

# 1. Key symbols of gender and money

SIBEL KUSIMBA

In Kenya, more than 90% of people regularly use money transfer technologies available through mobile phones to send and receive money from friends, relatives, and financial providers. My research examined the impact of digital money on the social worlds of women. I asked specifically, how do women use money transfer to create relations and networks? With whom do they exchange this money, and what kinds of relations and meanings develop? I was also interested in how different kinds of money are circulated – including digital money, digital loans or savings, and non-digital media of exchange such as cash or in-kind transfers – and if distinct social meanings emerge.

## Money media: The work of Zelizer

Sociologist Viviana Zelizer inspired the drawing approach, in particular her theory of relational work (Bandelj, 2020; Zelizer, 2005, 20–22). In relational work, economic and financial relations are created by exchanging *currencies and media* – such as money – in interpersonal ties. Diverse relations that are often marked by specific exchanges of *media*, defined as “accounting systems and their tokens,” or *currencies of exchange* (Zelizer, 2005, 37). In relational work, actors decide what kinds of currencies and exchanges are appropriate to the meanings, values, and social norms that inform different relations. Zelizer’s 2005 book, *The Purchase of Intimacy* draws attention to the way that legal and moral parameters define what kinds of exchanges are appropriate or inappropriate within different relationships. For example, meanings, values, and social norms and rules about how *friends* can exchange money are not the same as the norms and rules that shape how *lovers* might appropriately exchange money (Zelizer, 2005, 56). Our legal system also codifies these rules about exchanges and relationships, defining licit exchanges from illicit ones. Married and divorced partners have different legal rights to value exchanges than unmarried people, for example.

Legal and cultural frameworks that govern interpersonal exchange shift over time. For example, the introduction of cash money into

early twentieth-century US households influenced changing understandings of marriage and gender (Zelizer, 2017). Contemporary Kenya represents a similar setting where new digital currencies have rapidly become commonly used, especially the mobile money transfer service M-Pesa as well as other digital finance services like loans and mobile banking (Kusimba, 2021). How do women build social relations using these different kinds of exchange media? What are the meanings they attach to these practices of everyday exchange?

