

THE SILICON VALLEY APPROACH TO POVERTY:
HUMANITARIAN DESIGNERS AT WORK IN FINANCIAL INCLUSION

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ABSTRACT

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by Jeffrey Greger

This thesis explores the application of ethnographic research and commercially-derived design approaches in support of financial inclusion, a global movement to bring affordable financial services to low-income and rural communities that have traditionally lacked access to these services. I collaborated with and interviewed designers and anthropologists working on financial inclusion projects that range from small, grassroots efforts to create payday loan alternatives in Silicon Valley and London, to more formal international development projects funded by large corporations and philanthropic organizations. Participants in this study shared a strong belief: ethnographic perspectives and design practices that incorporate marginalized voices into the decision-making process can lead to innovative, sustainable, and locally-relevant interventions that improve the lives of people experiencing poverty. However, this study's participants also wrestled with the knowledge that well-intentioned humanitarian projects often fail to achieve their goals, at times further retrenching social and economic inequalities. These participants needed to weigh the risks of proposing hubristic solutions against inaction in the face of injustice. This thesis highlights the ongoing conversations among designers and anthropologists on how they can—and should—ethically work to achieve social change.

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CHAPTER 1: INTRODUCTION

The act of design, broadly conceived, is rooted in a desire to improve the world, to transform “what is” into “what-ought-to-be” (Rittel and Webber 1973, 159). This definition speaks to design’s orientation toward optimism, and to the natural affinity between anthropology and design. Anthropology is a field traditionally concerned with “what is” (or has been) across cultures and locales, employing ethnographic methods to describe and theorize human social relationships and the meanings imbued in the artifacts people create. And the practice of design involves envisioning and implementing desirable futures grounded in the intimate understanding of human needs and desires, in other words, determining “what-ought-to-be” (Otto and Smith 2013, 1–5). In Silicon Valley, technology companies have come to value the contributions of interdisciplinary design teams consisting of anthropologists and design specialists of various stripes, along with collaborators from fields such as human-computer interaction, psychology, business strategy, and sociology.¹ Companies rely on these design professionals to research, develop, and market innovative products and services for a competitive marketplace.

¹ In the messy world of design practice, disciplinary distinctions are less visible and more fluid than they are in academia. Here, the term design specialist refers to people working in professions including architecture, industrial design, service design, and user experience (UX) design. When I use the term anthropologist, I am generally referring to a person with graduate-level training in anthropology who is engaged in ethnographic research. Although many anthropologists working outside of university settings may personally identify as anthropologists, their jobs titles will rarely contain that word. And while ethnographic research is most closely associated with anthropologists, in design settings, ethnography is conducted by practitioners from a variety of disciplinary backgrounds, both by the aforementioned design specialists, and by people with titles such as design researcher, design ethnographer, or user experience researcher. Because of the blurred disciplinary boundaries inherent to the contemporary practice of design, the use of the term “designer” or “design professional” throughout this thesis generally refers to a person collaboratively engaged in the commercial or humanitarian practice of design, regardless of disciplinary affiliation.

Design teams work together to transform human insights into building smartphones that are intuitive to use and social media platforms that engage global audiences. These teams also rethink how people experience hospital care or interact with banks. Increasingly, design professionals are translating the inherent optimism and creative, human-centered approaches of a commercial design practice to address one of the most vexing and persistent humanitarian issues: poverty. The application of design approaches to social change, as opposed to private profit, is commonly referred to as “social impact design” (Lasky 2013). In this thesis, I investigate a narrow—yet significant—area of social impact designers’ involvement in poverty alleviation called financial inclusion. Financial inclusion is a global movement with the stated aim of creating affordable, accessible financial infrastructures for low-income communities that are currently underserved or excluded from the global financial system (Schwittay 2014b, 29). Recognizing the value of design approaches in confronting ambiguous business problems, financial institutions, governments, technology companies, and international aid organizations have begun to partner with design professionals to create services for financial inclusion.

Despite the ostensibly good intentions underlying social impact design projects, anthropologists have documented many poverty alleviation projects—whether in urban areas of the United States, or in international development contexts—that failed to achieve their goals or ended up further marginalizing communities they sought to help. When experts such as engineers, urban planners, anthropologists, and now design specialists approach infrastructure and community development projects, they become enmeshed in contested spaces, where questions of power, difference, and politics are

often left unconsidered. With massive amounts of money at stake and powerful institutions guiding investments, who stands to benefit most from financial inclusion? What values shape and become embedded in the systems designers help create? Who might be marginalized or harmed during the design process and how can institutions more equitably share the power to decide what “ought to be?”

Research Sites and Goals

In this study, I draw attention to the uncomfortable issues surrounding social impact design practice by observing and thinking with interdisciplinary teams of design practitioners as they navigate the ethical and practical challenges involved in poverty alleviation projects. Some of these challenges include: avoiding paternalistic or overly-simplistic design “solutions” to poverty; confronting power asymmetry between social impact designers and the communities they are trying to help; and deciding when and how to act as individuals or as members of organizations. To this end, my research centers on a “grassroots” financial inclusion project in the San Francisco Bay Area called FAIR Money. This small, all-volunteer collective of designers, design researchers, and anthropologists was founded to research and develop alternative financial services grounded in the experiences of low-income people who currently rely on risky sources of credit such as payday loans to make ends meet. In addition to conducting interviews with FAIR Money members and attending their monthly meetings, I also studied a similar project undertaken by a small design consultancy in London called Plot, which provided a comparative perspective. To contextualize the small-scale projects of Plot and FAIR Money in the broader field of social impact design for financial inclusion, I interviewed

design practitioners working on more formal projects with large institutional funders and studied how such projects are publicly promoted and discussed. These “institutional” participants described involvement with a wide range of financial inclusion projects: partnerships with a city government to improve the delivery of financial counseling services for low-income residents, developing apps to help Central American coffee farmers build their savings, and studying the money management practices of families in rural Southeast Asia to help banks and nongovernmental organizations better target their financial inclusion efforts.

In addition to being a student of anthropology, I have a degree in industrial design and have spent the past eight years working in Silicon Valley design consultancies. Because of this background, I recognize that social impact design is an important space of interaction between practitioners in my two ethnographically-oriented fields. While this research builds on existing scholarship regarding the theoretical convergence of design and anthropology (see Otto and Smith 2013), my focus is on the more practical aspects of interdisciplinary design engagements. Through an anthropological lens, this research explores how specialist designers, anthropologists, and those in related disciplines approach and collaborate on social impact design projects. In this thesis, I identify opportunities to incorporate historical and cultural context, ethical considerations, and anthropological critiques constructively into social impact design practices and design pedagogy. The central location of design practitioners in the problem-framing process and their demonstrated ability to navigate bureaucratic power structures give them both the access and influence to become advocates for the

communities for which they design. The ethnographic accounts contained in this research provide lessons on how design teams can achieve sustainable, inclusive social change by decentering their authority and placing the traditionally marginalized voices of people experiencing poverty at the center of the decision-making process. Critically, this research contributes to the ongoing ethical conversations among ethnographic practitioners on how they can—and should—actively work to “do good,” as opposed to simply “do no harm” as they work. In the following sections, I provide background information on social impact design and financial inclusion. I go on to discuss how anthropologists have studied design practices, poverty alleviation, and financial infrastructures in the past, and I present the research questions I use to expand upon their work. The conclusion of this introductory chapter contains a preview of the topics covered in this thesis.

Background

A Brief History of Social Impact Design

Under a variety of labels—humanitarian design, design for the majority, or social impact design—designers have long exhorted one another to set aside the production of consumer products for a relatively wealthy minority, and to instead refocus their attention on the many “wicked problems” facing marginalized groups ignored or underserved by the market (Papanek 1984; Schwittay 2014a; Thorpe and Gamman 2011). Since the early 2000s, designers have increasingly employed the methodology of “design thinking” to address complex social problems (Lasky 2013). Design thinking is only loosely defined, but generally begins with identifying unaddressed needs in a community by

employing a limited form of ethnographic methods, then cycling through brainstorming, rapid prototyping, field testing, and refinement until a promising solution emerges. Many social impact design projects, and the design thinking methods that support them, are championed by California-based design firm IDEO (not an acronym, pronounced EYE-dee-oh) (Schwittay 2014a). Stanford University's closely-related Hasso Plattner Institute of Design, more commonly referred to as the Stanford d.school (written in lower case, as shown here), offers courses such as *Designing the Way Up: Disruptive Solutions for Poverty in America* and *Design for Extreme Affordability* (Stanford University Institute of Design 2015).

As organizations increasingly apply design's commercially-derived research and iterative problem-solving approaches to humanitarian challenges, however, they have been criticized by anthropologists and design specialists alike for repeating many of the problematic practices of mid-twentieth-century poverty alleviation and international development projects (Schwittay 2014a). Anthropologists have long and loudly critiqued these projects for being top-down or neo-colonialist in nature, with a litany of deleterious effects on the very marginalized communities they sought to improve (Scott 1998). These critiques draw attention to the ways in which development discourses tend to legitimize experts' modernist and technical ways of knowing, often to the exclusion of indigenous knowledge and consideration of community-led political action. The contributions of anthropologists themselves to development projects have also drawn criticism, sparking conversations about when, how, and if anthropologists should directly engage to support the marginalized or impoverished communities with whom they often work (D'Andrade

1995; Nagengast and Vélez-Ibáñez 2004, 1; Scheper-Hughes 1995). Despite presumably good intentions, humanitarian designers and development anthropologists have thus been labeled imperialist for attempting to reshape impoverished communities according to Western conceptions of modernity and for aligning themselves with the interests of local elites. A surge of interest in design thinking for development within civil society organizations, design consultancies, corporations, and governments during the past decade has reignited these debates (Tunstall 2013).

Compounding these issues, professionals engaged in commercial design practice are drawn into a depoliticized discourse centered on user experience. Referring to someone as “the user” can prune away uncomfortable considerations of power, class, gender, and ethnicity, ignoring the complex “bodies” of actual people who cannot be reduced to one-dimensional subjects. In the paper *The Rise of the User and the Fall of People: Ethnographic Cooptation and a New Language of Globalization*, Shaheen Amirebrahimi (2016) explains how rich ethnographic insights often become pared down to only those details directly relevant to a particular user’s interaction with a product or service. In this way, the language of the user hides the fact that all design, regardless of being explicitly labeled as “social impact design,” has the potential for broad social impacts. Humanitarian praxis brings into high relief the ethical quandaries and politics of commercial product design, as well as the social distance between decision-makers and the persons affected by those decisions. Social impact design for financial inclusion compounds the dehumanizing abstraction of “the user” with a similarly loaded term: “the poor.”

Designing for Financial Inclusion

All projects researched for this thesis fall under the umbrella of a growing financial inclusion movement, where social impact design's many issues come to a head.

Designers are often employed by financial inclusion projects, which are efforts to bring affordable, sustainable financial services to the nearly two billion working adults around the world that currently do not engage with formal financial institutions (Demirgüç-Kunt et al. 2015, 13; Ilahiane and Sherry 2012). Financial inclusion initiatives include micro-loans to help entrepreneurs set up small businesses, community savings groups that help families weather times of hardship, money transfer services that can quickly and securely move remittances around the globe, and programs to provide the financial literacy needed to make use of these services. Proponents of financial inclusion insist that these services are necessary for people globally to build economic resilience and lift themselves out of poverty. A broad spectrum of technology companies, banks, governmental agencies, universities, and philanthropic organizations invest in and research financial inclusion.

The financial inclusion movement began in international development spheres with microfinance institutions such as the Grameen Bank. Proponents of this development strategy remain focused on providing accessible sources of credit but since the mid-2000s they have branched into other banking services, such as money transfers and savings accounts. The rapid adoption of mobile phone technologies in developing countries during the past two decades has provided much of the infrastructure for financial inclusion and made it profitable to offer financial services in previously overlooked regions. Given designers' existing familiarity with the development and

marketing of mobile technology and financial services, members of organizations such as the World Bank's Consultative Group to Assist the Poor (CGAP) have engaged IDEO's nonprofit off-shoot IDEO.org, along with other design firms such as Frog and Reboot, to work on financial inclusion projects around the world. Financial inclusion design projects vary widely. For one project, a team of designers funded by the Bill and Melinda Gates Foundation developed a smartphone app meant to help smallholder coffee farmers manage their income streams and save more of their money. In another case, Ghanaian company Tigo Cash partnered with IDEO.org to improve its mobile money services and increase usage among low-income subscribers (CGAP 2014). Financial service providers are also growing more interested in creating services for low-income communities in the West, including centers of financial innovation such as San Francisco and London which are at the heart of this research. Financial inclusion is driven by established financial service providers such as Mastercard, as well as by financial technology (fintech) startups looking to outmaneuver the old guard by creating new financial infrastructures.

An essential tension exists in the financial inclusion movement between its humanitarian mission and the profit-driven financial industry that will be integral to most financial inclusion efforts (Maurer, Nelms, and Swartz 2013). Despite the effort and hope being placed into an expansion of the global financial system, anthropologists have led a critique of the negative effects of financial inclusion projects, seeing familiar exploitative, depoliticizing patterns that neoliberal development has historically brought to marginalized groups (Schwittay 2014b). Providing financial services to poor households can enmesh people deeper into an unequal global marketplace and burden

them with unsustainable levels of debt. Skeptics of public-private social impact projects aimed at the so-called "Bottom of the Pyramid" (BoP) fear that efforts like financial inclusion refashion marginalized groups into passive consumers, leaving them open to manipulation and exploitation (Elyachar 2012; Schwittay 2011).

Anthropological Approaches to Studying Designers as Development Experts

In this research, I incorporate approaches and perspectives from anthropologists studying and practicing in multiple fields, including design, international development, and finance. This study of design for financial inclusion is, at its heart, a study of the power relationships between stakeholders and the question of whose values and interests become represented in the systems they create. To pick apart the complex interactions between the funding organizations, designers, and the communities being targeted for financial inclusion, I draw upon Michel Foucault's ([1978] 2012) notion of discourse, as interpreted by a range of contemporary anthropologists of international development and technological infrastructures. The work of these scholars often points to the ways technologies and expert discourses disguise unequal and extractive relationships that benefit the wealthy and powerful at the expense of the poor and marginalized.

I also recognize that these social impact designers, through the financial technologies they help create, have the power to dramatically alter the daily lives of people experiencing poverty. I draw upon the work of design anthropologists as they study and participate in design practices to understand how discourses, debates, and social theories of the design studio become "crystallized" as products and services (Dourish and Bell 2011, 191; Otto and Smith 2013). I also engage with the work of economic

anthropologists to think through the deeply socially-embedded nature of money and economic practices. The introduction of new financial technologies holds the potential to shape everything from intimate relationships between family members to interactions between individuals and distant institutions.

