THE UNIVERSITY of EDINBURGH

Edinburgh Research Explorer

Privacy, privation, and person

Data, debt, and infrastructured personhood

Citation for published version:
Park, E & Donovan, KP 2023, Privacy, privation, and person: Data, debt, and infrastructured personhood. in R Rottenburg, F Ballim & B Kotzen (eds), *Translating Technology in Africa: Volume 1: Metrics.* Brill Academic Publishers, pp. 55-78. https://doi.org/10.1163/9789004678354_004

Digital Object Identifier (DOI):
10.1163/9789004678354_004

Link:
Link to publication record in Edinburgh Research Explorer

Document Version:
Publisher's PDF, also known as Version of record

Published In:
Translating Technology in Africa

General rights
Copyright for the publications made accessible via the Edinburgh Research Explorer is retained by the author(s) and / or other copyright owners and it is a condition of accessing these publications that users recognise and abide by the legal requirements associated with these rights.

Take down policy
The University of Edinburgh has made every reasonable effort to ensure that Edinburgh Research Explorer content complies with UK legislation. If you believe that the public display of this file breaches copyright please contact openaccess@ed.ac.uk providing details, and we will remove access to the work immediately and investigate your claim.

Download date: 08. Nov. 2024

CHAPTER 3

Privacy, Privation, and Person: Data, Debt, and Infrastructured Personhood

Emma Park and Kevin P. Donovan

1 Introduction

In early September 2020, a self-described "diaspora" Kenyan in Malawi, Brian Munyao Longwe, wrote to a mailing list for Kenyans working at the intersection of computer technology and public policy. "So—mimi niko na issue (I have an issue)," he began, "My Safaricom number 0715964281 has apparently been repossessed and sold to someone else." As a result, when Longwe had tried to send money to his daughter in Nairobi using Safaricom's mobile money app, M-Pesa, he was shocked to see his phone number assigned to a "Beatrice Chelangat." First turning to the "Kenyans in Malawi" WhatsApp group, he learned that his "line … [was] gone" due to the policy of Safaricom (Kenya's largest mobile network operator) of reassigning numbers after a customer has gone six months without purchasing airtime. This was not the first time Longwe had gone so long without topping up his account—after all, he doesn't make calls or text on Safaricom while abroad. But it "always 'wakes up' when I load airtime," he said, even if it is "six, seven, eight months without a topup [sic] … What gives?" he asked the WhatsApp group.[1]

For Longwe, what he referred to as Safaricom's "reappropriation" of his line was not merely an inconvenience. It was also a threat to his identity, his social relations, and perhaps even his claim to Kenyanness. "I am distressed," he wrote, "because my M-Pesa, my e-Citizen, NTSA, bank accounts, and many other digital assets/identity related items are linked to this number which I have had for the past fifteen plus years. My digital identity (and that of many others in similar predicament) is at risk." This sequence of linked assets and identities constitute core infrastructures of citizenship and exchange for contemporary Kenyans. M-Pesa, the ubiquitous mobile money service, was evidently crucial to his relationship with his daughter; however, the phone number also anchored his relationship with the Kenyan state through its e-Citizen

1 Brian Munyao Longwe, "Safaricom Repossessing Numbers (What the heck!)," *Kictanet,* available at https://lists.kictanet.or.ke/pipermail/kictanet/2020-September/036170.html

© EMMA PARK AND KEVIN P. DONOVAN, 2024 | DOI:10.1163/9789004678354_004
This is an open access chapter distributed under the terms of the CC BY-NC 4.0 license.
Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

initiative—through which Kenyans access government services—and the National Transport & Safety Authority drivers' licenses. Even his banks, he explained, knew him through his phone number.

Other members of the mailing list quickly concurred, noting with frustration how they found themselves in similar predicaments. Years ago, it was not such a problem, observed Simiyu, but now it was much more serious. As more and more of life was routed through mobile phones, it was incumbent on the telephone company to better notify people of the impending loss of their account: "I mean, we get birthday texts, it is not any more difficult to implement." Perhaps it was a job for the regulator, some suggested. Others on the group chat thought it contravened the 2019 Kenya Personal Data Protection Act—shifting Longwe's number to another customer unfairly made inaccessible the data Safaricom held in custody for its customer.

Still others chimed in noting the careful maintenance work they undertake to avoid losing their line. "The secret," said a Kenyan based in the United States for twenty years, is just loading enough airtime and doing one small transaction like buying airtime once a month! Without this expenditure, you risked your number being "rudely assigned to someone else." Maria chimed in, writing "I feel for you Ndugu Longwe … That one, fight it out *hata kama ni KORTINI* (even if it is in COURT!)." After all, she concluded, with a play on Safaricom's advertisements, "My SAFCOM MY *MAISHA* (LIFE) MY IDENTITY!"[2]

This chapter proceeds from technopolitical controversies and anxieties like that of Brian Munyao Longwe to inquire into the status of personhood in contemporary Kenya. Today, firms such as Safaricom play an increasingly large role in structuring not only society and the economy but also, as we argue here, shaping personhood. While his difficulties are perhaps mundane in the digital realm—who has not been locked out of an account, after all?—situating them within the anthropological and historical literature on personhood offers new ways to understand not only the predicaments of digital infrastructures but also the contours of social relations in Kenya and beyond. Our goal is not merely to analyse the meaning of mobile technology in a particular setting or culture—though we foreground vernacular idioms and significations; it is also to insist that digital technologies across the continent and beyond oblige analysts to reassess presumptions about obligation, individuality, and personhood that indeed shape much of the writing on the topic.

While literature concerned with infrastructures has focused on large-scale sociotechnical systems to explore processes of nation-building (Mukerji

2 A prominent Safaricom advertising campaign asserts that "Maisha ni Digital" (Swahili for Life is Digital).

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

2009), racialized forms of dispossession (Karuka 2019), and labour (Mains 2013; Anand 2017), less attention has been directed towards the question of how infrastructures are implicated in the process of subjectification (cf. von Schnitzler 2016)—that is the constitution of persons. In the present case we argue that as the traces of people and their networks are routed through infrastructural platforms one can see the heightened importance of what we define below as *infrastructured personhood*.

In working towards an understanding of how digital infrastructures are intermediating people and the social relations that constitute them, we primarily focus on one arena where mobile telephony has particularly dramatised the tensions and contradictions of personhood, namely the use of mobile phones for lending to low-income Kenyans. Digital loans have exploded in popularity since 2015 in Kenya. By monitoring calls, texts, mobile money transactions, and location, dozens of companies are creating credit scores for users who then receive loans via Kenya's mobile money network, M-Pesa (Donovan and Park 2019). In our fieldwork, users' concerns about privacy and publicity subtended their more overt anxieties about debt and privation. Yet, these worries are not unique to digital debt. The past decade has played host to a series of largely unresolved predicaments that hinge on the control of information, the distribution of authority, and the dynamics of personhood and identity. Here we draw on the ethnographic and historical record, as well as insights from STS, to shed light on how new digital infrastructures are both operationalising and reconfiguring distributions of personhood and the forms of attachment and detachment—from kin, from technologies—that this new dispensation portends. In doing so, we emphasise how these novelties implicate long-standing tensions between different sorts of being in Kenya and beyond.