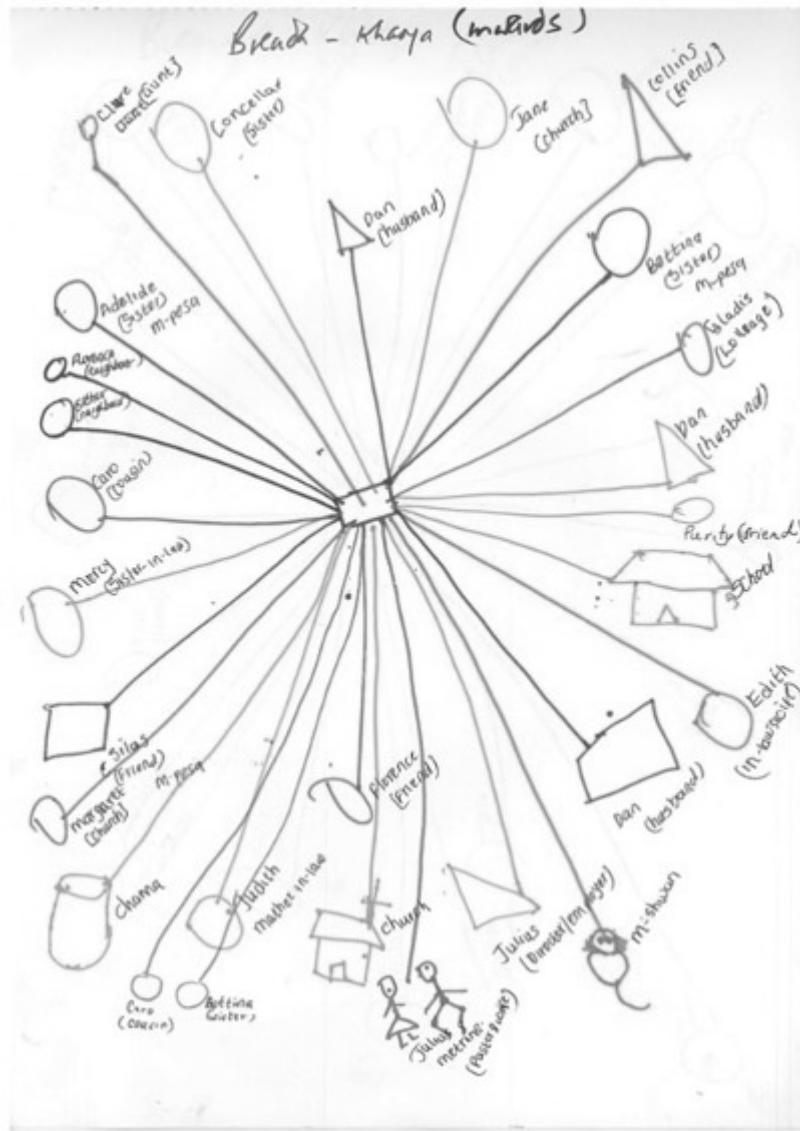
## The network self-portrait method

In 2015 and 2016, I worked with women informants in Western Kenya to devise a network self-portrait methodology to explore these questions. This methodology was borne out of frustration and difficulties I encountered while exploring the meaning of money during informal interviews. When I asked interlocutors about the amounts of money they send and receive, they often became reticent or changed the topic. Studying debt in the United States, Williams (2005) found that informants had similar negative feelings about money, which she attributed to their shame and guilt about consumer debt. Furthermore, money is a medium of intimate relations often considered private or dangerous (Zelizer, 2005). I suspected that the people, reasons, and needs involved in peoples’ money lives might be difficult to talk about. I decided to avoid discussing amounts of money transacted, which seemed particularly provocative for my interlocutors, and to avoid asking them to relate specific anecdotes or instances. Instead, I began to experiment with co-produced drawings as a non-verbal way for informants to represent the understandings and meanings attached to various money connections.

To depict and describe the different media, ties, and meanings that are made in relational work, the co-produced drawing methodology enables informants to use different colors of pen and symbol drawings of their own choosing to describe money relationships, differentiating cash money, digital finance, and other material and non-material exchanges such as food, services, and their own ideas of relational value such as “advice.” I asked female mobile money users to draw their support networks – their ties to others formed by different kinds of money. The drawing exercise

included many iterations with participants of varying levels of education. I asked women to draw themselves at the center of networks of others whom they help and support, and from whom they receive help and support. Women depicted themselves connected to friends and

relatives, informal groups such as church and savings groups, employers, financial service providers, and so on. I asked them to use different colored markers to denote types of support they give and receive, both material and non-material, as media of exchange. The



Source: The author.

Figure 6.1.1 Network self-portrait of rural Kenyan woman Brenda, depicting the digital loan service M-Shwari as a rat

self-portrait drawings can reveal the work of making economic relationships around exchanging various forms of money and asserting their meanings (Wherry, 2012, 204). For example, Figure 6.1.1 depicts the money sending network of a rural woman, Brenda (a pseudonym), from Western Kenya. She used circles to depict women and triangles to depict men who regularly send her money or other forms of support. Her savings group was drawn as a purse (in Kiswahili, the group's shared fund is often called *mfuko wa chama* – the purse of the savings group).

Through the drawing methodology, I was able to elicit some of the cultural and moral dimensions of money relationships made with digital loans versus cash, versus savings group contributions, versus everyday food exchanges, and so on. The drawing method took several iterations to develop and was readapted with each participant as they varied in exposure to formal education. I also asked women to draw different kinds of money, people, and ties – the discussions and drawing exercises often varied, as participants had different concerns and directed the conversation to different aspects of the drawings.

Many women depicted the qualities of money as objects or animals. Brenda (Figure 6.1.1) occasionally used digital loans from a service called M-Shwari. She talked of the secret and private nature of these loans and the ways in which women are often accused of using money from these loans for purposes of making themselves beautiful with new clothes or a new hair style. She noted that these loans were as secretive as this cat over here in the corner – adding ears to a circle she had drawn – or better yet, a rat, adding a long tail to her drawing. She added that she can, like a rat, “hunt for money at night” – get a loan over the phone in private – thus describing the morally suspect character of these private loans and their potential uses.