To date, researchers have tended to focus on the ways projects affect the communities being financially included (Ilahiane and Sherry 2012; Kusimba, Yang, and Chawla 2015). In this research, I expand upon previous anthropological research on social impact design and borrow approaches from ethnographers working within international aid organizations and creative consultancies to “study up” with designers involved in financial inclusion (Moeran 2005; Mosse 2005; Nader 1972). This research is inspired by Institute for Money, Technology and Financial Inclusion (IMTFI) researchers Bill Maurer (2012) and Anke Schwittay (2014a) who have written on the implications of designers’ involvement in financial inclusion, although primarily at a systemic level and in international development contexts. I build upon the work of Schwittay and Maurer while more closely considering social impact design from the perspective of individual design practitioners. I investigate the values, practices, and epistemologies designers bring to financial inclusion projects, and the challenges they face in their attempts to “do good” with their design and research skills.

Much of the research, criticism, and optimism around design thinking approaches to poverty alleviation is focused on projects undertaken by multinational corporations, well-funded design consultancies, and powerful nongovernmental organizations (NGOs). While I devote a portion of this thesis to practitioners working at this larger scale of

social impact design practice, the bulk of this research is with two small, self-funded, informal organizations. At this scale, the complexities of negotiating with funders and large bureaucracies are less of an issue, allowing me to focus on how these teams of design professionals and ethnographers debate and decide for themselves how they should address inequality and poverty in their respective locales.

Research Questions

This research investigates the following questions:

Q1 - How do values and practices from product development in the commercial design and banking industries shape the ways in which financial inclusion projects are defined, researched, and debated within design-oriented organizations, as well as between designers, funders, and implementing partners?

Q2 – How do design professionals understand and confront the ethical and organizational challenges involved in their financial inclusion work? Particularly, how do they consider power relationships between major stakeholders, including people targeted by financial inclusion efforts?

Thesis Structure

This thesis begins with an exploration of the many areas of anthropological interest which converge in this study of financial inclusion design practitioners. The literature review contained in Chapter 2 provides the historical and theoretical grounding for this study. In the first half of this chapter, I explore the social relationships embedded in financial technologies and consider how existing scholarship on corporate philanthropy, design practice, and international development projects can inform this research. Chapter

2 concludes with a discussion of the ethnographic accounts of anthropologists confronting issues of power, privilege, and morality as they work within international aid organizations and technology corporations. This is followed by Chapter 3, which contains a description of this study's research methodology, as well as the organizational settings and people studied.

The next three chapters contain findings from interviews and participant observation with financial inclusion designers. In Chapter 4, I profile five "institutional" designers (consultants contracted by city governments, large corporations, and nongovernmental organizations) and discuss the challenges they encounter in their interactions with clients and research with low-income communities, as well as their reflections on the risks and opportunities in adapting commercial design practices to humanitarian projects. The experiences of these institutional designers provide context for the more informal, self-directed grassroots efforts of FAIR Money in the San Francisco Bay Area, and Plot in London. Chapter 5 contains the stories of these interrelated projects as they research and develop ethical alternatives to high-interest payday loans, and considers how the experiences of the grassroots designers involved in these projects compare to those of the institutional designers profiled in Chapter 4. Chapter 6 goes into a deeper exploration of FAIR Money, the peculiar organization at the center of this study. This final chapter of research findings explores the informal organizational structures that both support and limit the work of FAIR. I consider the group's rituals, personal relationships, and ongoing internal debates related to its research and activism.

This thesis concludes with a discussion of key insights from this study. In Chapter 7, I describe the growing influence of large corporations and wealthy technology industry philanthropists in poverty alleviation efforts around the globe. I go on to consider how my interlocutors work together through transdisciplinary communities of practice to address issues of power and privilege in design practice by leveraging the complementary capabilities of, and productive tensions between, their respective disciplines.

CHAPTER 2: LITERATURE REVIEW

In the previous chapter, I related that anthropologists have only recently begun to study the design industry's growing involvement in poverty alleviation and community development. While designers are relative newcomers to these areas of practice, these are traditional areas of concern for anthropologists. Anthropologists have long researched and been directly involved in the implementation of international development projects through the agencies such as the World Bank, International Monetary Fund, United States Agency for International Development (agencies largely oriented toward the foreign policy interests of the United States), as well as the United Nations and the United Kingdom's Department for International Development. These projects generally set out to alleviate the conditions of poverty—generally in post-colonial contexts—by improving education; increasing agricultural yields; building infrastructures for transportation, natural resource extraction, energy production, or manufacturing; and providing rural healthcare services. In parallel, anthropologists have made careers in corporate design contexts, assisting the creation and marketing of technologies and services, while also researching the corporate contexts in which they work. Social impact design for financial inclusion blurs the lines between commercial and humanitarian. In their roles as scholars and practitioners in corporate and international development settings, anthropologists have produced a rich body of scholarship on both the experts and institutions involved in international development, and on the consequences of technological innovation. Their scholarship provides a strong footing for this study of social impact designers and the contexts in which they work.

In Part I of this chapter, I consider the effects of power and the mechanisms through which power operates in international development and corporate design contexts. This provides the basis for considering the first research question about how values and practices from product development in the commercial design and banking industries shape the ways in which financial inclusion projects are defined, researched, and debated within design-oriented organizations, and between designers, funders, and implementing partners. Understanding how power operates through international development projects and technological infrastructures provides a background for considering the incentives, constraints, and value systems shaping the activities of the social impact designers at the center of this study. In Part II of this chapter, I address the second research question, which considers how design professionals understand and confront the ethical and organizational challenges involved in their financial inclusion work. In this, I am chiefly concerned with how design professionals consider power relationships between major stakeholders, including in interactions between designers and people targeted by financial inclusion efforts.

Part I: Gifts, Discourses, and the Spaces Between

Considering the interstitial spaces between actors involved in financial inclusion provides an opportunity to examine the mechanisms by which certain values or ways of knowing shape and limit how organizations discuss and approach poverty. This section begins with a high-level discussion of gift and debt relationships, money, and differing theories on the social embeddedness of economic activity. These theories shape the discourses that are produced and maintained by anthropologists, designers, and other

experts on how poverty originates and should be addressed. I go on to describe how different generations of anthropologists have theorized development discourses and critiqued powerful institutions involved in development, drawing attention to the effects of power on marginalized communities. I conclude this section with a summary of contemporary research on the involvement of designers and corporations in development projects and their creation of financial technologies. My aim is to elucidate the dialectical relationship between a technology, its creators, and the social context in which it is used.

Gift, Debt, and Money

Economic anthropologists have long considered the entangling and ordering effects of money and other financial technologies. Marcel Mauss and Karl Polanyi promoted the enduring view that economic activity is deeply embedded into institutions far beyond those explicitly considered “economic” in nature, and that money functions as a link between individuals and societies (Hart and Ortiz 2014). Overlooking the social embeddedness of economic relations when introducing a new financial technology could lead to unforeseen consequences by disrupting core social institutions, leading to a perpetuation or exacerbation of poverty in a community. Before unpacking the discourses of development and financial inclusion, it is important to recognize the foundational social theory that shapes these discourses: that of the gift.

Anthropologists have paid close attention to gift relationships and the way they affect social organization dating back to Bronislaw Malinowski’s ([1922] 2012) research on the Kula Ring of the Trobriand Islanders in the early twentieth century. Gift economies are defined by reciprocal and enduring exchange relationships, grounded in what Marcel

Mauss ([1925] 2012, 89–91) describes as the moral obligations to give (extend credit), receive (incur debt), and reciprocate (repay the debt, and possibly continue the cycle). Each party has some liberty to exercise a degree of freedom within a gift relationship, and, in large part, these systems are maintained by a respect for social norms and fear of social sanctions (Walsh 2009, 74). Mauss ([1925] 2012, 95), argues that gifts are all-encompassing “total” manifestations of Durkheim’s more discrete ([1895] 1982) social fact.² Gifts are total social facts in that networks of exchange bind society together and encompass multiple institutions: religion, economic calculation, inter- or intragroup coordination, and the maintenance of relationships.

Understanding gift exchanges is essential when considering the complex, multiscalar economic interactions that occur through and around financial inclusion. At an intimate level, kin and friends can informally exchange favors, goods, or money with one another. These reciprocal exchanges serve to reinforce important interpersonal relationships. When institutionalized, a bank can extend a microloan to an individual, expecting timely repayment with interest. The moral obligation to repay a debt also exists when there is no overt expectation of reciprocation, as is the case humanitarian assistance given by a wealthy philanthropist to a person experiencing poverty. In this example, there is a radical power imbalance between giver and receiver. As the debt is unlikely to be repaid in full, the philanthropist has a degree of power over the receiver. Michele Gamburd

² French Sociologist Émile Durkheim ([1895] 1982) theorized that social facts are those learned and patterned rules a society instills into its members which compel people to behave in certain socially-acceptable ways and discourage non-conformist behaviors. For example, social facts are how we learn what clothing is deemed culturally appropriate for our gender or age, and why, when a person wears something that disrupts these norms, that person might feel a sense of transgression or shame, or experience social sanctions ranging from the subtle (stares from strangers on the street), to the extreme (physical violence).

(2011, 137) observed a vivid illustration of this phenomenon in the inequalities that emerged between displaced Sri Lankan victims of the 2004 Indian Ocean tsunami and the people who hosted them.

At its most basic level, money can simply be considered a mechanism of accounting for debts and generalizing exchange that dates back millennia (Hart 2007; Graeber 2011). Money can also be a store of value, and it is a technology that allows a person to send a useful gift efficiently across great distances to an acquaintance, without the need to send something physically unwieldy such as a sack of potatoes. Money, in its most common contemporary form of fiat currency, is issued by governments and banking institutions through a complex credit system that is opaque to most people. Underlying this complexity is a social agreement between individuals, governments, and private companies that a certain quantity of currency can be exchanged for a good or service, facilitating market transactions between unacquainted parties (Graeber 2011).

For economic anthropologist Keith Hart (2007), money extends beyond its simple purchase or exchange value, and becomes a form of memory and of dreams. Money remembers the exchanges we have made, the wealth we have accumulated, and the debts we carry. Money is important in its ability to be both personal, in terms of the ways in which people “ earmark ” money for specific purposes or to remember its provenance; and impersonal, extending relationships beyond households and known entities, and into the open marketplace (Hart 2007, 15). Money’s flexible properties allow it to connect the household—a human realm of long-term personal relationships—to the impersonal global marketplace which is dominated by institutions and tenuous ties. For its ability to

extend day-to-day interactions that are personal and understandable into the abstract and unpredictable world beyond, money can even be said to resemble religion (Hart 2007).

By providing accessible new conduits for reciprocal relationships, financial inclusion technologies facilitate, shape, and potentially intervene in core social institutions. In one common financial inclusion use case, sending a remittance, a migrant wage laborer in the United States might send money through her mobile phone to support family members in her home community. This transnational gift carries with it the same overtones of debt and obligation contained in more local forms of gift giving, but the digital medium for this transaction holds the potential to alter the relationship between giver and receiver. Might the significance of this gift be lessened if the transaction were automatically initiated? Furthermore, the sending of a remittance can be conceptualized as originating and ending in the intimate local or household realm, but importantly, the money being sent must venture out and take a brief sojourn in the impersonal global financial system. Here a series of banks, wire services, and telecommunications companies take temporary possession of the remittance, opening these household relationships to risk, surveillance, and extractive fees.

Encounters Between Gift and Market Economies

Economic scholars have tended to associate market economies with the rise of Western capitalism (Hann and Hart 2011). Famously theorized by Adam Smith, parties in a marketplace rationally and self-interestedly calculate what outcome would be best, often haggling to set the price of land, labor, and commodities. In this idealized narrative, self-interested individuals and firms arrive at just or “natural” prices, and the best

outcomes for society as a whole (Smith [1776] 2007). Market exchanges tend to be impersonal commodity and currency-driven affairs, as opposed to the deeply personal nature of gift exchange.

Debates over how humans make economic decisions, and how gift economies relate to market economies are foundational to the field of economic anthropology. These were topics of great concern to the field's early twentieth-century luminaries Bronislaw Malinowski and Marcel Mauss. These topics were further explored by Karl Polanyi in his seminal work *The Great Transformation* ([1944] 2001), Polanyi's reaction to the economic and social turmoil that eventually culminated in World War II (Hann and Hart 2011). Polanyi argues against the perceived universality of free markets and opposes the notion that all human economic activity rests upon individuals rationally maximizing and calculating their own self-interest, even if these calculations may be obscured by a veneer of cultural difference. He finds that these homogenizing perceptions do not adequately account for the diversity of human economic activity across and within societies. Instead, he finds that economic activity is deeply embedded into a society's institutions and cannot be investigated as a separate sphere. Polanyi contends that the modern market system artificially "disembeds" economics from the social structure, leading to an unsustainable disjuncture with more foundational "modes of integration" such as reciprocity and redistribution (Hann and Hart 2011, 58).

There is, however, no sharp distinction between market economies and gift economies, and both Polanyi and Mauss believed market economies evolved out of gift economies (Hann and Hart 2011). Aspects of market and gift systems of production and

exchange frequently overlap, and there are sometimes important tensions between them (Little 2009; Robbins 2009; Walsh 2009). It is in the interactions between these two systems that we can see how market economies contrast with gift economies.

Anthropologist A. J. Faas (2017) describes market-gift tensions in his work with Ecuadorian farmers recovering from a series of volcanic eruptions and the ensuing displacement and resettlement of their communities. Displaced from their land by these eruptions, many of these farmers were deprived of their livelihoods and turned to wage labor to support themselves. Working for wages (market economy) often meant traveling to remote worksites and dealing with inflexible employers which interfered with their ability to participate in traditional cooperative and reciprocal labor practices (gift economy) in their home community.

Katherine Browne (2009) notes that, although it manifests differently than in gift economies, there is a strong moral component influencing market economies. The neoliberal moral position argues that ensuring individual freedom will be for the greater good of society, and that government regulation and other social institutions restrict this freedom. While a capitalist economy may function in a relatively detached and unfettered manner, it is still embedded in a society that defines the moral limits economic actors must work within. These limits shift over time and are tied to local cultural values. If a factory's smog sickens nearby children, or prices for a necessity rise to what are considered unreasonable levels, people negatively affected by these events will place pressure on the offending firms. The moral aspects of gift and market economies, as well as differing explanations for human economic behavior profoundly influence discourses

of poverty alleviation through international development and the development approach of financial inclusion.

Discourse and the Entangling Effects of Financial Technologies

Nested within the entanglement of global capitalism and the historical inequalities of “developer” and “developed,” financial inclusion technologies draw together designers, social scientists, corporations, nongovernmental organizations, and impoverished communities. Each of these nodes shapes, modifies, and fixes these technologies, imprinting upon them their own values, and, in turn, these technologies come to shape the individuals and institutions involved in their creation and use (Hodder 2012). Within this tightening network, financial inclusion technologies become a communication medium connecting the values and epistemology of the discursive environment in which they were created to the settings in which they are used (Dourish and Bell 2011). For the design professionals at the center of this study, when they research and propose new financial technologies, they do so influenced by culturally patterned ideas of how economic systems work (or should work), and how poverty is perpetuated or alleviated. These ideas—which could be gleaned from their personal experiences, education, or organizational cultures—also influence how experts involved in financial inclusion understand and predict the actions of other human beings.