2 Distributed Personhood and Digital Data

A core concern in what follows is how digital infrastructures animate an enduring contrast between modes of personhood. Anthropological analyses of personhood have largely been a comparative project of contrasting the (putatively Western) "individual" with its cultural others, whether the Melanesian "dividual" (Strathern 1988) or a sub-Saharan "relational" variant (Comaroff and Comaroff 2001). These discussions usually begin with Marcel Mauss's (1985 [1938]) lecture on "the category of the person" which pointed to the variety of ways in which selves and types are construed; related discussions find their home in Foucauldian scholarship on the making of social types (e.g., Hacking 2006). African philosophers, too, emphasise that "in the African view"

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

of personhood, "it is the community which defines the person as person, not some isolated static quality of rationality, will, or memory." It is therefore more processual, "not given simply because one is born" (Menkiti 1984, 171–72). We broadly share the concern with understanding how ideas and practices of personhood are assembled, yet, we agree with recent writing that departs from an anthropological tradition that maps styles of personhood onto distinct cultural regions and instead, recasts the "dividual"/"individual" contrast as the basis for differences and conflicts *within* particular social worlds (Zoanni 2018, 63, emphasis added; see also Bialecki and Daswani 2015). Likewise, we think of personhood not as something you *have* so much as something you *achieve*, a sort of process that is "realized over time and thus vulnerable to blockages and disruptions in the course of particular lives" (Zoanni 2018, 64–65).

In other words, we are concerned with competing practices and processes of assembling personhood within Kenya. We see personhood as the result of particular ensembles of language, law, ethics, and infrastructures. We track the contradictions and tensions within Kenyan society between "the individual"—an autonomous being detached from others—and what we call *the infrastructured person*—one constituted through sociotechnical attachments. While our latter term shares much with discussions of "relational personhood" (Comaroff and Comaroff 2001), we prefer the term *infrastructured* for the way it points to the materiality of attachments through which personhood is composed.

These forms of personhood are both normative ideals and practical achievements. They exist (to varying degrees latent or explicit) throughout everyday life, legal doctrine, and technopolitical projects in Kenya (as well as elsewhere). The tensions between personhood formatted as individuality and personhood formatted as relationality is, we think, key to understanding recent anxieties and scandals surrounding digital technology. As Brian Munyao Longwe's predicament suggests, digital infrastructures do not simply mediate questions of access—though they certainly do this as well—nor have they displaced extant forms of sociality. Crucial is how they intermediate and assemble persons and the social relations that constitute everyday life.

3 Persons, Selves, and Actor-Networks

It might be worth noting a certain similarity between this ethnographic theory and the most prominent social theory within STS: within actor-network theory, too, there is a focus on the composition of entities through their relations. Bruno Latour (2005), Michel Callon (1984), and Annemarie Mol (2003), among others, emphasised that stabilised entities are the result, not the premise, of action. While *personhood,* or the *self,* have not been ANT's terms of analysis, the

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

manner in which actors are constructed is at the core of the theory. Callon and Latour's (1981) classic reworking of Hobbes's notion of Leviathan, for instance, emphasises that the capacity of a person is dependent upon their enlisting a sociotechnical network of others, including non-human things. Likewise, Latour (1983) argues that Pasteur could not have developed a vaccine to protect against anthrax without enrolling allies in the form of farmers, the bacillus, laboratory instruments, and norms of practice. It is these sociotechnical alliances that give Leviathan, Pasteur, or any actor their capacity and standing. And while ANT's effort has been to foreground the distribution of agency, this does not mean we cannot speak of Pasteur or the sovereign as acting, once we carefully trace the deployment of their network of relations and account for the inevitable translation of action at a distance. Those that we call individual actors, in other words, are those who can marshal reliable relations.

The affinities between actor-network theory and anthropological accounts of personhood were the subject of an early analysis and important critique of Latour by Marilyn Strathern (1996). Strathern's own theorisation of Melanasian "dividuals" is among the most influential explications of personhood outside the modern legal fiction of an autonomous individual. She rightly noted the shared characteristics of ANT and her school of thought, but argued that actor-networks are not endlessly extensive. At a certain point, they are "cut," no longer enrolling allies. How is this so? One crucial way is through the law, especially property law, through which states allocate access to assemblages to some and foreclose their availability to others. Property regimes, in other words, *enclose* actor-networks by limiting their enrolment of (or by) others.

Yet, the law is not the only mode of structuring the extension and delimitation of sociotechnical ties. Everyday action involves an inordinate range of deferral, dismissal, avoidance, and escape through which people limit their relationality. We discuss some of these below: window curtains and locked gates, hedgerows and hidden herds, missed calls and ignored SMSs, blocked phone numbers, and claims to have no money to lend. Once you start to look for the ways of being related and ways of being alone, they are everywhere. What matters is not so much the dance of enclosure and exposure, attachment and detachment—that abstraction is general enough. Rather, this awareness should direct ethnographic attention towards the particular practices, techniques, idioms, and implications of these dynamics.

4 Contemporary Tensions of Infrastructured Personhood in Kenya

To do so, we turn in this section to some contemporary examples of this interplay. Particularly noteworthy are those that involve mobile telephony

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

and mobile money, both of whose ubiquity today should not distract from their rarity a mere two decades ago. These infrastructures do not only yoke people together in ways commonplace to networked technologies; they also facilitate various practices of detachment, through which morally normative social relations have been placed under strain. For instance, while the mobile money service M-Pesa is famous for facilitating domestic remittances, many rural residents complain that their urban kin now visit less often, choosing to send money rather than to deliver it themselves. What it means to be a good son—the relations and exchanges, movement and gestures that compose it—are shifting, with digital infrastructure variously impeding and affording these practices.

If the relations among users are most evident, mobile phones and the services built upon them have also inaugurated a range of other attachments, especially between users and corporations. Today, Kenyans are daily engaged as customers and users with companies like Safaricom, which is able to translate its considerable user base into the most profitable earnings of any firm in the region. This dispensation also encourages the distribution of persons across the firm's sociotechnical networks. One's identity, "reputational collateral," and standing are enmeshed in Safaricom's infrastructure (Breckenridge 2019, 95). This happens in ways that today are completely ordinary, such as having one's phone number painted on their business, rather than one's name or address. These infrastructural traces are read by Kenyans with a fine interpretive repertoire. They know which prefixes are for which mobile network operators and use such knowledge to save money on intra-network calling. They know that a mobile number starting with 0722 is not only a Safaricom line, but also that it was the first batch of mobile numbers in Kenya, marking the owner of that number as not only a prestigious early adopter but also someone rich enough in the early 2000s to buy a SIM card—and to never lose it through inactivity. Giving your number, in other words, isn't a merely quantitative exercise, but for those with a 0722 line, it can be an act of proudly marking one's status in the world.

And as the opening example to this chapter makes clear, the loss of one's phone line and number can threaten one's standing in the world, cutting one off from the set of relations and networks through which a person exists. Such a loss is not uncommon, including through the inordinately common practice of SIM swap fraud, through which third parties take over someone's phone number through subterfuge (such as claiming to have lost their phone and needing a replacement SIM card). One survey suggested a quarter of Kenya's forty-three million mobile phone users had been victims of this practice (CapitalFM 2018). In Kenya, this is particularly violating because a SIM card is

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

also a wallet for mobile money. Here, the concern is that the extension of one's identity—the practical activities through which personhood is constructed—across networked technologies renders people vulnerable to a perforation of their personhood, not merely their privacy.