In rural East Africa, social norms around generosity and sharing often collide with money's potential to mark intimate relations, and collectivist norms generate a great deal of concern around who can claim money. Whether or not money is private and personal or shared and already claimed by some prior debt to another person can cause much discussion and social conflict (Lassak and Schmidt, 2024). The rat image that Brenda drew evokes the way women struggle with the social and reputational costs of digital loans

– the stigma of the “rat that hunts for money at night.” Indeed, anthropologists have found that digital debt stigmatizes women in many settings (for India, see Guérin et al., 2023).

## Money media drawings as elaborating symbols

The exercise iterated drawings with eight informants and yielded drawings relating to diverse meanings of money, including the rat, the boat, the bus, the airplane, and the lockbox (Kusimba, 2018, 2021). As I began to think about the interpretive potential of my informants' drawings as pictorial symbols, I shifted my theoretical lens from the economic sociology of Zelizer to the symbolic anthropology of Sherry Ortner, who discusses cultural symbols as dynamic tools for thought and understanding. What Ortner called *elaborating symbols* are “vehicles for sorting out complex and undifferentiated feelings and ideas, making them comprehensible to oneself, communicable to others, and translatable into orderly action” (Ortner, 1973, 1340). Elaborating symbols also get at one of the important dimensions of relational work highlighted by Zelizer – the social and moral meanings and norms of money ties that inform relational work. These norms are judgments and decisions around what kinds of media and exchanges are appropriate, or not, for particular kinds of relations (Bandelj, 2020).

From eight participant network self-portraits like Figure 6.1.1, I discuss here three money symbol drawings: a boat, a lockbox, and an airplane (Figure 6.1.2). Thinking about these elaborating symbols, we can understand how people define and give meaning and character to their money relations.

## The boat: Generosity

One informant, Consolata, was a teacher and one of the few salaried residents of her impoverished community. She frequently gave money in response to requests from neighbors and students. She drew herself as a boat across a series of names of people she helps with money, describing herself as a vehicle who carries many others “over rough waters of poverty.” This self-portrait and metaphor describe how Consolata's generosity brings others protection, mobility, and agency. The metaphor of the boat also conveys the



Source: The author.

Figure 6.1.2 *Informant drawings by rural Kenyan women depicting three elaborating symbols of money media*

ambivalence Consolata feels about this role and the risks she assumes in carrying others. Money relations made Consolata important and respected in her community; but she keenly felt the burden of others' constant needs and the risk of failure and hard feelings when she refused others.

Indeed, money is a medium for care and expresses generosity reinforced by social and religious norms and everyday discourse. People send money to show that they are deserving, generous, appreciative, dependable, dutiful, and caring. Not surprisingly, they think of the bad consequences of *not* sending money – being sent home from school, medical suffering and emergency, disappointment, anger. Bad consequences, and the possibility of being held responsible, also shape the relational work of money sending, as people struggle to be available, responsive to others, and trustworthy. The problem is that money is never enough to meet every request faced. Those considered wealthy negotiate constant requests, and they turn off phones, discontinue lines, dodge needy friends and relatives in the marketplace, and otherwise avoid tests of generosity in various ways. People must find acceptable ways to break these norms of generosity – to *not give*. Here, the individual must make the choice of presence or absence – choose to either take a call or to turn off one's phone. As Consolata communicated through her boat metaphor, relational work is mired in ambivalence.

### The lockbox: Accountability

The three-keyed lockbox (Figure 6.1.2), like Brenda's rat, depicts M-Shwari again, this time referencing the service's digital bank/wallet capability. The three-keyed lockbox is part of a savings club methodology developed by Care International for Niger and which has become rapidly adopted across East Africa, particularly for rural women's savings groups. The box holds the weekly donations and shares, as well as a record of loans and repayment by group members. Three different elected members of the group are treasurers, and each has a key. All three must be present at group meetings to open the box. Meetings are structured around a ritualized locking and unlocking of the box and a reading of the loan record and any changes made to it. The public nature of this ritual as a "public performance of accountability (Green, 2018)"

has been crucial to the success of village savings groups. The lockbox, as Consolata drew it, represents moral qualities of the idea of a savings account such as trustworthiness, honesty, transparency, and accountability – not necessarily individual privacy.