Michel Foucault’s ([1978] 2012) discussion of discourse can help examine the value flows and power relationships present in poverty alleviation initiatives like financial inclusion. Discourses connect the way we describe a subject (e.g., a technology or social group) to the way that subject is socially constructed. In doing so, a discourse can

authorize and de-authorize certain ways of knowing, legitimizing some voices and silencing others. Foucault argues that the specific language and definitions used by those viewed as experts grants them the power to shape the way we think about and act toward certain subjects. Institutions transform these ways of knowing into policy, leading to formal and informal social sanctions against nonconformists. Given this, we can begin to understand how the language that experts use can profoundly influence the creation of the financial technology by promoting or suppressing certain values in the process of problem framing.

Foucault has been interpreted and reinterpreted by countless anthropologists of international development and technology, particularly since the early 1990s. Paul Dourish and Genevieve Bell (2011, 187–209) extend discourse analysis into the realm of digital technologies, showing that technologies can be instruments of power similar to language. Informed by the work of international development scholar James Scott (1998), Dourish and Bell introduce the concepts of legibility, literacy, and legitimacy as principles for studying the controlling effects of ubiquitous computing technologies, such as the mobile phone networks which provide the technological backbone for financial inclusion. Scott discusses historical examples of governments creating standardized units of measure or systems of land tenure that render “legible” otherwise opaque systems functioning at a local level. Dourish and Bell adapt this concept of legibility to consider the way in which contemporary information technologies can aid governments and corporations in ordering and understanding social processes. Having a window into the lived experiences of people as they interact with a technology “on the ground” can help

designers make devices and services that respond to real needs. However, legibility, particularly of a vulnerable group, can be used for unwanted surveillance and political control.

The next concept, literacy, is defined as ways of knowing and ordering daily life as created from within a community or imposed from without. Lastly, legitimacy is the way in which the implementation of an information technology can promote certain ways of representing the world over others. Dourish and Bell point to scientific, macroeconomic, and computational models, endorsed by powerful organizations such as the World Bank, which have become the sole legitimate lenses through which to understand the natural world. Indigenous valuations of cultural resources or post-colonial government programs unable to conform to these models become devalued and ignored as a result. They go on to note that when powerful bureaucracies employ models and other formal instruments to understand the world, the world tends to conform itself to these instruments, regardless of any assumptions or oversights they may contain.

It is also important to consider the concept of neoliberalism as an ideology and discursive construction that works in tandem with emergent technologies and financial infrastructures to subtly shape and constrain what is possible in the minds of development's practitioners and its subjects (Faas 2018). References to neoliberalism are common in development scholarship, but the term is employed in a confusing variety of ways. James Ferguson (2010, 170–171) offers a helpful breakdown of the neoliberalism's various definitions, two of which are relevant to this discussion:

1. Neoliberalism as the imperfect implementation of a macroeconomic ideology whose advocates push for free markets and free trade, a contraction of the state, a greater role for private enterprise in governance, and the introduction of business-like practices (or businesses themselves, in the form of contractors) into government institutions. It encompasses the policies and practices which often (but not necessarily) result in increased levels of inequality, and the enrichment of the wealthy at the expense of lower-income groups.
2. Neoliberalism as systems of governance that both presume and create a “responsibilized” citizenry, where individuals function as independent, entrepreneurial, rationally-maximizing market entities who profit or perish based on their own abilities. A.J. Faas (2018, 33) refers to this as the “abstract cultural and moral project to produce self-governing subjects aligned with the principles of global capitalism and personal (over collective, corporate, or state) responsibility for human well-being.”

Applying these critical lenses to this research project, social impact design for financial inclusion is the neoliberal translation of business practices/expertise (consumer product design, financial services) into humanitarian or governmental settings (philanthropic foundations, aid agencies, city governments). Here, design professionals—experts “thoroughly steeped in neoliberal imagination” (Faas 2018, 33)—can be seen as attempting to “do good” and alleviate poverty by creating interventions meant to help individual subjects (poor “consumers” and “users”) who are believed to be in need of financial inclusion technologies. With access to capital (microloans, money transfers),

these subjects are cultivated into disconnected, self-sufficient entrepreneurs who are meant to participate in an unequal, extractive global marketplace.

While there may be truth to this analysis, viewing of neoliberalism as a hegemonic, “all-powerful first cause” has political risks (Ferguson 2010, 171). In Ferguson’s analysis, such a vague, overriding threat can only be met with ineffectual denunciation by critics, leaving little room for specific counter-propositions or adaptations. There are opportunities for the “pro-poor” appropriation of the machinery of neoliberal governance. Ferguson considers the example of financial inclusion’s cousin, the unconditional cash transfer (i.e., programs which simply give money to poor people without expectation of repayment). The argument for cash transfers is an odd configuration that contains neoliberal elements—people are treated as entrepreneurial, autonomous individuals, capable of making better, more rational choices of how to spend their money than government bureaucrats—while resulting in progressive ends—a redistribution of wealth and deconstruction of state surveillance of welfare recipients. If imperfect as a policy solution, cash transfers through a universal basic income program show one way that neoliberal mechanisms can be decoupled from neoliberal ideology, which could inspire other progressive re-appropriations.

Hidden Power: Discourse and the Creation of Depoliticized Spaces in Development

Post-structuralist social scientists of the 1980s and 1990s applied Foucault’s theories to the discourses surrounding international development experts and their organizations as they defined and problematized poverty in post-colonial contexts (Escobar 1995; Ferguson 1994; Scott 1998). The concept of development has its origins in nineteenth-

century Europe. Social theorists appropriated Darwin's theory of biological evolution as a rationale for social inequalities, using it to explain why the West had become industrialized and urbanized while other regions remained reliant on small-scale agriculture. While the racial explanations for these differences have been thoroughly discredited, the idea that (largely post-colonial) poorer countries could "catch up" with the West by industrializing along similar lines has persisted. Following World War II, governments, motivated by a faith in modernism, poured resources into development projects around the world. The interdisciplinary field of development studies rose to support these projects, but the field was overtaken by neoclassical economists.

Anthropologists became increasingly involved in development around the 1960s, helping bridge the divide between bureaucratic and engineering-led policymaking, and the local communities directly affected by development projects (Hann and Hart 2011, 105–117).

Later in the twentieth century, development scholars—inspired by the likes of Karl Marx and Foucault—began to examine the relational nature of development and underdevelopment to better understand how poverty had managed to persist or intensify, despite decades of aid projects. Post-structuralist anthropologists contributed critiques of development, making the case that not only do international development efforts often fail to achieve their poverty reduction aims, they also serve to reify existing inequalities and hold developing countries in a subordinate position in the global economy. Arturo Escobar (1995) argues that the discourse of development dictates these negative outcomes, as powerful Western interests shape the way experts construct and address development problems, while also shaping their systems for evaluating project outcomes.

People living in poverty around the world thus become mere undifferentiated “objects of knowledge and management” (Escobar 1995, 23).

Anthropologist James Ferguson (1994) introduced the concept of the “anti-politics machine” to describe the process by which the narrow bureaucratic gaze of development institutions elides essential political aspects of poverty alleviation projects, choosing to focus instead on narrow issues of making, implementing, and evaluating plans rooted in Western neoliberal ideology. In this depoliticized development discourse, root causes of poverty—often originating from historical local and international disparities in power—go overlooked. Development that ignores local historical and political factors can ignore the cultural embeddedness of economic activity, thereby allowing assumptions that humans are, by nature, isolated, capitalistic, rationally maximizing individuals to prevail. Such universalizing assumptions underlie a neoliberal faith in the primacy and justice of markets that dominates development discourses, to the general exclusion of alternative, culturally-relative, perspectives.

There is an affinity between depoliticized development discourses, technocratic poverty mitigation approaches, and the concentration of power in the hands of corporations and former colonial powers in Western Europe and the United States. When they direct interventions toward technological fixes or toward modifying the behavior of “atomistic,” self-interested individuals, developers dilute the influence of marginalized groups on how, or whether, a project should proceed (Johnson 2011, 452). In this view, development also silences considerations of political solidarity among marginalized

groups and diverts attention away from reinforcing existing local systems of reciprocal exchange that might sustainably improve a person in poverty's quality of life.

In a depoliticized environment, technologies come to be viewed as “neutral, desirable, and universally applicable” as well as “inevitably beneficial,” and the transfer of technologies created by Western science and industry becomes the preferred mode of development, subordinating indigenous forms of knowledge (Escobar 1995, 26–36). The fetishization of both money and technology serves to hide and perpetuate unequal, extractive, and unsustainable global relationships between poor and wealthy countries. In the words of Alf Hornborg (2001, 131), “[t]echnology and money are both the primary means and the primary expressions of decontextualization” and are “inherently exploitative.” Research in the post-development vein attempts to challenge the very idea of development by drawing attention to failures of development projects, where bureaucrats execute plans dreamed up by distant development organizations (Gow 2002, 30).

James Scott (1998) describes the historical failures of well-intentioned infrastructure, agriculture, or city planning projects, where experts ignored local cultural or ecological idiosyncrasies and made faulty assumptions about how people actually behave and want to live their lives. He writes of urban planners imagining cities that look beautiful when viewed from a distance but are dysfunctional for those that who live in them. These cities follow the orderly machine logic of early-twentieth-century factories, serving their (often-autocratic) governmental sponsors' desire for social control and surveillance. Scott (1998, 178) says this of modernist architect Le Corbusier's utopian city plans:

For Le Corbusier, the house is a machine for living, and the city planner is a specialist whose knowledge shows him how a city must be built. For Le Corbusier, the people are irrelevant to the process of city planning, although the result is designed with their well-being and productivity in mind.

Le Corbusier's (largely-unrealized) visions directly inspired the plan for Brazil's capital city, Brasilia during the late 1950s. Brasilia's planners ignored the logic of bustling, multifunctional, seemingly-chaotic street life of other Brazilian cities. Rather than attempt to understand and improve upon this organic model of urban life, they supplanted it with a "machine for living" that created distinctive sectors for housing, workplaces, and stores separated by long distances that could only be traversed by automobile. Residents experienced alienation due to a lack of opportunities for autonomous self-expression, and a dearth of informal gathering places and random pedestrian encounters one would expect in a vibrant city. Rather than achieving its planners' dream of a thoroughly modern, efficient, hygienic, egalitarian city, the Brasilia that came into being repeated the patterns of special segregation by social class found elsewhere in Brazil. Residents eventually carved out their own niches to make a foreboding modernist city environment livable in ways unforeseen by planners, but not before they had experienced considerable disruptions in their lives.

What do the failures of high-modernist city planning have to do with contemporary design for financial inclusion? As I discuss later in this chapter, the architects and sponsors of new financial service infrastructures can similarly ignore essential cultural variables and economic practices particular to the communities they attempt to financially include. People can and will eventually adapt new services and technologies to their needs, but the interim period of disruption to core economic and social

institutions can lead to unforeseen harms, particularly for vulnerable groups such as the low-income women often targeted by financial inclusion interventions (Maurer 2012). Urban planning activist Jane Jacobs, also considered by James Scott (1998, 132–46), offers a street-level antidote to presumptuous, top-down infrastructure development practices. Her view of planning is one that does not attempt the impossible task of meticulously designing for a precisely modeled, if fictitious, citizen. Instead, she sees the planner as having a light touch, creating a loose frame upon which unplanned interactions and transformations in use can occur. Similarly, through ethnographic research and participatory design approaches, social impact designers attempt to incorporate the voices of people who could be directly affected by an intervention into the planning process, creating services that respect and make affordances for local cultures. It is hoped that, through design approaches, planners would be able to foresee any potential disruptions and thereby avoid the wasteful and potentially harmful period of misery and adaptation.

The (Corporate) Gift and New Configurations of Neoliberalism

Until the 1990s, development critiques tended to focus on the actions of the World Bank, International Monetary Fund (IMF), United Nations, USAID, and other large, government-backed organizations. Beginning in the late twentieth-century, social entrepreneurs and corporations—with their various motives, including corporate social responsibility or desires to cultivate and access a new demographic of low-income consumers in so-called “emerging markets”—began joining and supplanting traditional international development institutions (Cross and Street 2009). The sheer number of organizations involved in contemporary development practice has complicated the

analysis of development discourses (Schwittay 2011; Sharp 2006). From the 1980s onward, the World Bank and International Monetary Fund—major Western-led international development organizations—supplied loans (which can alternately be viewed as massive debt) to countries with struggling economies. These loans came along with “structural adjustment” policies that implemented neoliberal governance reforms in an effort to open the economies of developing countries to the global market (Hann and Hart 2011, 103). As a result of austerity measures imposed by these policies, governments were forced to roll back public services and government jobs that had previously provided some stability to poor families. Microfinance and fair-trade organizations encouraged small-scale entrepreneurship as a path to prosperity for in this harsh new environment.

According to economic anthropologist Julia Elyachar (2012), microfinance, and its offspring, financial inclusion, can trace their rise to post-development thinkers and the retreat of government services for the poor in developing countries due to structural adjustment during the 1980s and 1990s. Research on informal economies shed light on the capacity of poor families to hustle and scrape by despite a threadbare social safety net. Concurrently, critics of top-down development attacked the failures of state bureaucracies, paving the way for NGOs and social entrepreneurs such as microfinance pioneer Muhammad Yunus³ to harness the power of these informal economies for

³ Muhammad Yunus is a Bangladeshi economist and social entrepreneur. In 1983, Yunus founded the Grameen Bank, an early for-profit microfinance institution which continues to provide small dollar loans to people (primarily women) living in poverty for the purpose of supporting small-scale entrepreneurial activity. The Grameen Bank’s lending model has been adopted by institutions around the world. For their poverty alleviation efforts, Yunus and the Grameen Bank were awarded the 2006 Nobel Peace Prize (Giridharadas and Bradsher 2006).

development. Despite the socialist and grassroots leanings of post-development movements, development critiques provided fertile ground for the neoliberal notion that, if given the chance (or credit), anyone can be a successful entrepreneur and participant in global capitalism.

Relatedly, multinational corporations began to see potential profits in providing services and selling their products to the so-called “bottom of the pyramid” (Elyachar 2012, 117). In the logic of bottom-of-the-pyramid development—a development approach which heavily influences the financial inclusion movement—private enterprise openly derives a profit from delivering products and services to underserved communities as an alternative to philanthropic international development or corporate social responsibility models (Cross and Street 2009, 6). This approach was popularized by C.K. Prahalad in the book *The Fortune at the Bottom of the Pyramid* (2004), and it found traction in business schools and nongovernmental organizations alike. An early bottom-of-the-pyramid “success” story comes in the form of Hindustan Unilever’s marketing of Lifebuoy soap in India since 2000 (Cross and Street 2009). Prahalad lauds this project for contributing to public health and providing income to poor micro-entrepreneurs, while still turning a profit for Unilever. In their analysis of this initiative, Cross and Street describe the power of Unilever’s marketing and public education efforts, particularly those involving school children and women as Lifebuoy evangelists, to effectively change hygiene behaviors and create new, consumption-oriented conceptions hygiene. Cross and Street conclude that bottom of the pyramid initiatives reinforce the belief (among development organizations, corporations, and those living in poverty) that

entrepreneurship and capitalist enterprise are viable and desirable models for development. In this construction, poverty is “rendered commercial” where the poor become the “outsourced” labor of their own development, working within frameworks established by corporations functioning as aid agency successors (Mosse 2013, 239).