The "infrastructural attachments"—through which people and their life-worlds become tethered to sociotechnical networks (Park 2017)—that concern us most in what follows is the collection of intimate, granular data about mobile phone users. In the past five years, the data collected from the ordinary operation of these telecommunications infrastructures has grown in importance, becoming a commodity to be sold and used to refine other corporate products. As a result, to use Haggerty and Ericson's (2000) term, there exist an ever-growing number of "data doubles" for the abstraction of human identity and behavior into consolidated archives. In databases operated by mobile operators and third-party apps, Kenyans' *clicks*, *likes*, movement, and transactions are monitored, collected, and classified.

For some, this reflects an affront to individual privacy (e.g., Nyabola 2018), leading to calls for a Data Protection Act (inaugurated in 2019) that governs "personal data," which the act defines as "information relating to an identified or identifiable natural person" (Government of Kenya 2019). But what strikes us is the widespread belief, shared by corporate lawyers and many digital rights advocates alike, that digital data is *personal* rather than social. As some scholars have pointed out (e.g., Davies 2015), the networked nature of these products means digital data is more often than not about relations, not individuals. Who you call or text, your mobile money transaction history, and even the posts you *like* or comment upon implicate others. While the Kenya Data Protection Act and associated legal forms speak of a "data subject" as a "natural person" the subject of digital data is, to a considerable extent, what we have called an infrastructured person—relational, or distributed, and not an autonomous individual. Social media corporations, of course, understand this, speaking of the value of the social graph in Facebook's case, and seeking to amass as many users' relational data as possible, rather than focusing on profits from individuals. The law, however, has as its "object and purpose" to "regulate the processing of personal data" and to "protect the privacy of individuals" (Government of Kenya 2019). Just as private property is the law's normative frame of reference for a world of commodities, so too is the autonomous individual subject both the object of legal framing and the agent of their own actions. This conceit, though backed by the law, fails to capture the distribution of personhood in Kenya and beyond (Viljoen 2020).

Indeed, the economy of digital data is not one where the commodity implicates autonomous individuals, at least not uniquely. This was not the case for

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

Brian Munyao Longwe, whose individual identification markers were important not for his autonomous self but, rather, for how they mediated his relations with his daughter, his banks, and the Kenyan state. Nor is it the case in the subject of our extended discussion—digital lending—where data collected and analyzed is not so much about a borrower as individual person or market participant, but rather about borrowers as socially situated, relational persons whose digital activities and borrowing implicates a person constituted by relations across a sociotechnical world. The tensions between individual and relational persons is, perhaps, best revealed in the ethnographic and historical mode, and it is to these that we now turn.

5 Digital Data and Debt

In the summer of 2019, we were in Nairobi to conduct interviews about popular involvement in the stock market, but what our friends and interlocutors really wanted to talk about was a different type of finance: digital lending. Time and again, somewhat stilted conversations on stock shareholding and initial public offerings lit up at the mention of M-Shwari, Fuliza, Tala, Branch or any number of dozens of phone-based lending services. In recent years, these FinTech (or financial technology) apps have proliferated. This became clear during our very first conversation in a cafe sharing tea and *mandazi* with a group of University of Nairobi students.[3] Talk turned to digital lending and what many called a "crisis" in consumer overindebtedness (fieldnotes, June 2019). On this and subsequent occasions conversation moved easily from the strains this crisis was putting on interpersonal relations, to a discussion of the ways FinTech firms come to digitally know would-be borrowers, to questions regarding the role that government should play in protecting citizens.

Mainly youth on the cusp of social adulthood are being hurt by these apps, one of our mid-career interlocutors opined, explaining that he came to understand this when a cousin asked for help repaying two long-overdue digital loans.[4] Between two FinTech firms, he owed KSh30,000. This was largely due to a gambling habit that led this well-to-do guy—a medical student in his fourth year of study—to spend the school fees allocated for his children. His habit had "eaten the school fees," his cousin lamented. The result was "very embarrassing," both for him and for family members to whom he was forced to appeal for help. Note that while this medical student had achieved some

3 *Mandazi* are small fried pastries that people often eat with sweet, milky tea.
4 Fieldnotes, Nairobi, June 2019.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

of the markers of social adulthood—namely children and a job that theoretically allowed him to provision for his family—his reliance on the larger family unit to backstop his debt threatened to undo this hard-won achievement. Put simply, for some, indebtedness is not merely a source of embarrassment but is existential, threatening to throw aspiring social adults back in developmental time, rendering them, once again, social juniors.

Some we spoke to during fieldwork thought recklessness—exemplified by an urge to consume rather than save and produce—explained over-indebtedness. But not all of the fault was to be placed on defaulters, many people we spoke to argued.[5] Part of the issue was the infrastructure of lending, which capitalises on the ubiquity of mobile phones. The apps are not passive in aggregating users; they send routine nudges, advising people that to get a loan, you "just need to dial this number." One interlocutor recounted how FinTech firms and banks alike send text messages advertising loans as "easy [cheap] credit," rather than as their opposite, expensive "debt." As for the aspiring doctor, he had been able to access such relatively large loans because of the modalities by which FinTech algorithms had come to digitally know him as a potential borrower, namely by monitoring his digital behavior. Through these dubious means, he argued, the algorithms can "tell the kind of person I am … It's a very mad thing," he concluded, "[t]he government should protect its citizens."

Versions of this narrative were reported to us myriad times over the course of the summer. Lenders were referred to as dogs, devils, and fools, evidence of a growing critique of the industry. Debt was called a source of embarrassment and shame for the indebted. Borrowers were referred to as "slaves," tricked by firms who "give you money gently, and then … come for your neck."[6] Such laments indicate the ways people's presents and futures are subordinated to the rhythms of borrowing and repayment dictated by the logic of FinTech apps rather than the more elastic and labile forms of credit offered through interpersonal borrowing—of which we will have more to say below.

For some, the problem was one of privacy. Writing in one of the leading dailies, Franklin Sunday and Macharia Kamau explained that millions of Kenyans are "knowingly or unknowingly surrendering their privacy as well as their contact list of those they communicate with in exchange for exorbitant mobile loans" (Sunday & Kamau 2019). They continued, "other conditions set by online lenders that are oblivious to mobile loan users include giving up a pound of flesh for instant cash, a lifetime of SMS notifications, full surrender of their personal data to third parties and a waiver of their right to dignity." If their tone

5 Fieldnotes, Nairobi, June 2019.
6 Fieldnotes, Nairobi, June 2019.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

was a bit hectoring, Sunday and Kamau were not alone in their worry about the privacy implications of these apps. We heard versions of this lament time and again, such as one man, a Nairobi borrower, who spoke of the firms "tracking digital footprints and financial transactions to get a picture of you."[7]

The most infamous case was that of OKash (though they are not alone), which endeavored to compel repayment from borrowers by purposefully shaming them. Remotely accessing the phone contact list of a borrower—who "agreed" to such intrusion when they took the loan—OKash's collection agents would look for influential entries (e.g., "Mom" or "Boss") and call them to report the borrower's lack of repayment. When this started happening, Kenyans were appalled, taking to social media and the newspapers to condemn the practice. Others found different workarounds: one man explained to us that people began putting the collection agents in their phones under entries like "Devil" or "Do Not Pick Up."[8]

A young Nairobi man, Valentine, explained to us that he thought the whole strategy was not merely offensive—it was likely useless. "If someone called me about my friend's debts," he speculated, "there is no way I would get involved. There's only trouble that way".[9] For Valentine, the appropriate ethical stance—the safe one—was one of detachment. Tom Neumark has observed something similar among poor women in eastern Nairobi: giving and receiving are dangerous, opening one to excessive obligation as well as being perceived to be a burden. Neumark's (2017, 749) interlocutors sought to "disentangle themselves from others while cultivating personal … economic self-sufficiency." For our contact Valentine, entanglement in the financial lives of others was likely to end in trouble, a situation exacerbated if one allowed themselves to be deputised by an aggressive debt collector. Indeed, Valentine insisted he took a rather detached approach to the whole digital borrowing craze: "I cannot afford to be in debt," he laughed, explaining that he has so far avoided it. Yet, for many others, debt is a fact of life—not least because it's impossible to afford to *not* be in debt. This is true in a narrow financial sense, as these lending apps have been enrolled by Kenyans struggling to make rent, pay school fees, and support their households (Donovan and Park 2019).