### The airplane: Precarity

The *Airplane* (Figure 6.1.2) was drawn by a young woman farmer in her twenties I will call Praxies. Her airplane depicts the speed and immediacy of digital money, one of the main technological affordances and development agency talking points about digital money. Many Kenyans sending and receiving digital money remittances experience frequent, and often daily, crises around health, school fees, food, and transportation, which drive the requests and activities of mobile money social networks. Praxies chose a visual metaphor that communicates the speed of digital money – it can arrive right away through text message. Praxies' network self-portraits highlighted that she relied on her brother, her sister, and at least two mobile money agents in her town for help. Mobile money agents were needed to lend her money informally to repay her digital loans before their one-month deadlines. Her story shows that negotiating the landscape of digital finance leads, for many women and for men, to increasingly entangled relations, both formal and informal. Like Brenda's image of the rat, the airplane provides, somewhat unintentionally from Praxies' perspective, an ironic comment on the development promises of digital money. Rather than bringing agency and control to women, digital money has, in fact, knitted people deeper into lives of interdependence, mutuality, and negotiation. The airplane thus captures the precarity and unpredictability of people's lives and the everyday nature of emergency needs.

The key symbols of the boat, the lockbox, and the airplane articulate the elaborating symbols of digital money as an everyday economy of care – the ongoing negotiation of interdependence which is always "ambiguous and morally unstable" (Cook and Trundle, 2020, 178). In drawing these symbols for me, my interlocutors struggled for moral ground on a new terrain of money amidst everyday poverty and crises of health, household reproduction, schooling, and livelihoods. Caring with money balances contradictions between self and other, between trust and stigma,

between self-preservation and accountability to others. The boat is a vessel, where one person incorporates and carries another; similarly, the lockbox is a ritual of transparency for savings group members and transactions. The airplane communicates the mutuality of precarity, the need for speedy responses in moments of desperation, and the collective practices of money that, whether they want it or not, knit its users ever more closely together as they negotiate the boundaries of care and the morality of exchange.

Rats, boats, lockboxes, and airplanes – these visual metaphors describe diverse aspects of money as elaborating symbols of stigma, generosity, accountability, and precarity. They let anthropologists and research participants alike grapple with the ambiguities of a care economy.

## References

Bandelj, Nina. 2020. “Relational Work in the Economy.” *Annual Review of Sociology* 46:251–72.

Cook, Joanna, and Catherine Trundle. 2020. “Unsettled Care: Temporality, Subjectivity, and the Uneasy Ethics of Care.” *Anthropology and Humanism* 45 (2): 178–83.

Guérin, Isabel, Santosh Kumar, and Govindan Venkatasubramanian. 2023. *The Indebted Woman: Kinship, Sexuality, and Capitalism*. Palo Alto, CA: Stanford University Press.

Kusimba, Sibel. 2018. “It Is Easy for Women to Ask!”: Gender and Digital Finance in Kenya.” *Economic Anthropology* 5(2): 247–260.

Kusimba, Sibel. 2021. *Reimagining Money: Kenya in the Digital Finance Revolution*. Stanford, CA: Stanford University Press.

Lassak, Maria, and Mario Schmidt. 2024. “Free Money’s Ideological Nature: A Comparative Analysis of Unconditional Cash Transfers in Eastern Africa.” *Economic Anthropology*. *Economic Anthropology* 11 (1): 27–37.

Ortner, Sherry. 1973. “On Key Symbols 1.” *American Anthropologist* 75 (5): 1338–46.

Wherry, Frederick F. 2012. “Performance Circuits in the Marketplace.” *Politics and Society* 40 (2): 203–21.

Williams, Brett. 2005. *Debt for Sale: A Social History of the Credit Trap*. Philadelphia: University of Pennsylvania Press.

Zelizer, Viviana. 2017. *The Social Meaning of Money*. Princeton: Princeton University Press.