The involvement of corporations in development forges asymmetrical gift, and therefore power, relationships. One manifestation of these relationships is corporate social responsibility, a blend of strategic marketing and moral obligation. Dinah Rajak (2009) researched the discourses associated with London-based mining company Anglo American PLC’s corporate responsibility efforts in South Africa. Rajak presents corporate social responsibility as more formal and closely tied to Anglo American’s core business than traditional philanthropic giving, which might otherwise see the company support mining communities with a patchwork of donations to local groups. The company’s corporate social responsibility efforts attempted to implement a Western model of development by providing housing, health services, and education, fundamentally reshaping the social and economic fabric of South African mining communities in the process. Rajak asserts that the practices and relationships associated with corporate social responsibility can blur the lines between gift and market economies; these practices simultaneously forge deeply personal, political, and moral donor-recipient (master-subordinate) bonds, all while cloaking them in rational, market-oriented bureaucratic language and policies that achieve desired business outcomes. These relationships are framed as “partnerships” between Anglo American and “beneficiaries,” despite project goals often being conceived by corporate decision makers without

consultation with local organizers (Rajak 2009, 217). The gift-giving relationships created by philanthropic initiatives can solidify social hierarchies when aid recipients are unable to reciprocate. The act of giving creates disempowered, indebted recipients (ironic, in light of an emphasis on “empowerment” in corporate social responsibility rhetoric) who feel it would be inappropriate to complain about the aid they are being given. Aid can also create a distinction between deserving and undeserving recipients. Rajak mentions that informal settlers located near an Anglo American mine are ineligible for corporate assistance, lest they be recognized and legitimized as members of the community. This leaves the impression that it may be better to be subordinate in the gift relationship than to receive no assistance at all.

Fair trade provides another window into the corporate involvement in humanitarian projects. For Western consumers, fair trade is a market mechanism that allows people to pay more for goods in order to counteract market pressures on the newly-liberalized economies of developing countries, pressures which have resulted in exploitative wages and unsafe conditions for workers in places such as Kenya and the Eastern Caribbean. The act of purchasing fair trade products traverses the boundary between altruistic gift giving, selfish commodity consumption, and the construction and maintenance of consumer identities. In the case of fair-trade Kenyan flowers described by Dolan (2009), the image of African poverty taps into the vestiges of paternalistic white colonial imaginaries in the UK and recapitulates its harmful effects. The reasons consumers provide for buying fair trade resemble colonialist injunctions to improve the lives of

backward, less fortunate others, which are rooted in both Christian and secular liberal moral traditions.

In contrast to Dolan's research on the reciprocal relationships between fair trade producers and consumers, the Eastern Caribbean banana farmers Mark Moberg (2014) describes are not thinking of their relationship as being with grocery store patrons, but to the British group Fairtrade Labeling Organizations International. This institution imposes strict environmental and quality standards on participating farmers, and in exchange, farmers have the moral expectation that they will be able to earn enough money to continue to live off the land. The standards and governance of Fairtrade Labeling Organizations International are applied globally to all crops, taking little heed of local social and farming practices. When a combination of drought, pestilence, and price competition drove earnings down, farmers no longer received any benefit for the expense and surveillance involved in achieving fair trade compliance and began to feel the terms of the moral contract had been breached. Fair trade's development promises largely fell flat for the banana farmers in the end, but not without restructuring social relationships and increasing outside intrusion into their daily lives.

Despite the risks subaltern populations are exposed to when they engage with global markets—volatility, surveillance, the surrender of autonomy, exploitation—the isolated, hard-working, low-skilled entrepreneur remains the ideal subject, and outcome, of neoliberal poverty alleviation efforts. Jeff Maskovsky (2001, 472) describes a “workist consensus” shaping policies aimed at assisting the poor, which weds deservingness to participation in low-wage labor. Poor people who are seen as dependent because of their

unwillingness or inability to participate in subordinate roles within the formal labor market are excluded from public benefits. Even socially progressive policy makers resign themselves to working within the limits of neoliberal imagination and are discouraged from recognizing unremunerated care work or suggesting programs like cash transfers which might lead to an eradication of poverty, instead of simply stabilizing and pacifying the poor through limited charitable efforts (Faas 2018).

Financial inclusion, fair trade, and design for the bottom of the pyramid all point toward new configurations of neoliberal development and attempts to “ethicalize” and legitimize market rule through humanitarian intervention in the wake of retreating state involvement in poverty alleviation (Roy 2012). Humanitarian giving in the form of corporate philanthropy or even volunteerism associated with the Catholic Church explicitly wed morality to unequal neoliberal structures by requiring a poor “Other” to be the receptive subject of care who will motivate humanitarian giving. In her study of Catholic charity in Italy, Andrea Muehlebach (2013, 462) found a system of gift relationships aligned with neoliberal morality that tended toward paternalism, making the poor “objects of love, not subjects of justice” or solidarity, maintaining unequal relationships between volunteers and the poor. In contrast to the expectation that a state must care for her citizens, Muehlebach describes these volunteer programs as unstable and selective in deciding who deserves their support. But some leftist volunteers Muehlebach interviewed described their efforts in terms of solidarity with the poor, indicating individual acts of resistance to the Church’s paternalistic structures.

The Politics of Financial Infrastructures

Despite all the effort and optimism surrounding an expansion of global financial infrastructures, anthropologists have begun to critique the negative effects of financial inclusion projects, seeing familiar exploitative patterns that large financial institutions—and neoliberal development more generally—have historically brought to marginalized groups. Throughout the history of the United States, banking institutions have been chartered with philanthropic missions to serve the financial needs of small depositors and recent immigrants (Baradaran 2015). Many of these institutions drifted toward increased profit-seeking and deregulation, often leading banks to go bankrupt or shift toward serving wealthier depositors to the exclusion of the poor. The retreat of banking services from serving the poor left a void filled by a web of expensive subprime financial service providers, including high-interest payday and title lenders, check cashing services, prepaid debit cards, and money transfer services such as Western Union. In 2013, twenty percent of households in the United States used these “alternative financial services,” earning this group the label of “underbanked” from the Federal Deposit Insurance Corporation (FDIC) (Burhouse et al. 2014, 4). When governments and financial service providers describe the people targeted by financial inclusion efforts as “unbanked” and “underbanked,” they truck in problematic labels that can be seen as objectifying and homogenizing a large portion of the world’s population, transforming them into untapped, passive consumers of financial products, rather than complex individuals. While a lack of access to financial services can be a significant barrier in many people’s lives, others may choose not to engage with the formal financial system due to a lack of

trust in banks, the adequacy of informal financial networks, or worries about government intervention into personal affairs.

Financial inclusion proponents seek to formalize aspects of the “informal economy,” in which highly flexible actors exchange and piece together a living outside the laws, stability, protection, and formal organization of companies sanctioned by the state (Hann and Hart 2011, 113). Much of the world relies on these sorts of economic activities for survival, and informal economies are also commonplace—even in wealthy countries like the United States—as stable, well-compensated employment becomes a more of a rarity. These activities often operate at an interpersonal level and leave few traces, therefore making them opaque to the gaze of government and corporate bureaucracies. Formalizing informal economic practices provides corporate and state actors with the means to control and surveil populations that previously operated with semi-autonomy: debt, taxation, and identification.

Critics have attacked the financial inclusion movement for over-simplifying global poverty, framing it as a financial problem—a mere lack of money—amenable to solutions involving financial technologies (Schwittay 2014b). These critics contend that local, non-monetary factors impacting a poor person’s quality of life and broader political factors producing poverty and marginalization could then be wrongfully overlooked. The core financial inclusion strategy of microfinance—small dollar amount loans, typically targeted at female heads of household to promote entrepreneurship—has drawn the harshest critiques (Schwittay 2014b). Debtor revolts in India and Bolivia have called attention to the potential negative consequences of microfinance. In Bolivia,

anthropologist John Brett (2006) studied a microlending program that was intended to help women build small businesses and lift themselves out of poverty. Brett's research revealed that a myopic focus on maintaining high repayment rates by lender Promujer ignored the strain these microloans placed on borrowers struggling to find the money the time to make regular payments. In the job-constrained environment of structurally adjusted Bolivia, the incomes of these women were minimal and unpredictable, largely coming from handicrafts and street vending, as gender constraints and limited education severely limited income sources. The moral obligation to repay was framed as "sacred" and above all others, in part by the education efforts of the lenders, but also due to the structured peer pressure from other borrowers in the solidarity group, which carried its own social and material risks in case of default (Brett 2006, 15). Some women even resorted to borrowing money from their husbands, reifying the gender inequalities microfinance was ostensibly meant to eliminate. Transactions costs, including the two days of time and travel needed to make loan payments, are one area in which the introduction of cell phone-based mobile money transfers could prove beneficial. However, the introduction of this technology might eliminate the woman-to-woman support network these bi-weekly meetings provide. In his conclusion, Brett does not fault the idea of microfinance, but feels the lack of attention given to the economic and social context in which microfinance is introduced can cause lenders to place households into a more permanently precarious situation than before they became micro-debtors.

In another example of development's "traveling rationalities," and its tendency toward universalizing the challenges of poverty, ideas tested in the world's poorest

countries are being imported to study and address poverty in the world's wealthiest: The United States (Mosse 2013, 234). The Grameen Bank's microfinance services, originally piloted in Bangladesh, are now being made available to Americans. *Portfolios of the Poor* (Collins et al. 2010) co-author Jonathan Morduch adapted a financial diary research model used to study the financial practices of people living in extreme poverty in South Africa and South Asia to a large-scale study of how low- and middle-income families in the United States manage their money (Morduch and Schneider 2017).

Design Thinking and Humanitarian Design

Further blurring the lines between corporate and humanitarian, as well as those between anthropology and design, social impact designers have adapted their ethnographically-grounded consumer product research and problem-solving approaches to meet the challenges of international development and poverty alleviation in the United States. Organizations partner with designers to help develop low-cost and environmentally sustainable electric grids, encourage democratic engagement, and improve the delivery of healthcare services. During the past decade, the assemblage of institutions funding financial inclusion projects has increasingly incorporated the expertise of design professionals and the methodology of "design thinking" into financial service development for low-income communities (Schwittay 2014a). Although it is a loosely-defined approach, design thinkers tend to begin a project (a problem area outlined by a client) by learning about the lives and unaddressed needs of those who would use, implement, or otherwise be directly affected by a design intervention. This research often takes the form of interviews and in-situ participant observation. Following (or in parallel

with) this research, design teams cycle through phases of divergent brainstorming to come up with potential solutions for any identified needs or issues, followed by rapidly prototyping, field testing, and refining a range of options until a promising solution can be identified and implemented.

In addition to working in a structured fashion with internal design teams or hiring external design consultancies, financial inclusion proponents have tapped into Silicon Valley's entrepreneurial and innovative spirit with hackathons—short, intense events where software developers, designers, and businesspeople collaborate to develop software prototypes—and online crowdsourcing—where people from around the world contribute to and evaluate projects. In 2014, the Center for Financial Services Innovation, a U.S. financial industry think tank, held a hackathon event called FinCapDev, self-defined as “a mobile app development competition that helps millions of underserved Americans make smarter financial choices and achieve better access to financial services” (Business Wire 2014). Competitors were tasked with addressing challenges, such as inconsistent income and difficulty saving, that were raised by the U.S. Financial Diaries, a research project conducted in partnership with New York University and funded by the same banking-industry-supported think tank as FinCapDev.

Design specialists, political scientists, and anthropologists of development have criticized humanitarian design projects that solve peripheral needs with solutions such as smartphone applications or marketing campaigns, legitimizing and promoting neoliberal ideals of entrepreneurship and modernism, without engaging with the complex, systemic issues driving global poverty (Johnson 2011, 459; Schwittay 2014a). When designers

direct their efforts toward the comparatively easy task of addressing the needs of unconnected individual consumers and would-be entrepreneurs, they eschew approaches such as reinforcing mutual aid networks that can be highly effective but are also more politically contentious (and difficult to address with technological solutions alone). Anthropologist Carolyn Rouse (2016) echoes the concerns over these recent trends in development when she refers to African Futurists' faith that technologies and entrepreneurship will ensure an ascendant Africa, absent considerations of colonial legacies or contemporary politics. She asks: "Do we truly believe that poor countries can hack their way out of poverty?" (Rouse 2016, 24).

Following on poststructuralist and postdevelopment critiques, critics fear that ethnographic insights in the hands of humanitarian designers could only lead to a new, more palatable guise for the problematic, technocratic practices of development's past, while assisting marketers eager to make consumers out of the world's poor. Bill Maurer (2010, 13), anthropologist and director of the Institute for Money, Technology and Financial Inclusion (IMTFI) at University of California Irvine, warns practitioners and researchers involved in financial inclusion to be conscious of the place they occupy "in a long history of powerful others descending upon 'the poor' and 'their money.'" Intervention into the monetary practices of the poor has long been a process of social control and a method for identifying and circumscribing "the poor" as a distinct target for scrutiny, control, and charitable programming. Such interventions are common in the United States. Martha Poon and Helaine Olen (2015) assert that the financial literacy programs, a common project under the umbrella of financial inclusion, draw attention

away from structural causes of household financial precarity, instead promulgating neoliberal notions of individual responsibility and empowerment through programs administered by charitable organizations, government agencies, or the public education system. Pointing to bad money management practices as the central problem of poverty—as opposed to financial deregulation, racial wealth disparities, or stagnant wages—shifts blame onto people experiencing poverty and opens the door to marketers from large banks and other financial experts with a “vested interest in what knowledge students do and do not acquire, encouraging certain behaviors over others, and inculcating subservience to their supposed greater knowledge and authority” (Poon and Olen 2015, 281).

Design teams do not bear the sole responsibility for project outcomes, as the types of solutions pursued are largely dictated by the organizations with whom they partner. For example, OpenIDEO—design firm IDEO’s online platform for crowdsourcing social impact design solutions—posted the following challenge: “How might we use the power of communities to financially empower those who need it most?” (OpenIDEO 2015). People from around the world followed the design thinking process, contributing research (in the form of articles and self-conducted interviews), refining 151 ideas down to five “Top Ideas” that shared a \$10,000 prize supplied by the challenge’s co-sponsors, Co-Op Financial Services and MasterCard. While the prompt promoted community and empowerment, it also contained language that framed people experiencing poverty as merely lacking the financial services and knowledge to get ahead. It is not surprising,

then, that many of the proposed solutions were limited to financial education programs and designs meant to psychologically “nudge” people toward “responsible” behaviors.

Critics are not wholly pessimistic about the application of commercial design practices to poverty alleviation. While postdevelopment scholars have tended to attack the neoliberal bogeyman that haunts the work of philanthropic foundations and international aid institutions, many of the individuals that comprise these organizations are, nevertheless, working toward the laudable goal of helping vulnerable groups and are aware of the potential for causing harm. Social impact design could be an example of Ferguson’s hoped-for pro-poor appropriation of neoliberal governmental techniques by the left. As I explain in the next section, there are hopeful signs that social impact designers and other development experts are paying attention to the role of power in their work and are taking steps to open project decision-making processes to the communities most affected by those decisions. But however reflexive these experts are in their practice, they inhabit an awkward space as they attempt to address poverty and consider the social ramifications of emergent technologies from within institutions that contribute to an unequal world order and profit from ignoring the negative externalities of their actions.