7 Interview with borrower, Nairobi, June 2019.

8 Fieldnotes, Nairobi, June 2019. Remarkably, the way he learned this was similar to the transgressive act OKash was doing. Many people in Kenya use an app called TrueCaller, he explained, which mines all users' contact lists to guess the name of an unknown caller. So, a TrueCaller user who gets a call from an unknown number will be presented with a suggestion based on the entries in others' phone contact lists: "Maybe Marcel Mauss." But note the similarity: both OKash and TrueCaller were mining phone contacts, while only the former were considered to offend moral sensibilities.

9 Ibid.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

It is also true in a more expansive, social sense, and in the next section we broaden the frame to illustrate the manifold ways this is true.

6 Attachment, Detachment, and Personhood in Kenyan History

In this section, we step back from the present-day examples to examine the historical and anthropological record to demonstrate the long-standing tension between interpersonal obligations and individual autonomy. The discussions below may seem a far stretch from the topic of this chapter, which regards the rise of digital debt and its relation to data in contemporary Kenya. Yet our goal is to place contemporary transformations of personhood—too often reduced to technological and legal novelties—within an enduring cultural context. If such a move is less common in STS scholarship, it is the bread and butter of anthropologists and historians who seek to understand how ethical norms and moral commitments shape exchanges, both commercial and non-commercial. Anthropologist Parker Shipton (2007) calls these "fiduciary cultures" to point to how wealth, credit, and debt are bound up in cultural values. Others speak of "moral economies" (Rogan 2019). Our goal in depicting at some length these social dynamics in various Kenyan settings is to eventually return to the more overtly infrastructural dynamics of contemporary digital debt, and the moral uncertainties of this particular market (cf. Callon and Muniesa 2005).

In Kenya, as elsewhere, interpersonal dynamics are, from the outset, shaped by dynamics of attachment and detachment with various others. Historically, mutual support and various forms of insurance have been embedded in relations of kinship rather than being delegated to third parties, as they may be in social democratic settings. The centrality of mutuality is the product of long-standing norms of maintaining and deepening social attachments. Consider building a family. The birth of an infant marks a moment wherein the connections between the past (the ancestors), the present (living kin), and the future (the unborn), are articulated, marking the extension of relationality rather than its abrogation. Raising children is a costly affair in emotional, financial, and psychological terms. Remittances from the city to the countryside are one modality through which these incrementally accreted debts, debts which can never be fully repaid, are mediated (Gugler 2002; Ross and Weisner 1977).

The case is even clearer in the instance of marriage. In patrilineal societies, once a male child has gone through initiation—a symbolic rite that marks the formal transition from boy to man—the father and father's brothers are expected to aid the initiate in securing a wife by assembling bridewealth payments. This, too, entails both dynamics of credit and debt where kinship

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

networks are bound together in an ongoing fashion rather than transactional exchanges premised on a logic of finality. Herds are broken apart as livestock move from the family of the groom to the family of the bride. These payments often take place over the course of many years, sometimes extending to the deaths of parties to the couple. As Jean and John Comaroff note for Southern Africa, this is a protracted and incremental process wherein the question is not whether "two people were married, but how much" (Comaroff and Comaroff 2001, 271). Increasingly in Kenya, bridewealth payments involve the mobilization of small contributions of myriad kin and friends (Park 2017; Kusimba 2018). This not only binds together kin groups, but sutures men and women to their aging parents, who expect their children to subsidise their livelihoods through cash remittances in old age (Mintz-Roth and Heyer 2016). Such transfers sustain the elderly in the absence of a pension.

These repertoires of imbrication, however, are matched by (and sometimes compete with) dynamics of detachment and individuation. For instance, among Kikuyu people historically, self-actualisation was reflected in structures of authority. Upon being circumcised, a man would seek to separate himself from his father's *shamba,* or garden, cutting a section of forest and labouring to produce a tillable plot. This piece of cultured land was the first step towards establishing a household. Once a given homestead grew too large, frontier groups reached outward, taking over neighbouring ridges (Lonsdale 1992). This was a profoundly future-oriented theory of value. It was only by virtue of pursuing land, marriage, and children that a man would be remembered beyond his death; a man's legacy being sustained through his children and their mothers, and the generations that succeeded them. Similarly, among the Wakamba, pride of place was given to men who distinguished themselves from others by demonstrating the particularities of their skills cultivated through mobility. In the nineteenth century, large-game hunting, esoteric knowledge of the wider world, and access to objects of prestige were all metrics of self-actualisation premised on an ethics of distinction and individuation (Osborne 2014).

This dynamic of attachment and detachment continued over the course of a life-cycle, wherein it was (and often is) through establishing relations of both (inter)dependence and of distinction—of disembedding oneself as one aggregates followers—that one achieves socially sanctioned personhood. For Gikuyu speakers, this is captured linguistically by the term *wiathi,* or self-mastery, which is achieved by successfully parlaying one's wealth in things—namely livestock and land—into wealth in people, while separating oneself from the homestead of one's father (Lonsdale 1992; Peterson 2008). If adulthood involves the diminishing of certain dependencies on one's parents, it likewise involves becoming a patron for others, most notably one's own

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

children but wider networks of kin (fictive and otherwise) as well. In other words, leadership is premised on a politics of redistribution, a debt owed as the appropriate return for loyalty. Such obligations could fuel resentments and resistance.

Any reckoning with these problematics must attend to both the relational attachments and the individuating detachments. These social obligations often fuel resentment and resistance. The overbearing burdens of kin have motivated Kenyans to seek more autonomous existence. Moving to the city has been one way Kenyans historically escaped the strictures of these kinship structures, finding in the relative anonymity of Nairobi or Mombasa or Kisumu a space for self-making outside the moral expectations of elders and others (White 1990). But other modes existed too. Mission schools offered young Kenyans spaces for personal advancement beyond the rules of family (Peterson 2004), and the wages of agricultural labour opened new avenues for consumption that could accelerate one's achievement of social standing (Ocobock 2017). In their ethnographic study with Dholuo speakers, Paul Wenzel Geissler, and Ruth Jane Prince emphasise the importance of "practices of relatedness and ethical reflections about relations" (210, 8) yet also note ways of embodying more "individual 'self-discipline'" (210, 83) through identifying as a "Saved" Christian. Here, religious practices serve to disentangle believers from relations in which they might otherwise be imbricated.

Our point is not to analytically define individual autonomy so much as to point to the experience of escape from social obligation. Even in these new settings, historians document, Kenyans made new attachments (White 1990; Cooper 1987), and their detachments from what came before could carry significant risks. It could mark you not merely as socially inferior, but in some instances could relegate you to a position outside the social collective entirely.

