's own families and institutions, to the wider public realm. This mix of both public and private concerns on M-Changa reflects the endurance of local concepts of mutual help in emerging civil society.

Conclusion: the ambivalences of frontier finance

Sociologists assert that crowdfunding in the US, the West, and China reflects a failure of public welfare, merely providing a profit-driven palliative for individuals enduring hollowed-out safety nets and depleted health systems (Young and Scheinberg 2017). Scholars argue that crowdfunding reinforces an ideology that health is an individual or family obligation, rather than a public, government, or societal responsibility, and that it reproduces social inequalities (Igra et al. 2021).

This paper examined crowdfunding in the novel setting of sub-Saharan Africa to provide an alternative perspective on the potentials and limits of crowdfunding. Kenya lacks a history of public social protection, and so the rise of crowdfunding here is not necessarily a response to the Neoliberal atrophy of health systems. Furthermore, care is historically viewed as an economic and productive activity, rather than as a feminized domestic activity, and money is central to how families negotiate care day to day.

Through the lens of relational finance, I have explored how a Fintech platform comprises ambivalent practices of care that shape unique identities and rationalities. The efforts of Mary, Jaffar, Amondi, and Eric are novel financial performances (Wherry 2012), where cultural scripts about care inform how fundraisers mark boundaries, negotiate concerns, and express trustworthiness and commitment. Campaigns enact a moral economy of money as care within asymmetric relations of reputation, obligation, and responsibility, beginning with friends and family and sometimes reaching the serial crowd. Needy askers are less concerned with deflecting stigma than they are with playing up structural challenges, and their narratives inspire the serial crowd to question distributional politics, albeit obliquely. Social entrepreneurs articulate ambitious visions to decolonize philanthropy and suggest ways that crowdfunding could help build civil society (Fowler 2022). The culture of care on M-Changa brings social meanings and emotional dimensions to money and in turn gives monetary value and financial dimensions to morality, ethics, and religious obligation.

In the last analysis, however, and despite its distinct setting, the limits and dilemmas of crowdfunding in Kenya are like those documented elsewhere. M-Changa crowdwork collided with the material limits of fundraisers and donors, and encountered the unresolved, messy, and inadequate experience of care. Crowdfunded care is often short-lived, and limited by the social hierarchy it draws on. It ever inspires the predicament of who should care for whom.

These limits challenge technology conglomerates' vision of mass scaling to the bottom-of-the-pyramid in the South. Inspired by that vision, the Gates-funded attempt to scale M-Changa encountered the barriers of affordability, trust and relevance facing many Kenyan digital start-ups. Goals of scaling give way to a recognition of the multiplicity (Guyer 2011) of financial frontiers. M-Changa is part of the identity of a particular community of highly financialized and socially networked users. Yet as the top 20% of income earners in Kenya, they are still considered 'poor' consumers by Western consumption measures. Like M-Changa, many African digital start-ups struggle to profit from such a niche customer base with around 5 to 10 US dollars per day in purchasing power (Kendall 2020).

Much scholarship about African digital finance has emphasized its harm to poor customers: high costs and infrastructural divides (Bernards 2022), data capitalism (Mann and Iazzolino 2021), elite capture (Tyce 2020), and predatory loans (Donovan and Park 2022; Langley and Leyshon 2022). Commercial interests distort development goals towards market imperatives, ignoring 'alternative, redistributionist solutions' for development (Kumar and Brooks 2021, 339), and eking profit from social relations (Safri and Madra 2020). By depending on profit extraction from the vulnerable (Bateman 2020; Bhagat and Roderick 2020), African Fintech arguably replicates longstanding racialized hierarchies (Langley and Leyshon 2022).

Such critiques overlook the commercial failure of many digital platforms (aside from those with government support and near-monopoly market share like Safaricom) and leave out the role of users in shaping the story. People use financial tools to create their own currencies, identities, and desires (Cirolia, Hall, and Nyamnjoh 2022; Gibson-Graham and Dombroski 2020; Healy, Ozselcuk, and Madra 2020; Safri and Madra 2020; Zaloom and James 2023). On financial frontiers, diverse economies interact, 'drawing … one worldmaking project into another (Tsing 2015, 62).' M-Changa's finance is meaningful for its own community; finance for 'just us' (Nelms et al. 2017) – deepening the complexity (Musaraj and Small 2018), the unpredictability (Ballestero, Muehlebach, and Pérez-Rivera 2023), and the ambiguity (Pollio 2022) of financial frontiers.

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