Part II: Praxis, Morality, and Speaking to Power

When anthropologists and designers set foot on the contested terrain of poverty alleviation, they consciously and unconsciously make value judgments about how to employ ethnographic research skills, domain knowledge, and social capital to help others through their roles as volunteers, activists, consultants, or academics. But where do these

values come from? With an awareness of the checkered history of international development, and the knowledge that ethnographic insights have long been used by powerful institutions to exploit marginalized groups, how do these practitioners make sense of their continued involvement in humanitarian projects (Nagengast and Vélez-Ibáñez 2004, 15–17; Tunstall 2013)?

In this section, I describe the untidy world of praxis, where theories of power, social change, and beliefs about moral responsibility are articulated, tested, and acted upon (Gow 2002, 309). Ethnographic accounts from anthropologists working as consultants within international aid agencies shed light on some of these questions and paint a portrait of the people and environments involved in designing and implementing development projects. Similarly, perspectives from the burgeoning field of design anthropology give insight into the practice of design and how design professionals grapple with the “moral implications of intentional intervention” in corporate contexts (Murphy 2016, 434). In her seminal article *Up the Anthropologist*, Laura Nader (1972) directly and indirectly inspired this strain of research “up” and “sideways.” At a time when anthropologists tended to focus on peasants and other groups “down” on the power hierarchy, Nader called upon anthropologists to radically expand the scope of their inquiry and political action to consider how power is created and exercised within bureaucracies. This research need not be limited to studying elites within organizations and could also be directed toward mid-level bureaucrats and people tasked with implementing policies. This research can also turn inwards, fostering reflexivity among anthropologists and ethnographic practitioners as they engage in these organizational

contexts. However, many ethnographers in both the development and design industries are wholly employed outside of academic institutions, lacking even the pretense of academic freedom. Critiques of their employers or industries could come at the expense of their sole source of income and risk alienating the very organizational audiences they may hope to influence.

Studying Development from Within

Thus far, my consideration of development's history and its effects on people experiencing poverty has been largely pessimistic, informed by the post-structuralist development critiques of scholars such as Ferguson and Escobar as they encounter development through its effects on impoverished communities. Another, more recent thread of anthropological scholarship contests some of their conclusions for homogenizing and demonizing development and its practitioners, including those who are fellow anthropologists (Gow 2002; Mosse 2005). This pushback comes from anthropological research within aid agencies, which has blurred the line between the external academic critique of development by anthropologists, and the practice of applying anthropological expertise to development projects (Lewis and Mosse 2006; Saboo 2015). But these dual (at times dueling) identities as "aidnographer" and development professional can pose a challenge for anthropologists and their employers (Gould 2014, 275). David Mosse (2005) worries that critics sometimes miss out on the social processes within and between organizations, not recognizing the internal contradictions within development projects that drive a wedge between policy intention and the eventual project outcomes. Competing political factions can be mollified

temporarily by visionary, if untenable, policies that give the perception of a unified front, until the conflicts eventually reappear, and it is realized that the policy can never be implemented as designed. Furthermore, ascribing to development organizations the ability to move in a straight line from policy agenda to implementation reifies the perception that a depoliticized, modernist discourse holds universal sway over the thoughts and actions of all development practitioners, leaving little room for dissent.

Mosse dismisses Ferguson's (1994) concerns about top-down policies, enacted through a well-oiled "anti-politics machine," eliding essential contextual and political dimensions of poverty alleviation. Mosse claims that Ferguson is "obviously naïve in relation to the institutional politics of development" (2005, 5-6). Countering a vision of top-down central planning, driven by experts efficiently executing projects and spreading Western worldviews, Mosse (2005, 12–26) describes organizations, and individual experts within them, continually trying to justify their existence and competence. Development professionals are incentivized to project an image of internal coherence and success in order to maintain relationships with partners and secure sources of funding for their organizations and projects. They construct narratives that reinforce and legitimize the work being done, downplaying evidence to the contrary. No nefarious plotting need underlie this subterfuge, merely subtle cues from an organizational culture that emphasizes building consensus between stakeholders in the policymaking process. The objective failure or success of a project to achieve its goals is less important than legitimizing the work being done by the organization (Gould 2014, 275). Mosse (2008, 123) offers a warning to anthropologists "studying up" in development organizations who

might threaten to destabilize these constructed organizational narratives: colleagues may interpret “description as an evaluation.” Unauthorized attempts to describe social relations in an organization and paint portraits of individual bureaucrats can be perceived as a threat to expertise or reputations. In development organizations, ethnography is valued when constrained to studying and making technical the poor “other” as part of furthering project goals, but it comes to be seen as dangerous when the same ethnographic lens is turned toward internal debates and decision-making processes, even if such reflexivity could further project or organizational goals. Mosse (2008, 125) explains that, given the strict “border controls” development organizations build around their internal workings, the delicate tasks before anthropologists of development are to maintain their critical distance as researchers, then find ways to reenter organizations and constructively bring their insights back into the practice of development without dulling their critical edge.

Studying Up in Design

The experiences of anthropologists who study and/or are employed by design and technology companies closely resemble those of anthropologists working in international development contexts. As is the case with development, ethnographic research of design requires a “crossing and recrossing of the boundary between the insider operational and the outsider researcher positions” (Mosse 2008, 125). In his review of anthropological contributions to the practice of design, Keith Murphy (2016) describes “anthropology for design” as being the primary mode of engagement between the fields of design and anthropology, where practitioners adapt ethnographic methods and anthropological

theory in service of design interventions, much in the same way the development industry employs anthropologists to plan, implement, and evaluate projects. In a further parallel with development, the often-subordinate role of anthropology in design practice resembles the less powerful position of anthropologists in the positivist-dominated development projects of the late twentieth century (Murphy and Marcus 2013, 252–253). Murphy (2016) speaks to a trend during the past few years toward “design for anthropology,” where anthropologists adopt design studio methods to collaboratively plan ethnographic research and analyze ethnographic data in design studio-like settings. Murphy argues that scholars should retrain their efforts on an “anthropology of design,” where anthropologists study the settings in which design is practiced, as well as design professionals themselves. To date, anthropologists have tended to focus on forms and material culture produced by designers and craftspeople, rather than considering design as a social processes that translates the epistemologies of designers and the cultural milieu of the studio into a designed intervention (physical product, service, software), in other words, to consider how technologies become “social theories, crystallized” (Dourish and Bell 2011, 191).

I do not mean to suggest that research into design settings is nonexistent. As anthropologists increasingly moved out of the academy and into corporate design environments during the past four decades, they have taken it upon themselves to study up in corporations that have profoundly shaped societies around the world through their products and business practices (Suchman 2011, 4). In the past four decades of anthropology’s involvement in Silicon Valley design practice, pioneering anthropologists

such as Lucy Suchman at Xerox PARC hoped to bring about positive social change by addressing more odious aspects of late-capitalism, humanizing corporate cultures and the way corporations develop technologies for diverse populations (Amirebrahimi 2016). There are significant parallels between these aspirations and arguments put forth by development anthropologists Michael Cernea and Riall Nolan for the value of anthropological contributions to development organizations (Gow 2002, 304). Also reminiscent of anthropologists in development, anthropologists in the design industry encounter the specter of cooptation by institutional discourses and incentive structures that discourage critical reflection. Keith Murphy and George Marcus (2013, 253) remark that ethnographers have the tendency to engage in the “meta-critical ethnography of collaboration...as surplus value to the roles they are expected to take within design projects.” The parts of this thesis related to my work with FAIR Money fall solidly into this category. Reflecting on research conducted as a User Experience Researcher at Intel, Shaheen Amirebrahimi (2016) worries that anthropological contributions in technology companies have become instrumentalized as ethnographic methods—ethnography divorced from critical ethical considerations and theoretical context that can be undertaken by anyone in an organization, regardless of training. As the scope of research narrowed in service of providing a better product “experience” for a de-contextualized “user,” anthropologists have struggled to conduct broad, exploratory studies, some of which could call into question the business models they were hired to support. As with development, critiques from within and reflexive insight are not always welcomed in corporate contexts, holding as they do the potential to upset Silicon Valley’s utopian

narrative of social progress through technological innovation, forcing companies to engage with the uncomfortable externalities of their products in the form of surveillance, psychological manipulation, job displacement, or driving unsustainable levels of consumption. Amirebrahimi contends that the politics of design should be made explicit, and that design professionals should expand beyond the singular user to plural “publics,” lest ethnographic richness be papered over by the hollow, depoliticizing brand of user experience. This conversation takes on a new degree of urgency when a depoliticized, defutered interpretation of ethnography is recontextualized into social impact design.

Moral Narratives in Development and Design

Anthropologists, design professionals, and other experts engaged in development live in the uncomfortable spaces where moral compasses and desires to good mix with deadlines, institutional goals, and the need to secure funding or buy-in from key stakeholders. One can hope that there could be a compassionate capitalism that combines market efficiencies with a concern for the welfare of the “bottom billion.” It is equally possible that people attempting to do good become unwitting participants in the expansion and “ethicalization of market rule through philanthropy [and] humanitarianism” if they fail to consider their own epistemologies and organizational cultures (Roy 2012, 107; Faas et al. 2018). Social scientists have the unique expertise to examine, challenge, and transform organizations of which they are a part. Generations of anthropologists, from Franz Boas to Margaret Mead to Sol Tax, have argued that anthropologists have the ethical obligation to use their knowledge for the betterment of humanity, and to move beyond documenting suffering to function as advocates and

defenders of fundamental human rights. Remaining reflexive in development and design contexts requires the maintenance of a tight dialectical, co-constitutive relationship between social theory and political practice, a relationship known as praxis (Kozaitis 2000; Baba 2000, 33). The moral underpinnings of anthropological contributions to development harken back the “reformist” impulses of the Enlightenment and the humanist activism of Franz Boas (Gow 2002, 305). However, anthropologists have struggled with defending rights according to Western conceptions of morality, such as those codified in the United Nations *Universal Declaration of Human Rights*. In “alternative development,” the formality of universal rights (potentially recapitulating paternalistic trusteeship of the late-colonial era) meets ideals of local empowerment, self-determination, and participation (Gow 2002, 306).

Anthropologist Mark Schuller (2014, 409) describes his solidarity activism as being motivated by a belief that his “liberation is tied to that of others” and that his activism is a recognition of our “interconnectedness and a shared humanity.” In his advocacy with, and on behalf of, a Haitian women’s organization before and after their country’s devastating 2010 earthquake, Schuller (2014, 412) recognizes

a responsibility to learn from our collective mistakes, to understand how the system is maintained and can change, and make the most effective use of the life stories, frustrations, injustices, and analyses that people entrust to those of us who are “insiders without.”

Similar moral arguments emanating from designers such as Victor Papanek sowed the seeds of social impact design and the development industry’s recent interest in design thinking as a tool for social change (Thorpe and Gamman 2011, 217–218). Papanek argues that market-driven design is ecologically and socially unsustainable, and that

designers have a duty to use their capacities to interpret the needs of diverse communities and address the wicked problems associated with poverty. Echoing Amirebrahimi's entreaty to corporate anthropologists, Gow (2002, 309) argues that development anthropologists need to re-politicize the discourse of development from within, giving particular attention to unequal distributions of power.

Politicizing the practice of social impact design requires approaches that go beyond common discussions of ethnographic research ethics to think through "the ethical implications of creating things ... designed to intervene in the lives of other human beings" while articulating and reflecting on what it means to do good (Murphy 2016, 441). As anthropological research draws attention to ethical concerns and power dynamics as they unfold within poverty alleviation projects, this research also points to ongoing conversations of how institutional discourses might be reappropriated by marginalized groups (Lewis and Mosse 2006).

Galvanizing support for structural change means anthropologists and social impact designers must clearly state the values they fight for and produce an actionable vision for what a just society would look like. Ferguson (2010, 166–167) describes a left "with a politics largely defined by negation and disdain" and challenges his fellow progressives by asking "what if politics is really not about expressing indignation or denouncing the powerful? What if politics was getting what you want?" Design need not be a tool for envisioning technocratic and modernist utopias which ignore and supplant indigenous forms of knowledge and ways of life. Design can be turned toward building progressive institutions. Arturo Escobar (2017, 46–48, 55), along with Ton Otto and Rachel

Charollette Smith (2013), write of emergent hybridities between design, anthropology, and activism as a step toward radicalizing and decolonizing design practice. He describes how design can provide frameworks for democracy and self-determination, helping expand the realm of what is politically possible. It is the designer's limited role to support subaltern communities as they autonomously envision and prototype new institutions to address problems that they themselves have identified (Escobar 2017, 184–189, 226).

Addressing Power Through Participation

Designers, anthropologists, and others have shared a wealth of knowledge on how to be mindful of power dynamics and paternalism when working with marginalized groups. Adopting inclusive approaches, such as participatory action research and co-design, can help decenter the authority of design professionals and activist anthropologists (Baba 2000, 33; Escobar 2017, 32–33; Otto and Smith 2013, 7; Thorpe and Gamman 2011). Asset-based (as opposed to more traditional needs-based) approaches to community economic development can identify what existing informal support networks and other resources a community has to work with, and then encourage leaders within that community to mobilize those resources to assert their collective rights or agitate for changes that they want to see (Mathie and Cunningham 2005). As Schuller (2014) engaged in solidarity activism in Haiti, he repeatedly asked himself and the Haitian women he worked with how he could share what privilege (if not power to directly effect a change in policies) he had as a white, male, American academic. Schuller describes sharing his platform by creating and circulating films, at the request of a Haitian women's organization, enabling the women to speak with their own voices. However,

incorporating more voices into the humanitarian design process while keeping considerations of power and the political implications of design explicit remains a challenge in practice. Social impact designers are often placed in positions of authority and are rarely trained to recognize and decenter that authority, particularly when working with vulnerable groups (Aye 2017). As go-betweens that facilitate and interpret the results of participatory design exercises, designers are often still privileged experts and representatives of their funders (Schwittay 2014a, 36–37). Participatory approaches in international development contexts have even been criticized for becoming “tyrannical,” and for disguising or legitimizing top-down policy prescriptions (Cooke and Kothari 2001). Furthermore, emphasizing the empowerment and participation of a local group can also allow development organizations to wash their hands of responsibility for project outcomes (Gow 2002, 301).

Reappropriating Financial Infrastructures

While it can be argued that that the technologies introduced by financial inclusion designers could merely provide a new bastion for financial institutions looking to profit off the poor, they also hold the potential to work in the public interest. In homogenizing the interests of organizations involved in financial inclusion, activists can overlook potential partners within organizations and spaces for the exercise of agency by marginalized groups (Heyman 2004, 491). If designers are cognizant of the problems with existing financial inclusion efforts, they can better leverage the potential of new technologies to create alternative financial connectivities that return control of financial infrastructures to the people who use them (Bendell, Slater, and Ruddick 2015; Elyachar

2012; Scott 2016). Julia Elyachar (2012, 121) proposes that people in poverty recognize and claim the valuable “communicative channels” and “social infrastructures” that they themselves have created, lest they be appropriated by external market forces seeking to formalize and exploit these relationships for profit, atomizing communities in the process and creating individual neoliberal subjects.