7 Matters of Borrowing and Lending

For many in Kenya, livestock and land are both stores of wealth and future-oriented asset classes geared toward securing wealth in people: cattle because they are translated into bridewealth payments braiding together kinship groups, and land because of the value placed on establishing a household with a garden. The symbolic weight placed on these investments helps make them secure. But it is also their materiality that shapes their status: unlike cash, cattle cannot easily be physically rendered partible in the event that a family member is in need. Moreover, for many in the region, cattle were not historically subject to easy commodification. Instead, they were intimates, or what Julie

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

Livingston (2019, 42) has referred to as “inter-speciated familiars.” Land, for its part, was often protected from parceling out and commodification due to prohibitions that viewed selling the land of the ancestors as severing ties with the dead, with dangerous implications for the living and the unborn (Shipton and Goheen 1992; cf. Li 2014).

That these forms of investment were considered useful because they were “classificatory wholes” in their material forms (Guyer 2016, 157), has not, however, precluded the possibility of lending and borrowing (Shipton 2007). Kin might be allowed to tend a part of a herd on their own land, reaping the benefits of the milk generated (Shipton 2007, Chapter 4). These loans often extend over long periods of time and build up connections between people across space. The spatial component also protects the security of the investment by mitigating against the risk of an entire herd being decimated by the routine spread of zoonotic diseases (Spear and Waller 1993). In Kenya’s highlands, cattle transgressed ethnic boundaries, leading to Kikuyu farmers saving their returns in livestock, what Lonsdale (2012, 39) called the “reserve currency of reputation and power.” Maasai, the “bankers to the highland market” (Lonsdale 2012, 27), drew upon historical exchange—including of kin—in moments of need, when they provided work to Kikuyu in return for agricultural products (Ambler 1988).

These styles of resource allocation composed certain types of personhood. Among the Maasai in the Kenya-Tanzania borderlands, it was historically women who had claim to milk in return for tending the herd (Hodgson 2001, 224); here, as elsewhere, careful labour justified claims-making. As for land, indigent neighbors or friends might be invited to till a plot of land—these people are called *ahoi* in Gikuyu and *jodak* in Dholuo—from which they reap the vegetables they grow and are given the authorisation to construct structures and assemble life (Cohen and Odhiambo 1989; Lonsdale 1992). Sometimes these temporary arrangements extended over many generations, and may translate into permanent residence; this being particularly likely if there is a marriage that binds together the family of the tenant and the landholder (Lonsdale 1992). Alternatively, those struggling to get by will be invited to aid during periods of harvest, taking a quantity of the bounty as their payment (Cohen and Odhiambo 1989). In the cities, indigent family members or neighbors living in the countryside are often brought in to work as house-help, in exchange for which they secure a roof over their heads and transport to the city.

Not all are invited to partake in these networks and assessments of character determines one’s capacity to be a borrower. Put differently, what, how, and on what terms you borrow is contingent on shifting interpersonal relationships not only between the borrower and the lender, but between their families in the past and the potential relations between them in the future. This is,

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

in part, because the temporal horizons that characterise these tethers of credit and debt are not dictated by the foreshortened timeline of financial institutions, which expect a monetary return on a loan, but are governed by the value accreted through more tightly weaving the one to the other. These relations of credit and debt, put simply, are socially productive. This is not to naively posit that these dynamics are uncomplicated—they are structured by often quite firm hierarchies of gerontocratic and patriarchal power and authority—it is simply to note that they are productive of value that is not foremost monetary in character. Moreover, relations of indebtedness turn on the knowledge that one is always liable to move from the position of creditor to that of debtor, a dialectical dynamic that ensures the never seamless reproduction of the normative social order. The socially successful person is always defined in relation to relations with others.

Shipton (2007), based on his work among Luo communities in western Kenya, has referred to this dynamic of relationality as "entrustment" to describe the mutuality of credit and debt relations—at times serial and at others reciprocal—that bind kin across time and space. For example, unhappy kin (living or dead) are routinely cited as the cause of financial struggles (Shipton 1989). Forgotten rites or unintended slights can have serious, intergenerational consequences. In this fiduciary culture, relations of debt and credit are rarely imagined as binding two individuals to each other as individuals. Nor are these imagined as relations which are severed once a debt has been paid (as contract law would have it) but, instead, work as a social glue by virtue of their capacity to bring nested scales of interconnection into greater imbrication. Yet, as Shipton insists, these intimacies and entanglements are liable to spark conflict and schism.

These expectations are normative. And people who do not conform to this notion of relational personhood—evidenced by, for example, not investing in their rural communities after moving to cities or by driving around the countryside with your car windows rolled up, an act read as a rejection of the community that raised you (Park 2017)—quickly tip into accusations of anti-sociality. Such accusations generate a range of responses from generalised suspicion to accusations regarding witchcraft and sorcery. One might say that the only thing more dangerous than overbearing social obligation is individual autarky.

There is, in other words, a balance between what Zebulon Dingley (Unpublished MS) calls "enclosure" and "exposure." Writing about suspicion and witchcraft on the South Coast of Kenya, Dingley emphasises the risks of relatedness as well as the importance of being embedded within networks of kin and neighbors. The risks come, in part, due to a sense that one cannot know the intentions of others, and that both intimates and strangers can present a threat in a context of a limited amount of resources and status. This obliges

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

everyday interpretive work and practical actions to both open oneself to the relations through which proper social standing are achieved, as well as to take steps to enclose oneself from malevolent intentions, actions, and forces.

In our experience living and working in other parts of the country, the dynamics Dingley describes are not unique to the South Coast, even if the forms of exposure and enclosure are particular. Others have also noted these dynamics. On the other side of the country, Günter Wagner's (1949, 178) study of North Kavirondo documented an elaborate range of ritual and medicinal measures for protecting against the malevolent actions of others, living and dead. Resources, too, were enclosed from too much reciprocity, including through prohibitions on letting out land to non-heirs (Wagner 1956, 78). Among Luo communities, hedges and thorn bushes historically separated homes, enforcing boundaries that were crossed by kin and neighbors at the invitation of the host. In more recent decades, wealthier residents have stood apart from others through more durable, less permeable concrete walls and metal gates, chancing opprobrium from the community. Even the "precariously open" and permeable body must be managed lest it become too vulnerable (Geissler and Prince 2010, 166–67).

Similarly, among the Gikuyu of central Kenya, the pinnacle of successful personhood—namely, the homestead—was historically guarded from the peering eyes, jealous feelings, and malintentions of others through the construction of intricately woven hedges (Peterson 2004, 11). This was captured linguistically, the verb—*gita* meaning to "grow thick, close as a hedge," a process which was linked to the future, the verb also meaning to flourish or prosper.[10] Today in Nairobi, while during the day apartment doors are open as neighboring children move through the compound, at night curtains are tightly drawn to guard against curious neighbors and unwelcome others. Newly purchased items that are the subject of display and pride during daylight hours become sources of jealousy once the sun has fallen. Mobile phones are used to be connected just as often as they are employed to avoid connections; missing calls, texts, and requests for remittances are all tactics of detachment that people pursue (cf. Archambault 2016). In other words, notions of "entrustment" and "relationality" are riven with uncertainty, suspicion, and anxiety.

Establishing oneself as a person who exists through his or her relations with other persons thus requires cultivating an openness, such that relations of entrustment can be forged, while fortifying oneself against the unknowable intentions and threatening actions of others; which itself requires occluding aspects of the self that might be the source of moral and social censure.

10 Thanks to Derek Peterson for sharing this insight.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

Attachment always depends on correctly calibrating its other: detachment. While the historical archive is clear that tensions between these notions have a long history—animated by shifting legal orders, property regimes, and labour practices—they have been renewed in the past fifteen years as digital infrastructures expanded in Kenya.

8 Navigating between Financial and Social Debts in Digital Kenya

Having detoured through the historical ethnography of these norms and practices within Kenya, we can now better understand the social contours of money and finance today. Kenyan ideas regarding personhood not only allow us to see with greater clarity the business models of FinTech firms, but also gives us purchase on the framework of critique brought to bear by users. Despite promises otherwise, Kenyan debtors see loans offered by FinTech firms less as ushering in new regimes of individuation. Instead they are more concerned with how firms—and the platforms upon which they depend—are intermediating social life by generating what we refer to as infrastructured persons. This analytic points to both the centrality of specific sociotechnical entanglements that underwrite FinTech, as well as highlighting that these processes are best understood not as a wholesale rupture but, instead, build on extant relational networks of expectations of credit and debt. It is precisely this mediation that permits the appropriation of value produced socially (Bear et al. 2016).

Kenyans find their place in fiduciary cultures an ambivalent one.[11] Sibel Kusimba (2021, 109–127) writes of efforts to avoid being asked or having to give

11 The ambivalence of attachment also holds for *chamas*, the local term for rotating credit and savings groups, where groups of peers pool their contributions. The topic of frequent anthropological and developmental inquiry, *chamas* exemplify the ambiguities of collective credit and debt. The terms of borrowing can be flexible, often responding to the needs of a given group member, a repertoire built over the course of many hours of intimate knowing. The support offered in such contexts is often not simply financial, moreover, with group members offering moral as well as material support. Without access to bank loans, *chamas* provide a manner of accumulating usefully large lump sums, with no fees or intimidating paperwork. As late as 2018, informal financial groups, such as chamas, were used by 41 percent of the Kenyan population, while only 35 percent of the population held traditional bank accounts. Yet, group entanglement offers its own discipline, with the cost of default including social opprobrium and malice. In her study of similar practices in South Africa, Deborah James (2015: 121) notes that savings clubs are riven by a 'lack of trust,' with the possibility of someone absconding with the wealth always hovering on the edges. In other instances, jealousy between members can cause disruption, even dissolution of the group.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

financial assistance. Turning off a phone, missing calls, or feigning ignorance are ways to avoid obligations to others. Yet, she notes the risks of escaping too much, including fostering resentment and losing resources you may need down the line. Such burdens are not evenly distributed, either, with women often tasked with redistributing through social networks what resources exist. Here, for better or worse, gendered expectations around provisioning and responsibility can place women at the center of struggles over getting by. The appeal of digital debt emerges in the context of this fiduciary culture. In place of interpersonal negotiations, FinTech offers the seemingly impersonal decisions of the algorithm. Instead of the vulnerability, shame, or indignity of asking a family or friend for money, "these apps," writes one journalist, "have enabled those in need to take the loans quietly, saving them the embarrassment of borrowing from friends … or begging savings groups members to offer them loans" (Xinhua 2019).

Digital debt, on this reading, offers Kenyans something appealing: the possibility of financial credit without *social* debt. By attaching themselves to the algorithms of financial technologies, Kenyans might gain a measure of individual autonomy, bypassing the complications of interpersonal relations and relational personhood. It is a promise of fashioning selves without the encumbrances of others—a detaching from some others, though, entails different, commercial obligations (cf. Kusimba 2021, 135). This is, we have argued, an older story in Kenya, one iconically captured in the wage earning young person, whose employment and urban life made them relatively autonomous from the dictates and resources of rural elders (Ocobock 2017; White 1990).

It is also a familiar story under contemporary capitalism—including its financial varieties—where people are hailed as *individual* workers, consumers, and borrowers. In Wendy Brown's (2016) influential account of neoliberalism in general, but particularly in Europe, this is a story of collective life being undone through the formation of individual accumulators, entrepreneurs of the self. In our conversations with Kenyan colleagues, friends, and interlocutors, however, this (neo)liberal fantasy has not been borne out. People spoke not of a process of individuation, giving rise to the detached person, but of novel distributions of the self as new modalities of relationality are enacted by digital platforms.

This was the case in at least two ways. First, our interlocutors acknowledge that FinTech inaugurates new forms of attachment to corporations and their infrastructures. As a result, they do their best to attach themselves in beneficial ways, such as topping up their balance or enrolling friends, practices that improve their standing with the apps and their algorithms. If credit scoring algorithms are often opaque, it hardly stops efforts to comport oneself in ways befitting its judgment—efforts to secure what Keith Breckenridge has usefully

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

referred to as "reputational collateral" (2019, 95). For their part, the lending firms recognize the social implications of debt and try to harness peer pressure and shame to compel borrowers to repay.

Secondly, Kenyans explain the new digital debt as activating and relying upon social relations. Time and again, we heard stories of overly indebted borrowers turning to cousins and friends for help—cashing in, so to speak, on entrustment to cover their financial obligations. Many borrowers who find themselves unable to repay must turn to friends or family for assistance. Lelei, for instance, told us how she defaulted on a digital debt that she originally borrowed for her cousin who had, themselves, already gotten into debt trouble with their phone. Lelei confessed that she expected her cousin to never repay, and she doubted she could come up with the cash herself, but she nevertheless borrowed. Why, we asked? She paused, trying to find the way to convey the depth of her relation with this cousin: they have "taught me many skills. We've done life together," and this is a debt greater than any monetary value.[12] If relational personhood is, in part, an achievement built through active collaboration with others, then Lelei's standing reflects the contributions of her cousin. This much she recognized in her decision to sacrifice another element of her assembled status—namely, her credit score—by borrowing on behalf of her kin. So, the promise of individualised borrowing often turns out to rely on a pre-existing entrustment among borrowers. Channeling Marxist feminist scholarship, we might even say the usurious creditors are subsidised by social relations and the interpersonal (and largely non-fiscal) debts people draw upon (cf. Dalla Costa 1975; Federici 2020).

To these two ways that relational personhood is reflected in digital debt, we would add a third. While the digital apps seemingly offered a version of "asocial assistance" (Ferguson 2015), the conditions of possibility for borrowing were premised precisely on the algorithmic analysis of borrowers' social relations. Put simply, the firm's profitability depends on the reserves of relational personhood's obligations. FinTech firms invest considerably in knowing these social dynamics—from ethnography to digital scraping—in order to modulate the credit offered (Donovan and Park 2022(b) and 2022(c)). In other cases, they actively position themselves as a relation to which one owes repayment by dint of goodwill rather than legal obligation: as we were told by an industry insider, people repay Safaricom loans, in part, because of the goodwill the firm cultivates through philanthropy.

12 Interview with borrower, Nairobi, June 2019.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

To put it simply, the digital lending industry is not at all divorced from everyday social relations. While from the perspective of a borrower, such loans forego the need to supplicate to intimates, the lending algorithms and their designers are themselves keenly concerned with the relationality of Kenyans. The data that informs the credit scoring of these apps is not data about autonomous, self-directed individuals. It is data about their relations and interactions.