Bill Maurer (2012) contests the perception that the groups targeted by financial inclusion technologies are passive consumers. Instead, he views them as having the agency to change how these systems function at a local level. Maurer points to the exchange and use of mobile airtime as an informal form of digital currency sent via a simple text message. He explains that this practice blurs the boundaries between communication, consumption, the storing of value, and gift giving. This informal exchange of airtime inspired the mobile money service M-PESA that now forms the backbone of financial inclusion in West Africa, in the process, complicating the centralized model of production in the West and consumption at the periphery. In this alternative model of innovation, users manipulate and adapt technologies to their needs in ways unforeseen by experts. In the Institute for Money, Technology and Financial Inclusion’s first annual report, Maurer (2010, 9) explains that,

[m]oney is, after all, a technology. Just as technologies afford all kinds of uses for which they were never designed or intended, just as technologies can be hacked or tweaked or wired together with other technologies to create new assemblages that do different things, so too with money.

Alternative financial infrastructures hold the potential for collaboration and pooling of resources within and between entire communities, regardless of distance (Scott 2016).

Importantly, innovations such as cryptocurrencies and mobile money force us to confront

the essential nature of money as both a connector between people, and between individuals and faceless institutions. They highlight money's socially constructed nature and its inherent fragility. In these moments of temporary rupture, we have an opportunity to consider how we might remake financial systems—and the societies they are woven into—that are more human and egalitarian (Hart 2007).

CHAPTER 3: RESEARCH METHODOLOGY

For this study, I set out to understand the discourses, values, and practices bound up in the adaptation of commercial design practices to humanitarian ends. To this end, I concentrated on my efforts the examining how designers and ethnographic researchers—as individuals attempting to do good with their talents and time—interact with the complex problems, powerful institutions, and ethical quandaries they encounter in their financial inclusion efforts. It was also important to explore the systemic and organizational contexts in which social impact designers work, as well as the interactions between different project stakeholders, in order to understand the pressures, incentives, and discourses that shaped the actions of my interlocutors. In addition to studying financial inclusion design practices and practitioners at both systemic and individual scales, I recruited people participating in projects that ranged from small, local, grassroots efforts, to institutional projects funded by powerful civic and private organizations operating at a global scale.

Studying the many facets of financial inclusion design required a mix of ethnographic methods. This research expands upon the anthropological scholarship of Anke Schwittay (2014a) on financial inclusion designers, and Dori Tunstall (2013) and Arturo Escobar (2017) on efforts to decolonize the practice of design for international development. I borrow methodological approaches from Schwittay and other ethnographers working and “studying up” within international development organizations and creative consultancies (Moeran 2005; Mosse 2005). I conducted a series of semi-structured interviews, asking the six grassroots and four institutional research participants similar sets of questions to

learn about their experiences working on financial inclusion projects and what personal values inform their work.

The grassroots projects of FAIR Money, a collective of design researchers and social scientists in the San Francisco Bay Area, and a related project by design consultancy Plot in London offered the rare opportunity to observe, probe, and document design practices that the non-disclosure agreements and closed-door meetings associated with larger, more formal projects often hide from public view. I have been a member of FAIR Money since 2013. Due to my pre-existing relationship with this group, I began this research with a general understanding of FAIR Money's history and structure, as well as a good rapport with its members. By observing and actively participating in the monthly meetings of FAIR Money, I was able to document the group's activities over time. I met members of Plot through my involvement with FAIR Money as I was about to begin this research. Plot's project was informed by FAIR Money's work and Plot became a comparative case for this research with FAIR Money. Combining data from my interviews and participant observations with publicly-available documentation produced by FAIR Money and Plot members, I was able to construct a holistic understanding of their approaches to financial inclusion design.

Through this research, I was able to think with practitioners as they encountered and reflected on the ethical and practical challenges involved in developing financial services for and with low-income communities. It is my hope that their experiences can help teams of designers and anthropologists better recognize and mitigate potential harms to vulnerable communities as they undertake future poverty alleviation projects. I begin this

chapter by describing the participants and the settings in which this research took place in greater detail. Then, I discuss the research questions and the methodological approaches used to address them. This chapter concludes with a description of the process I employed to analyze the collected data, and a reflection on my personal relationship to this research.

Research Sites, Populations, and Scales

Organizational Settings

Because financial inclusion design practitioners come from a variety of professional backgrounds, and work with a broad range of organizations and communities around the world, I address the research questions by looking at financial inclusion design from the perspectives of designers working in the following settings:

1. *Institutional*: Designers consulting for clients which include banks, philanthropic foundations, nongovernmental organizations, and city governments.
2. *Grassroots*: Designers applying their skills to small, local, self-directed, and self-funded projects, whether through an informal collective, or as part of an existing design consultancy

For the first portion of this research, I conducted semi-structured interviews with five institutional designers, asking about their professional and educational backgrounds, their experiences working on financial inclusion projects, the ethical and practical challenges they faced in their work, and their reflections on the value of design thinking approaches for addressing poverty. I profile these designers in greater detail at the start of Chapter 4. Obtaining permission to study the inner workings of these larger projects would not have

been feasible within the scope of this thesis. So, for the second portion of this research, I sought out financial inclusion projects with more open structures which would allow me to examine and participate in the design process as it unfolds.

I interviewed members of London-based Plot and San-Francisco-Bay-Area-based FAIR Money, two teams of designers and researchers working on grassroots projects to develop alternatives to predatory loans in their respective regions. I asked members of these groups a similar set of questions to those used in the institutional interviews so I could compare the experiences of designers working in different settings. To learn more about the structures of these financial inclusion projects, I participated in, observed, and documented FAIR Money meetings. In lieu of observing Plot, I relied upon a podcast, recorded by a design graduate student as part of her own master's thesis, which documented Plot's work as it progressed. Chapter 5 contains a more detailed description of Plot and FAIR Money, and the relationship between these two groups.

Research Population and Sampling Strategy

The designation of “designer” is most often associated with professionals working in the fields of architecture, industrial design, and graphic design. As Arturo Escobar (2017, 34) notes, design is not limited to studio settings and can now be seen in nearly every area of human endeavor. Design is also no longer practiced solely by experts, as movements toward participatory design dissolve distinctions between the creators and consumers/clients/users. For this study, I use “designer” as a general term that encompasses a diverse group of experts that includes service designers, design researchers, cultural anthropologists (working on design problems), and design

strategists. These designers are employed by universities, large tech companies, and small design consultancies. Many of my participants have graduate-level training in social science and ethnographic methods, some have backgrounds in public policy or international development, but few began their careers as design professionals. While these designers can and do help define and implement products and services, most of their contributions take place earlier in the design process, where they help their organizations understand who might interact with a service, then outline how a service might best meet their needs. I offer more detailed profiles of the participants and the settings in which they work in the following two chapters.

I recruited a purposive sample of institutional designers working in a diverse collection of organizational contexts to explore the various settings which social impact design is practiced. Given that designers with financial inclusion experience comprise a small population of experts, purposive sampling, wherein a researcher selects participants because of their knowledge of a particular domain and willingness to share that knowledge (Tongco 2007), was the only feasible sampling method to explore social impact design in different settings. I found these participants through webpages and reports they or their organizations had produced related to financial inclusion design projects. I also asked for help with recruiting through postings in popular online forums for design and design ethnography and was referred to one participant while interviewing her former colleague for this study. The resulting group of institutional designers consisted of five design consultants describing their involvement with three different financial inclusion projects. The FAIR Money members interviewed for the grassroots

portion of this study comprised the majority of the group's active members. These five participants included members who had been involved since the group's inception in 2012 and others who had more recently joined. In addition, I interviewed two of the three people involved in Plot's grassroots research.

Multiscalar Research Questions

As with international development, the complex nature of design for financial inclusion demands investigation at multiple scales and across many locales (Gould 2014; Mosse 2013, 228). The first research question engages with financial inclusion design discourses and relationships at a systemic and organizational level:

Q1 - How do values and practices from product development in the commercial design and banking industries shape the ways in which financial inclusion projects are defined, researched, and debated within design-oriented organizations, as well as between designers, funders, and implementing partners?

To answer this question, I oriented the systemic investigation toward gathering the following data:

1. Project goals, problem framing, and design approaches, with attention to relationships between commercial design practices and value systems, and those involved in financial inclusion design.
2. Intra- and inter-organizational coordination, and communications, with attention to interactions between consultants and their clients.

My second research question considers the individual designers, and interactions between these designers and their low-income interlocutors targeted for financial inclusion:

Q2 – How do design professionals understand and confront the ethical and organizational challenges involved in their financial inclusion work? Particularly, how do they consider power relationships between major stakeholders, including people targeted by financial inclusion efforts?

When studying the perspectives and epistemologies of individual practitioners, I considered the following:

1. Career paths, stated motivations, and values that lead designers to become involved in financial inclusion and humanitarian design projects.
2. Relationships between designers and people experiencing poverty, an examination of inequalities inherent in these relationships, and efforts to recognize and mitigate power disparities.

I used considerations at these systemic and individual levels to inform the discussion guides and analysis, which I discuss next.

Data Collection and Analysis

Data Collection

This research involved my participant observation of the following FAIR Money activities over the course of six months in early-to-mid 2017: formal internal meetings, research design and analysis activities, online coordination between group members, and community outreach events. I used probing conversations during these observations to gather participant attitudes as the project progressed. I took minimal handwritten notes during each meeting, so much of this reflection documentation took place immediately after a meeting, while details were fresh in my mind. These observations were set against

the backdrop of insights from the semi-structured interviews I conducted with five FAIR Money members during the observation period. These interviews were conducted in-person at public locations where my participants were comfortable meeting. Interviews with the two Plot members and five institutional designers were variously conducted in-person, via video conference, or over the phone.

In the semi-structured interview format, the interviewer follows a guide containing a series of predefined questions and potential follow-up questions that can be used to probe further on a given topic (Schensul and LeCompte 2013, 174–176). Unlike a structured interviews which are meant to test a hypothesis, and participants' answers are expected to be relatively uniform, semi-structured interviews allow for more open-ended responses and give the interviewer the ability to follow a line of questioning that works more naturally with the flow of conversation. Semi-structured interviews were appropriate for this study because, while I had enough preliminary information to formulate a focused set of questions, my participants' diverse professional backgrounds and project experiences meant that a flexible format was called for. The guide used for the semi-structured interviews began with general questions about the participant's career path and their interest in financial inclusion. The middle portion of the interviews consisted of questions related to how projects were structured, research and design activities, and interactions with partner or funding organizations. At the conclusion of each interview, I asked participants to reflect on the opportunities and limitations of financial inclusion and social impact design, and what challenges they have faced in their social impact design work.

Confronting Researcher Subjectivities and Positionality

As an ethnographer, I function as a human scientific instrument, documenting and interpreting the world through the biased lens of my experiences and social status. Jean Schensul and Margaret LeCompte (2013, 321–322) argue that only by recognizing and “disciplining” their subjectivities can ethnographers begin to make claims of objectivity in their research. Disciplining subjectivities requires that researchers make explicit any values and subjectivities that might impact their findings, then continuously revisit these potential sources of bias. I recognize that this research is influenced by my status as a university-educated, white, cisgender, heterosexual man. I am also a native-born US citizen with no personal experience of poverty. These and many other factors shape my understanding of poverty, interactions with the research participants, and the interpretation of the research data.

I encountered challenges related to my social positionality during this research that are reminiscent of those documented by ethnographers studying international aid organizations from within (Gould 2014, 273). As both an ethnographer, practicing designer, and member of both FAIR Money and the Silicon Valley design industry, I was studying peers, friends, and mentors with similar educational and professional backgrounds. Studying FAIR Money, in particular, required what David Mosse (2008, 125) describes as “crossing and recrossing of the boundary between the insider operational and the outsider researcher positions.” I had an existing personal relationship with many of this study’s participants and maintained a decision-making role within the FAIR Money organization throughout this study. This meant that I was constantly

switching between the roles of member and researcher, stepping in to offer an opinion or help lead the conversation, then hanging back to reflect on what was being said and the general group dynamics.

Although my positionality brought about many challenges, it also offered unique opportunities for this research. After asking the prepared interview questions, participants often wanted to learn more about my interest in studying social impact design for financial inclusion. By sharing the research questions and emergent findings with my participants, I was able to engage them in a sort of co-design process for this thesis, which offered us unstructured conversational spaces in which to reflect upon the opportunities and limitations of design for poverty alleviation. While these post-interview conversations were initially unplanned, they contained essential insights and began to achieve this study's goals of encouraging reflexivity and feeding insights back into social impact design organizations.

Data Analysis and Presentation of Findings

I coded interview transcripts and observation notes based on the multiscalar research questions and considerations outlined above. These documents were analyzed using an open coding process described by Robert Emerson, Rachel Fretz, and Linda Shaw (2011, 175–185). I began by writing words or phrases in the margins of my transcripts and notes that summarized what my participants had been documented as saying or doing. Concurrent with this initial round of coding, I wrote initial memos which made note of important excerpts that could point to emergent themes or theoretical implications related to the research questions. I combined and sorted codes into broader thematic categories

informed by my initial memos, then revisited my fieldnotes with these codes and themes in mind.

I paid attention to the discourses and practices involved in financial inclusion design and used these data sources to build a picture of how social impact design projects were initiated, researched, and evaluated. This involved noting challenges designers face when working with clients, implementing partners, team members, and target communities. It also involved noting how these challenges are overcome; research and design methods used; the relationship between commercial and humanitarian projects; justifications for design interventions; and evaluation practices and definitions of project success (Mosse 2013). I present the findings from this study in the next three chapters. I begin with a broad survey of social impact design practitioners working with large institutional clients in Chapter 4. Chapter 5 is a comparative study of grassroots financial inclusion projects undertaken by Plot and FAIR Money. These findings conclude in Chapter 6 with an analysis of FAIR Money's organizational structure.

In order to be transparent with my intentions and respect my participants' right to confidentiality, I provided an explanation of the high-level goals for this research and listed what activities I intended to document before conducting any interviews or observations. I obtained written consent from all active FAIR Money members for the observational component of this study and obtained written consent from all interview participants. Additionally, I plan to provide a draft of this thesis to all participants for comment. I have made an effort to anonymize my participants. All participants are referred to by pseudonyms. For institutional participants, I have also used pseudonyms

for the names of their projects and organizations. Because FAIR and Plot members work closely together, I do not profile individual members and sometimes switch genders, create composites, or refer to members collectively.