Consider the elementary form of digital traces used to make many FinTech credit scores: Call Detail Record (CDR). The CDR is generated by SIM cards connected to mobile phone networks; they provide a unique record of phone activities, including the caller ID, the recipient ID, the cell tower from which the call was placed and from which it was received, the time of the call and its duration. Similar transactional information is generated through the use of mobile money like M-Pesa: sender, recipient, time, location, and amount. While these data are personal they also are social for they are relational. They almost always implicate others: calls and remittances are, after all, transactions between people. Credit scoring algorithms monitor who you interact with and who they interact with, qualifying your standing on the basis of your relations' standing.

Further, activities that may not seem interpersonal classify people socially, because "men and women tend to use their phones differently, as do different age groups. Frequently making and receiving calls with contacts outside of one's immediate community is correlated with higher socio-economic class," for instance (UN Global Pulse 2013, 6). Even your location is meaningful only because of the value of those co-located with you: a SIM card that spends nights in a poor neighborhood is surrounded by SIM cards whose transactional data reveals the commercial limits of their users.

The individual, then, is a thoroughly social product for digital lenders. It is not merely that individuals are of a social category—urban youth, say, or secondary school female with a smart phone—as marketing professionals have long recognised. Rather, it is that in the monitoring of reputation, FinTech construes borrowers as relational persons, whose digital data is not so much the result of an individual person's behavior as it is the trace of an infrastructured self, composed socially and distributed across digital networks and filtered through algorithms. Here, individual privacy offers little consolation.

Bibliography

Ambler, Charles H. 1988. *Kenyan Communities in the Age of Imperialism: The Central Region in the Late Nineteenth Century.* New Haven: Yale University Press.

Archambault, Julie Soleil. 2016. *Mobile Secrets Youth, Intimacy, and the Politics of Pretense in Mozambique*. Chicago: University of Chicago Press.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

Bear, Laura, Karen Ho, Anna Lowenhaupt Tsing, and Sylvia Yanagisako. 2015. "Gens: A Feminist Manifesto for the Study of Capitalism." Theorizing the Contemporary, *Fieldsights.* Last modified March 30, 2015. https://culanth.org/fieldsights/gens-a-feminist-manifesto-for-the-study-of-capitalism.

Bialecki, Jon and Girish Daswani. 2015. "Introduction: What is an Individual? The View from Christianity." *HAU: Journal of Ethnographic Theory* 5, no. 1: 271–94.

Breckenridge, Keith. 2019. "The Failure of the 'Single Source of Truth about Kenyans': The NDRS, Collateral Mysteries and the Safaricom Monopoly". *African Studies* 78, no. 1: 91–111.

Brown, Wendy. 2016. "Sacrificial Citizenship: Neoliberalism, Human Capital, and Austerity Politics." *Constellations* 23, no. 1: 3–14.

Callon, Michel. 1984. "Some Elements of a Sociology of Translation: Domestication of the Scallops and the Fishermen of St Brieuc Bay." *The Sociological Review* 32, no. 1: 196–233.

Callon, Michel and Bruno Latour. 1981. "Unscrewing the Big Leviathan: How Actors Macro-Structure Reality and How Sociologists Help Them to Do So." In *Advances in Social Theory and Methodology: Toward an Integration of Micro-and Macro-Sociologies*, edited by Karin Knorr Cetina and Aaron Victor Cicourel, 277–303. Boston: Routledge and Kegan Paul.

Callon, Michel and Fabian Muniesa. 2005. "Economic Markets as Calculative Collective Devices." *Organization Studies* 26, no. 8: 1229–50.

CapitalFM. 2018. "Over 10m Mobile Users in Kenya hit by SIM Fraud." Last modified October 24, 2018. https://www.capitalfm.co.ke/business/2018/10/over-10m-mobile-users-in-kenya-hit-by-sim-fraud/.

Carrithers, Michael, Steven Collins and Steven Lukes, eds. 1985. *The Category of the Person: Anthropology, Philosophy, History*. Cambridge: Cambridge University Press.

Cohen, David William and E. S. Atieno Odhiambo. 1989. *Siaya: The Historical Anthropology of an African Landscape.* Nairobi: Heinemann.

Comaroff, Jean and John L. Comaroff. 2001. "On Personhood: An Anthropological Perspective from Africa." *Social Identities: Journal for the Study of Race, Nation and Culture* 7, no. 2: 267–83.

Cooper, Frederick. 1987. *On the African Waterfront: Urban Disorder and the Transformation of Work in Colonial Mombasa*. New Haven: Yale University Press.

Dalla Costa, Mariarosa and Selma James. 1975. *The Power of Women and the Subversion of the Community*. Bristol: Falling Wall Press Ltd.

Davies, Will. 2015. "The Return of Social Government: From 'Socialist Calculation' to 'Social Analytics.'" *European Journal of Social Theory* 18, no. 4: 431–50.

Dingley, Zebulon. Unplubished MS. "Enclosure and Exposure in South Coast, Kenya: Body, House, Settlement."

Donovan, Kevin P. and Emma Park. 2019. "Perpetual Debt in the Silicon Savannah." *Boston Review.* Last modified September 20, 2019. https://bostonreview.net/class

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

-inequality-global-justice/kevin-p-donovan-emma-park-perpetual-debt-silicon-savannah.

Donovan, Kevin P. and Emma Park. 2022(a). "Algorithmic Intimacy: The Data Economy of Predatory Inclusion in Kenya." *Social Anthropology/Anthropologie Sociale* 30, no. 2: 120–39.

Donovan, Kevin P. and Emma Park. 2022(b). "Knowledge/Seizure: Data, Debt & Rent in Kenya," Antipode 54, no. 4

Donovan, Kevin P. and Emma Park 2022(c). "Algorithmic Intimacy: The Data Economy of Predatory Inclusion in Kenya," Special Issue on "Curious Utopias: Large and Small Blueprints for Human Society," Social Anthropology 30, no. 2

Federici, Silvia. 2020. *Revolution at Point Zero: Housework, Reproduction, and Feminist Struggle*. Oakland: PM Press.

Ferguson, James. 2015. *Give a Man a Fish: Reflections on the New Politics of Distribution*. Durham, NC: Duke University Press.

Geissler, Paul Wenzel and Ruth Jane Prince. 2010. *The Land Is Dying: Contingency, Creativity and Conflict in Western Kenya*. New York and Oxford: Berghahn Books.

Government of Kenya. 2019. The Data Protection Act (No. 24 of 2019). http://kenyalaw.org/kl/fileadmin/pdfdownloads/Acts/2019/TheDataProtectionAct__No24of2019.pdf.

Gugler, Josef. 2002. "The Son of the Hawk Does Not Remain Abroad: The Urban – Rural Connection in Africa." *African Studies Review* 45, no. 1: 21–41.

Guyer, Jane I. 2016. *Legacies, Logics, Logistics: Essays in the Anthropology of the Platform Economy.* Chicago: University of Chicago Press.

Hacking, Ian. 2006. "Making Up People." *London Review of Books* 16, no. 28.

Haggerty, Kevin D. and Richard V. Ericson. 2000. "The Surveillant Assemblage." *British Journal of Sociology* 51, no. 4: 605–22.

Hodgson, Dorothy. 2001. *Once Intrepid Warriors: Gender, Ethnicity and the Cultural Politics of Maasai Development.* Bloomington: Indiana University Press.

James, Deborah. 2015. *Money from Nothing: Indebtedness and Aspiration in South Africa*. Stanford: Stanford University Press.

Karuka, Manu. 2019. *Empire's Tracks: Indigenous Nations, Chinese Workers, and the Transcontinental Railroad*. Oakland: University of California Press.

Kusimba, Sibel. 2018. "Money, Mobile Money and Rituals in Western Kenya: The Contingency Fund and the Thirteenth Cow." *African Studies Review* 61, no. 2: 1–25.

Kusimba, Sibel. 2021. *Reimagining Money: Kenya in the Digital Finance Revolution*. Culture and Economic Life. Stanford: Stanford University Press.

Latour, Bruno. 1983. "Give Me a Laboratory and I Will Raise the World." In *Science Observed: Perspectives on the Social Study of Science, edited by K. Knorr-Cetina and M.J Mulkay,* 141–170. London and Beverly Hills: Sage Publications.

Latour, Bruno. 2005. *Reassembling the Social: An Introduction to Actor-Network-Theory*. Oxford and New York: Oxford University Press.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

Livingston, Julie. 2019. *Self-Devouring Growth: A Planetary Parable as Told from Southern Africa*. Durham, NC: Duke University Press.

Lonsdale, John. 1992. "The Moral Economy of Mau Mau: Wealth, Poverty and Civic Virtue in Kikuyu Political Thought." In *Unhappy Valley: Conflict in Kenya and Africa. Book Two: Violence and Ethnicity,* edited by Bruce Berman and John Lonsdale, 315–468. London: James Currey.

Lonsdale, John. 2010. "Ethnic Patriotism and Markets in African History." *JICA Research Institute,* no. 20.

Mains, Daniel. 2013. *Hope Is Cut: Youth, Unemployment, and the Future in Urban Ethiopia*. Philadelphia: Temple University Press.

Mauss, Marcel. (1938) 1985. "A Category of the Human Mind: the Notion of Person, the Notion of Self." In *The Category of the Person: Anthropology, Philosophy, History,* edited by Michael Carrithers, Steven Collins and Steven Lukes. Cambridge: Cambridge University Press.

Menkiti, Ifeanyi A. 1984. "Person and Community in African Traditional Thought." In *African Philosophy: An Introduction,* edited by Richard A. Wright, 171–182. University Press of America.

Mintz-Roth, Misha and Amrik Heyer. 2016. " 'Sharing Secrets': Gendered Landscapes of Trust and Intimacy in Kenya's Digital Financial Marketplace." In *Trusting and its Tribulations: Interdisciplinary Engagements with Intimacy, Sociality and Trust,* edited by Vigdis Broch-Due and Margit Ystanes, 131–147. Brooklyn: Berghahn Books.

Mol, Annemarie. 2002. *The Body Multiple: Ontology in Medical Practice*. Science and Cultural Theory. Durham, NC: Duke University Press.

Mukerji, Chandra. 2009. *Impossible Engineering: Technology and Territoriality on the Canal Du Midi*. Princeton Studies in Cultural Sociology. Princeton, NJ: Princeton University Press.

Neumark, Tom. 2017. "'A Good Neighbour is Not one That Gives': Detachment, Ethics, and the Relational Self in Kenya." *Journal of the Royal Anthropological Institute* 23, no. 4: 748–64.

Nyabola, Nanjala. 2018. *Digital Democracy, Analogue Politics: How the Internet Era is Transforming Kenya*. London: Zed Books.

Ocobock, Paul. 2017. *An Uncertain Age: The Politics of Manhood in Kenya*. Athens: Ohio University Press.

Osborne, Myles. 2014. *Ethnicity and Empire in Kenya: Loyalty and Martial Race Among the Kamba, c. 1800 to the Present.* Cambridge: Cambridge University Press.

Park, Emma. 2017. "Infrastructural Attachments: Mobile Entrepreneurs and the Tensions of 'Home' in Colonial and Postcolonial Kenya." Dissertation. Ann Arbor: University of Michigan.

Peterson, Derek R. 2004. *Creative Writing: Translation, Bookkeeping, and the Work of Imagination in Colonial Kenya*. Portsmouth, NH: Heinemann.

Peterson, Derek R. 2008. "The Intellectual Lives of Mau Mau Detainees". *The Journal of African History* 49, no. 1: 73–91.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0

Rogan, Tim. 2017. *The Moral Economists: R.H. Tawney, Karl Polanyi, E.P. Thompson, and the Critique of Capitalism*. Princeton, NJ and Oxford: Princeton University Press.

Ross, Marc Howard, and Thomas S. Weisner. 1977. "The Rural-Urban Migrant Network in Kenya: Some General Implications." *American Ethnologist* 4, no. 2: 359–75.

Von Schnitzler, Antina. 2016. *Democracy's Infrastructure: Techno-Politics and Protest after Apartheid*. Princeton, NJ: Princeton University Press.

Shipton, Parker and Mitzi Goheen. 1992. "Introduction. Understanding African Land-Holding: Power, Wealth, and Meaning." *Africa: Journal of the International African Institute* 62, no. 3: 307–25.

Shipton, Parker. 1989. *Bitter Money: Cultural Economy and Some African Meanings of Forbidden Commodities.* Washington, DC: American Anthropological Association.

Shipton, Parker. 2007. *The Nature of Entrustment: Intimacy, Exchange, and the Sacred in Africa*. New Haven: Yale University Press.

Spear, Thomas T., Richard Waller, eds. 1993. *Being Maasai: Ethnicity & Identity in East Africa*. Eastern African Studies. London and Dar es Salaam and Nairobi and Athens: James Currey and Mkuki na Nyota and EAEP and Ohio University Press.

Strathern, Marilyn. 1996. "Cutting the Network." *Journal of the Royal Anthropological Institute* 2, no. 3: 517–35.

Strathern, Marilyn. 1988. *The Gender of the Gift: Problems with Women and Problems with Society in Melanesia.* Oakland: University of California Press.

Sunday, Franklin and Macharia Kamau. 2019. "How Kenyans Give Up Privacy for Costly Mobile Loans." https://www.standardmedia.co.ke/financial-standard/article/2001310291/how-kenyans-give-up-privacy-for-costly-mobile-loans.

Taylor, Keeanga-Yamahtta. 2019. *Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership*. Chapel Hill: The University of North Carolina Press.

UN Global Pulse. 2013. Big Data for Development: A Primer.

Viljoen, Salome. 2020. "Democratic Data: A Relational Theory For Data Governance." SSRN Scholarly Paper. Rochester, NY: Social Science Research Network. Accessed September 15, 2022.

Wagner, Gunter. 1949. *The Bantu of North Kavirondo.* Oxford: Oxford University Press.

Wagner, Gunter. 1956. *The Bantu of North Kavirondo: Economic Life.* International African Institute.

White, Luise. 1990. *The Comforts of Home: Prostitution in Colonial Nairobi*. Chicago: University of Chicago Press.

Xinhua. 2019. "Digital Lenders Offer Broke Kenyans Relief After Festive Season". Last modified January 7, 2019. http://www.xinhuanet.com/english/2019-01/07/c_137726471.htm.

Zoanni, Tyler. 2018. "The Possibilities of Failure: Personhood and Cognitive Disability in Urban Uganda." *The Cambridge Journal of Anthropology* 36, no. 1: 61–79.

Emma Park and Kevin P. Donovan - 9789004678354
Downloaded from Brill.com 08/06/2024 02:33:01PM
via Open Access. This is an open access chapter distributed under the terms
of the CC BY-NC 4.0 license.
http://creativecommons.org/licenses/CC-BY-NC/4.0