CHAPTER 4: INSTITUTIONAL PERSPECTIVES ON DESIGNING FOR SOCIAL IMPACT

Introduction and Overview of Findings

In this and the following two chapters, I relate the findings from interviews and participant observation I conducted with design professionals and social scientists as they attempted to research and develop financial services for low-income communities around the world. This first chapter of findings contains perspectives from designers working on a diverse range of financial inclusion projects in a variety of institutional settings. These institutional perspectives provide context for Chapter 5: Practicing Grassroots Impact Design with Plot and FAIR Money, which contains the stories of FAIR Money and Plot, two less-formal, self-funded financial inclusion projects, undertaken by teams primarily consisting of design researchers, service designers, and anthropologists attempting to develop ethical alternatives to high-interest payday loans. The projects in Chapter 5 provide a window into social impact design processes as they unfold. I incorporate reflections from interviews with team members on how and why key decisions impacting the direction of their projects were made. In Chapter 5, I also consider the ethical and practical challenges these teams faced. In Chapter 6: Observations of FAIR Money's Structure, I draw from private interviews with FAIR Money members as well as participant observations of the group's monthly meetings. In it, I explore more deeply the organizational structures that sustain this grassroots effort, reasons members give for joining, and key tensions within this team.

I begin this chapter with profiles of five service designers and design researchers, as well as their involvement in various financial inclusion projects. With these profiles, I

attempt to show the wide variety of institutional settings in which social impact design practitioners work. The people profiled here are: William,⁴ a design researcher working in-house at a large international development consultancy; Patrick and Leonard, partners in a design consultancy tasked with improving financial counseling programs for a major city in the United States; and Nichelle, who worked as an independent consultant as part of an interdisciplinary effort to research and develop digital financial services to support smallholder farmers in Central America. Much of their work is directed and funded by large financial institutions, philanthropic organizations, and city governments. However, as consultants, none of these five people works within one of these partner institutions, which both restricts their ability to institutionalize their research findings and limits their involvement in implementing their proposed solutions. My participants described the structure of their projects, their research and design practices, their relationships with funders and colleagues, and how their social impact work relates to more traditional commercial design projects. This chapter concludes with these participants' general reflections on the opportunities and limitations of social impact design approaches for alleviating poverty.

Participant Profiles

Profile I: William

When I interviewed William over the phone, he described himself as a designer and design researcher, but in many ways he more closely resembled an international

⁴ To protect the identities of my participants, I use pseudonyms for people, organizations, and projects in this chapter. For the same reason, I also leave the locations of these participants and their projects vague.

development consultant. He was working within a large international development consultancy called Kirkwood (pseudonym), which employs hundreds of people at offices located around the world. William was attached to Kirkwood's human-centered design division, which was established by senior designers who previously worked for prominent Silicon-Valley-based design firm. William came to Kirkwood after working with human rights activists and community groups for five years in Southeast Asia, but described this work as "emotionally draining." As part of a career shift, William attended graduate school, where he studied international development. Through his coursework, he came to value qualitative and ethnographic approaches to understanding complex problems. William described coming to see human-centered design and design thinking as a way to make his research more "actionable":

I believe in the power of qualitative research to really generate a nuanced understanding of problem spaces. [...] for me, the deep dive qualitative work, the ethnographic work, was really what I believed in, in terms of being able to sort through really, really hairy problems, which are always going to be the most interesting problems.

William first became involved in financial inclusion when, as a graduate student, he received a grant from a multinational financial service provider's philanthropic subsidiary to research the adoption of mobile phone-based money transfer services where he used to live in Southeast Asia.

At Kirkwood, William has worked on financial inclusion projects with low-income populations around the world. The financial service projects William described were meant to, in his words, "put gasoline on the economic fire" while also helping people be "financially resilient" by providing a monetary cushion when income is inconsistent or

unexpected expenses crop up. These projects were funded by nongovernmental aid organizations, financial services companies, mobile phone network operators, and the World Bank—through its financial inclusion partnership, the Consultative Group to Assist the Poor. William found that, when a client organization engages his team of design consultants at Kirkwood, these clients have come to recognize that human-centered design approaches will lead to valuable and unexpected insights which eventually are incorporated into service solutions:

We're not going to take your research question, come up with a hypothetical answer, and then try and prove it through our research. That's just not what we're going to do. We're going to take your question and basically use it as a starting point to go directly to the end users, who are at the end of the value chain that you are addressing, to figure out whether or not you're even asking the right question in the first place. And then, to think about, you know, solutions, only after we've unearthed what the real problems, the real issues are.

William explained that the financial inclusion industry has tended to emphasize the discrete service offering silos of savings, credit, insurance, and payment processing, but the industry is in the process of shifting toward more integrated offerings. He found that financial institutions have created artificial distinctions between these service offerings that bear little relation to the financial needs and practices of the lower-income communities he works with in so-called “emerging markets.” These communities, primarily located in Southeast Asia and Eastern Africa, operate largely outside of the formal economy. In these informal economies, people attempt to piece together a livable income through a patchwork of entrepreneurial activities, what Hsain Ilahiane and John Sherry (2012, 17) refer to as the economic strategy of “bricolage.” These income sources are often inconsistent, resulting in financial precarity when there are no government

safety net programs available, and when family members have a limited capacity to provide monetary assistance during an emergency. Modeling service offerings for low-income people in emerging markets on the financial needs of middle- and high-income people in places like the United States—a place with an established banking industry and a high proportion of the population receiving paychecks at predictable intervals—results in an unsustainable disconnect wherein services do not provide value to customers, sometimes harming their financial stability. As a result of this disconnect, services have low adoption and usage rates, and financial institutions also do not derive significant profits from expanding their offerings to lower-income people. William explained that it is his job as an ethnographer and human-centered designer to help his clients understand the existing financial behaviors and needs of low-income people in emerging markets, using this knowledge to assist financial service providers in developing strategies to reinforce or fill in the gaps in the existing informal financial networks and safety nets, rather than attempting to “include” people into exogenous systems by imposing Western-style banking service models designed to meet the needs of wealthier groups.

Profile II: Nichelle

I sat down with Nichelle in San Francisco following an Ethnobreakfast we had both attended. Ethnobreakfasts are monthly gatherings of ethnographically-oriented designers and researchers working in and around the Bay Area tech industry. Nichelle is a veteran design researcher and business strategist with a background in anthropology. Unlike William, whose primary job is consulting on financial inclusion projects, Nichelle balances working with low-income communities and a full-time corporate job. At the

time of our interview, Nichelle was working as lead researcher for a growing consumer healthcare company in San Francisco and was teaching ethnographic methods at a local design school. She was also working with a nonprofit social impact design and engineering consultancy Cirrus Impact (pseudonym).

The bulk of Nichelle’s career has involved working for corporate clients, designing things like candy or software. However, she was more passionate about making the benefits of good design—namely, culturally and locally relevant solutions—available to everyone, not just those who can afford it. Nichelle began her social impact career shortly after college, researching healthcare services for homeless populations. She came to see that healthcare providers there were disconnected from experiences of people experiencing homelessness. By drawing attention to the stories of her research participants, she found that she could significantly influence an organization’s decision-making process and improve outcomes for the people she researched. Nichelle’s involvement in social impact work continued in parallel with, and often intersected with, her corporate work. While she was employed as a design researcher for a business strategy and innovation consultancy, her company would occasionally take on social impact projects. Nichelle described feeling connected to these projects but admitted that they were “often for PR purposes [because they give] you a great story to talk about.”

My conversation with Nichelle centered on her involvement with Finanzas Solidarias (pseudonym), a project researching and designing financial services to support low-income farmers in Central America. This project was conducted through a partnership with a program at a university in the United States, the foundation funding that

university's program, and a major global digital technology corporation. A friend of Nichelle's had received a grant to work on Finanzas Solidarias and asked Nichelle to join her team. With Finanzas Solidarias, Nichelle saw an opportunity to both create social impact and gain more experience in service design. The goals of the project were to understand how these groups currently manage their finances, with particular attention given to savings practices, and to eventually identify opportunities for services that could encourage savings and increase incomes. Nichelle was disappointed that, to her knowledge, none of their proposals had been implemented in the communities they researched in Central America. She was, however, excited that the Finanzas Solidarias team's findings went on to inform financial inclusion projects with farmers in other countries and were incorporated into their university partner's publications providing guidance on designing for financial inclusion.

Profile III: Patrick and Leonard

Staying with the theme of civically-engaged designers, this final profile takes us across the United States to a large coastal city in the Northeast. I met Patrick through Ethnography Hangout,⁵ an online message board for ethnographic researchers, when he responded to my post requesting participants for this study. Patrick invited his business partner Leonard to join our phone interview. Patrick and Leonard are co-founders of Plemp Design (pseudonym), a service design firm that consults with clients ranging from healthcare companies and universities to city governments and nonprofits. Patrick is the

⁵ Ethnography Hangout is an online forum created by Ethnography Matters, Anthrodesign, and EPIC where ethnographers practicing in different fields and types of institutions can discuss their work, share resources, and organize events. Those interested in joining can sign up here: <https://ethnographyhangout.typeform.com/to/M0f11K>

creative director of Plemp and has a professional background directing interaction design and communications for organizations promoting social justice and democratic engagement. Leonard is Plemp's CEO. Before joining the consultancy, Leonard was involved with research, design, and implementation of economic development and financial inclusion programs in the United States and in international development contexts. Both Leonard and Patrick teach social impact design at a local university, and regularly involve their students in Plemp's civic innovation projects. "Civic innovation" is a term for the growing involvement of design professionals, software developers, and data scientists in improving the delivery of government services by leveraging the principles of human-centered design and design thinking.

When we spoke, Patrick and Leonard were partnering with their students and their local city government on a project to improve the city's free financial counseling and tax preparation services for low-income residents. These resources were going unused by the vast majority of eligible residents. Counseling programs struggled to retain clients, meaning clients were not able to receive the full benefits that only come through extended engagement. Because this project was a public-private partnership funded solely by the philanthropic wing of a large bank, they were free of the many restrictions they encounter when working on projects funded by government entities. Typically, the outputs of the design process are contractually prescribed, as outlined in a request for proposals (RFP). In these projects, design teams have limited and well-defined roles to play in designing something like a new website homepage. Patrick and Leonard described regularly being frustrated by the constrained nature of government contracts.

Beginning a project with an output in mind forecloses the learning and experimentation inherent to the design thinking process, and fails to acknowledge the many potential manifestations a service design intervention can take. As Leonard describes it:

It's unfortunate but, a lot of government contracting is immune to learning. Like, hey, you sign this contract, you do this service for five years, and these are the things you have to hit. And you can maybe amend the contract as you go, but it's hard to do that. And so you end up with interventions that kind of miss the mark because you can't incorporate your learning into what you're actually doing.

For this bank-funded project, Plem and their partners had alignment on the desired outcome of increasing engagement with counseling services, but Plem was free to define what form an appropriate intervention might take based on what they learned from conducting research and testing prototypes. Patrick and Leonard received positive feedback from clients on a pocket guide, based on coffee or sandwich shop loyalty cards, that helps clients better understand what to expect during their first few sessions, while rewarding them for staying in the program. Another approach to align client and counselor expectations was to send a video telling clients what they need to bring and describes the flow of the initial counseling session.

Listening, Learning, and Finding the Limits of Financial Inclusion

In addition to describing their moral motivations for wanting to engage with poverty and economic inequality, many of the designers profiled here were intrigued by the complex, intersectional nature of people's financial lives. To study finances is to study family relationships, labor, housing, and other issues. They recognized that their skills in ethnographic research and design thinking were well suited to exploring this complex space and, because the financial industry, nonprofits, and governments are pouring

resources into financial inclusion, they can have a tangible and significant influence on how powerful organizations perceive and address poverty and inequality at a global scale. My participants found that design thinking approaches are well-suited to developing research insights into services that meet the needs of low-income communities, but it remains a challenge to avoid presenting an overly-simplistic picture of the financial needs of low-income groups based on insights gathered during ethnographic observations and interviews.

I think that a lot of our most pressing social issues are characterized by complexity. [...] And so, when we think about social issues and complexity, a lot of interventions fail because they assume a contained, walled-off sort of system. So essentially, like, layering a two-dimensional solution over a three-dimensional problem space. Our answer to this, and the way we think about our work is this community-centered design.

As Patrick describes in this quote, some design teams attempted to counter the tendency for organizations to simplify and depoliticize the intersectionality of finances through holistic approaches that take entire communities—as opposed to individual “users”—as their level of analysis. Simultaneously, these design professionals also made efforts to de-emphasize their own expertise, seeing themselves as conduits for respectfully relating the stories of their participants and as facilitators of conversations between stakeholder groups. They also incorporated their research insights into participatory co-design sessions that tap into the unique—yet often marginalized—expertise of low-income people who would be directly affected by proposed solutions, and the invaluable institutional knowledge possessed by low-level bureaucrats who will implement these solutions. In this next section, I consider how these ideals of inclusivity translate into the practice of social impact design.

Research Approaches and Encounters

For each of my participants, ethnographic research provided a foundation for their social impact design processes, helping their teams orient themselves within loosely-defined problem spaces in what are often unfamiliar settings. In their civic innovation practice at Plemp, Patrick, Leonard, and their students conducted ethnographic research and identified ways to improve the accessibility of their city's financial services. Leonard described constructing a "panoramic view" of the existing service, where his team interviewed clients and administrators, conducted observations of the counseling office environment, participated in counseling sessions, collected printed materials, and generally tried to inhabit the perspective of a person before, during, and after they attended counseling. While sitting in on counseling sessions, they discovered many barriers related to "wayfinding." Leonard described wayfinding issues as the disconnects between the client and service provider expectations of how a session will unfold, and he provided the example of a client attending her first counseling session. This woman brought thorough documentation of an issue she was having with a car loan, but instead of building rapport and helping resolve the issue, the counselor needed to spend most of their valuable time together filling out mandatory intake paperwork. Other barriers Leonard and Patrick noted were related to the client's fear of government agencies—particularly among the city's undocumented immigrant population—or a client's lack faith in the city government's ability to resolve a difficult financial situation. The Plemp team did not limit their research activities to the beginning of this project; research followed the iterative nature of the design thinking process. Their core seven-person team

met for weekly sessions where they would share findings and identify emergent themes. They would continually refine their research questions based on what they were learning and use their findings to develop prompts for co-design workshops that would take place throughout the project.

William provided a few anecdotes that illustrate the intimate, emotional nature of studying a family's financial practices. William's ethnographic research at Kirkwood involved traveling internationally to communities of interest for his clients. He would often sit down with low-income individuals and families in order to understand the aspirations and social relationships embedded in their financial decision-making processes. He also attempted to understand the context for these financial behaviors, placing them against a background of cultural norms, obligations, constraints, and regional economic factors. Conversations with families about their money management practices had the potential to touch on sensitive subjects or reveal tensions and power dynamics between family members, and William noted that his colleagues at Kirkwood attempt to mitigate potential harms by being upfront with participants about the topics that will be discussed and what, if any, value they could derive from their participation. His team has also undergone conflict resolution training, but William could not remember a time when his team's presence exacerbated a situation. Instead, in his experience, research participants tend to find the chance to map out their finances and have a moderated discussion with their families about money can be informative, cathartic, and even joyful:

I've had a lot of people just kind of get teary-eyed. And I had one woman crying, but crying out of happiness, because she was like, no one's ever come and talked to me about this, and recognized how much I've sacrificed to get my family to where they are. Like, it feels really good because the rest of her family is around and got to hear it too.

However, documenting the harsh realities of life under conditions of extreme poverty proved emotionally challenging for William:

I had a research participant in Kenya who was very poor. She was from a rural area of the country and had come to Nairobi. It wasn't clear what she did, she might have been a sex worker. She had two children, one of who was very sick all the time, and she just could not afford care for her. She just couldn't. And it was very obvious that it was highly distressing for her, and that she didn't know what to do and she didn't feel like she could turn to anyone. [...] And, when we asked her, "So, what would you do if you had a sudden cash windfall of a couple hundred dollars," she was like "Oh, I'd buy a TV." And we were like whoa, we didn't expect to hear that. And we were like, "Why?" and she said, "Because, then I could provide a distraction for my kids so they wouldn't always recognize when something is wrong." Like when there's no food on the table. When all this terrible shit happens. She was under so much financial stress, so much duress that she couldn't really, sort of, see a path out. So, her ability to envision a future that was different than today, than every day, it wasn't there.

While William had a strong desire to help this woman and others in similarly hopeless-seeming situations, he explained that he was not in a position to directly intervene in the lives of his research participants. What his team could do is rigorously document the stories of people experiencing poverty using video, photos, and quotes to faithfully and effectively communicate insights from this field research to his clients. Stories such as this Kenyan woman's point to the limits of financial inclusion or technological interventions for alleviating extreme poverty. Ethnographic research with people living in poverty can lead to uncomfortable conversations and draw attention to the damage caused by contemporary social inequalities and centuries of colonialism, issues that are likely to

instead require significant, extended political efforts. The next section contains some of what these designers learned in their research with low-income communities and how their findings could complicate top-down project frames.

Good with Money

People take this sort of perspective that poor people are poor because it's some sort of pathological shortcoming or character flaw, they don't work hard enough, or they're lazy, they're careless with their money. Blah blah blah blah. And it's completely ignoring the macroeconomic context, the reality of stigmatization, the legacy of slavery and Jim Crow in the United States, all these different things that are actually driving it. And so, with this work in financial inclusion internationally, I think that one of the things that we're trying to do as an organization, alongside some of our clients, is to really make that line clear, like, when is this an economic issue, and when is this a financial management issue.

As William describes above, an essential part of his international development practice is to identify early on what factors impacting a person's financial resilience are structural, and what can be addressed with a financial service. In his experience, financial inclusion clients tend to overestimate the value of introducing a new service or technology at the outset of a project. As noted by social impact design critics such as Anke Schwittay (2014a), beginning projects with preconceptions like these can decontextualize and individualize the poverty experienced by a given population, leading to ineffective or unsustainable solutions. Framing a project as an endeavor of "including" "unbanked" people in a globalized financial system also implies a problematic hierarchy that ignores or minimizes existing indigenous financial networks. William describes his distaste for this hierarchy thusly:

I don't really like the taxonomy of banked and unbanked or underbanked. I think it's not particularly helpful because it suggests that the only way to manage your finances is through the banking system, which just, like, is not the case. When you actually go and you look at how people who, outside of those systems, manage their money, they're doing it in all sorts of really interesting and unique ways, leveraging lots of different networks and tools to do so. Many times, they are as sophisticated as, if not more so, than the product and service offerings that banks put out there.

Helping clients understand the existing social relationships that both help and hinder efforts to alleviate poverty was an important part of William's work with Kirkwood.

William provided examples of local financial support systems—often rooted in existing social networks or some form of common identity. These identities could be related to family or tribal affiliation, but people also develop services based on a shared profession.⁶ Smallholding farmers or taxi drivers might form savings and credit associations that provide a form of insurance for unanticipated expenses, while helping households amass larger sums of money. In Kenya, that money is often used to pay funeral costs. In India, that money is often needed for a dowry. Some of these systems are built on social norms and informal mutual understandings. Other systems are based on detailed written rules to which members must agree, demonstrating why William feels the commonly-used financial inclusion term “informal economy” inadequately describes these sorts of systems.

⁶ In a recent book chapter, economic anthropologist Taylor Nelms (2017, 43–44) describes *cajas*, or credit and savings networks built by neighbors or extended families in Ecuador. Nelms's research was conducted with an extended family that manages a shared bank account, which is meant to smooth economic inequalities between family members, providing a mechanism for mutual support and making collective investments. A designated secretary meticulously documents deposits and withdrawals made by family members with binders full of receipts. This family's *caja* demonstrates the inadequacy of the terms “unbanked” or “underbanked” to adequately describe the financial networks communities form for themselves. As William suggests, these terms fail to account for the hybrids of “formal” commercial banking and “informal” strategies groups use to meet their unique financial and social needs or obligations.

In an approach reminiscent of asset-based community development (Mathie and Cunningham 2005), by understanding the structure, strengths, and limits of existing financial support networks, William could help his clients at Kirkwood identify opportunities for financial inclusion. The success of a network is often bound to regional economic factors that might affect the livelihoods of an entire population. William explained that

...these networks are super susceptible to exogenous shocks [...] their ability to provide credit is very constrained, because there's not a ton of money moving in and around the network. And so, we're just looking at ways, how can we leverage these networks, how can we possibly digitize some elements of them, to make them more efficient, to generate transactional histories? How can we connect them and distribute risk broadly across them? How can we pump credit into them?

He went on to say that the services he develops with nongovernmental organizations, mobile network operators, and financial service providers can play a limited role in helping distribute or mitigate risk in these indigenous financial networks. But, no single financial inclusion intervention is likely sufficient to alleviate poverty in a given instance. Providing an example of striking a balance between addressing financial management and structural economic issues, William described his work with one of Kirkwood's major clients to provide financial stability to smallholder farmers in East Africa. Providing services such as credit or savings for these farmers was only one part of a multifaceted strategy that started with helping farmers generate higher incomes by improving access to agricultural inputs and advice, then developing better tools to connect farmers with buyers and to help farmers sell their produce at a fair price. Rather than "including" farmers in a Western-style financial system, the solutions his team

proposed were meant to employ appropriate interventions that respect and reinforce existing economic systems, the resulting synthesis being neither wholly the making of outside consultants nor indigenous groups. William's work in East Africa provides a glimpse of the sort of dialectical relationships toward which participatory design proponents aspire.

Designers may not always be able to expand upon their client's expectations for the scope of a financial inclusion design engagement. William relied on his team's ability to influence other project stakeholders with their research findings, as well as his client's receptivity to alternative economic development approaches that push beyond financial services. As Nichelle found in her work with Finanzas Solidarias, stakeholders can also picture a more instrumentalist role for designers and ethnographic researchers that limits their ability to reframe a project. From the beginning of this collaboration, their philanthropic funders and university partners framed the Finanzas Solidarias project as one that would leverage digital technologies to improve savings rates. Findings from research that Nichelle and her team conducted challenged this project framing, and highlighted the limitations of financial inclusion and technology-led economic development. The researchers found that it was not that people lacked the knowledge or the right mobile phone app to help them manage their finances, but that each dollar coming into the collective was already well accounted for. Their conclusion was that the options for a financial service or technological intervention were limited if new income streams could not be developed, and new income streams would have required fundamental changes to how farming worked in this region. Unlike William's

experiences in East Africa, Nichelle found that the limited scope and organizational capacities of the Finanzas Solidarias project did not allow for the sort of multifaceted political and economic shifts necessary to substantially improve the financial situation for these farmers.

Storytelling and Collaboration

Participation, Storytelling, and the Political Project of Design

Echoing many of the other design professionals that I interviewed, Patrick and Leonard saw their social impact design work as part of a larger political project that went beyond any specific client or design intervention. Through their participatory, community-centered design process (as opposed to the more limited user-centered lens which takes individuals as their unit of analysis), they sought to embrace the complexity that accompanies topics such as personal finance or democratic engagement. By facilitating design workshops, Leonard was attempting to reduce power imbalances and epistemological barriers between clients and the people who administer services and “level the playing field such that everyone can contribute meaningfully to the co-design process.” By providing opportunities for marginalized groups to have their voices heard within government or nonprofit organizations, he hoped to help build their “civic muscle” and that they would have a template for exercising their rights as citizens in the future. It seems a relatively simple notion that, rather than forcing a person experiencing poverty to adapt to a bureaucracy’s forms, processes, and culture, those bureaucracies would instead become more responsive to the needs of the people they serve. However, this responsiveness required a receptive audience within government. William and Leonard

pushed themselves to demonstrate the value of service design for civic innovation, and then work with city government staff and politicians to organizations to build a design thinking capacity within government organizations.

The participatory nature of social impact design can go some way toward mitigating the inequalities inherent in gift (and debt) relationships that can arise when organizations impose philanthropic and economic development models on people experiencing poverty. Like participatory action research proponents, my participants recognized that, for an intervention to be sustainable, the affected community needed to feel its concerns had been addressed, and that they would have a voice in evaluating its effectiveness. As development anthropologist Arturo Escobar (2017, 35) notes, participatory social impact design involves designers moving away from their accustomed roles as experts, becoming instead facilitators and mediators. Reflecting economic anthropologist Julia Elyachar's (2012) hope that subaltern communities could come to recognize and lay claim to the value in their existing social infrastructures, Nichelle could

imagine a world where the solutions are owned by the people who are going to use them. In which case, I think that they are co-created with those populations. [...] I'm not even the one coming up with the knowledge, it's just getting everybody in the room and maybe asking the right questions to help facilitate that.

Despite her conviction that co-design or co-creation are ideal models for social impact design, Nichelle found that most organizations do not consider opening up the design process to outsiders, because incorporating more voices necessarily adds a significant amount of time and complexity to a project, even if it does not affect the project's budget. In her opinion, researchers—namely those in academia—were partially to blame for the

lack of co-creation she encountered in her work. Referring to researchers in academia, she explained that

if you spend your whole life being rewarded for having clever ideas, I think it's sometimes hard to abdicate your position and give that power to the rest of the people in the conversation. But ultimately more of rewarding.

Even if people experiencing poverty are not directly involved in the decision-making process surrounding a financial inclusion project, their perspectives can still shape or reframe a project. Therefore, many professionals I interviewed envisioned storytelling as an essential component of their research and design activities. Like other development professionals conducting ethnographic research with people experiencing poverty, William was faced with the potential conflict between a practical need to assert his expertise with clients—which would lend weight to his research findings and recommendations—and the ethical responsibility to function as a respectful intermediary—elevating the voices of his research participants and providing a platform for them to “speak for themselves” and assert the expertise that can only come through lived experience (Schuller 2014). The designers I spoke with described feeling protective of their informants, recognizing that power imbalances between a project’s institutional stakeholders and its intended beneficiaries can lead to a silencing of informants’ often-marginalized voices. In a statement that resonates with those made by members of FAIR Money in the next chapter, Nichelle came to see her roles as a self-appointed advocate and storyteller for low-income people as being more important than any single design intervention in which she would participate:

[Design research is] great when it's in service of appropriate solutions, but sometimes it's in service of acknowledging that these people exist and are worthy and deserving great design. So yeah, I don't know that those solutions are always the ultimate win.

Findings from my participants' ethnographic studies and co-design sessions often showed that the financial practices of low-income people often run counter to popular narratives about the poor being lazy or unable to manage their money. The stories designers gathered held the potential to upset stakeholder preconceptions, lead to uncomfortable conversations about poverty and economic inequality, and or even threaten the premises of financial inclusion as a development model. Next, I discuss what happens when designers present research findings to institutional stakeholders, and their attempts to minimize any resulting friction in their collaborations.

Presenting and Institutionalizing Research Findings

When these social impact designers collaborated with other project stakeholders, one of their core concerns was finding ways to effectively communicate the perspectives of their research participants and institutionalize research findings within partner organizations. In both commercial and social impact design consulting, a designer's ability to influence project outcomes requires turning her ethnographic research skills toward learning about and building rapport with clients and institutional partners. Client-consultant relationships vary based on client type; foundations, government agencies, nonprofits, and start-ups all have different client-consultant relationship styles and expectations of how a project will progress over time. For Nichelle, an essential early step in any collaboration was uncovering individual stakeholder agendas and what she called the "shadow objectives" of a project; that is, crucial information about desired

outcomes that significantly differs from a project brief. Relatedly, time was needed—although rarely accounted for in project’s budget—to learn how to collaborate with and build trust among diverse stakeholders. Developing a common language was also important in interdisciplinary impact design collaborations. Vague terms such as “sustainability” might have one connotation for design professionals, but a different one for businesspeople, environmentalists, or public policy experts. Another factor impacting relationships between these designers and their clients was the degree to which clients understood and recognized the value of design thinking and ethnographic research. As an in-house corporate researcher for a consumer healthcare company, Nichelle found that engineering stakeholders within the company were a receptive audience that often read her research findings as she typed them into a shared document, immediately incorporating her insights as they made time-sensitive strategic decisions. More often, my participants described clients who questioned the small sample sizes and the subjective-seeming data analysis involved in ethnographic research and the testing of rough service prototypes. Design-thinking approaches have relatively recently moved out of corporate product development and into poverty alleviation. While there is a growing awareness of human-centered design outside of corporate contexts, my participants still needed to teach their clients about the design process and adapt themselves to existing value structures and impact evaluation metrics used by public policy or international development experts.

Creating financial inclusion interventions that responded to the needs of low-income people required that designers respectfully and effectively communicate stories and

insights from “the field” to what might be skeptical audiences within partner organizations. By understanding their institutional audiences, designers could craft effective research narratives and proposals for interventions in ways that resonated with their clients while staying true to their research findings. William relied on demonstrating the rigor of his research and documenting the stories of people experiencing poverty. He has strived to prove the value of this ethnographically-grounded approach while remaining humble around veteran decision-makers who have been through countless development trends during the past few decades (e.g., behavioral economics and behavior modification):

I think that when you're working in the boardroom, or whatever, the big challenges always storytelling. Like, how do you tell a compelling story. How do you tell it in a way where, where you're going to challenge, but not alienate these people who have had a lot of success in their careers and in their lives doing what they're doing, and are not necessarily looking to radically change that. [...] Ultimately, your authority, and your authenticity as a human-centered designer, rests on your ability to elevate the user's perspective in the conversation. And so, the more you can do that directly, the better. I don't want to speak for people, I want people to speak for themselves.

William felt that rigorously documenting his team’s fieldwork and tailoring his storytelling to different audiences allowed him to demonstrate the value of his work and function as an effective advocate for his informants.

Learning to work with project partners also meant learning how to broach unpopular ideas or uncomfortable topics with these partners. Nichelle, Patrick, Leonard, and William all drew attention to the many ways the low-income people they work with already make effective use of their limited resources, calling into question popular narratives about how poverty is created and sustained. They were quick to acknowledge

that the best way to sustainably address poverty is to put more money in the hands of low-income people, and that financial inclusion appeared to be less transformative than many funders hoped it would be. Design research findings like these can be uncomfortable, unexpected, or politically contentious for clients and other stakeholders, possibly resulting in conflicts that could threaten the implementation of proposed design solutions. Conversations about organizational blind spots or contradictions may be common in academic settings, but when working with businesses as an independent design consultant, these challenging conversations could lead to a designer being fired from a project. In a design consultant's precarious position, influencing the direction of a project can involve a delicate balance between having honest conversations about poverty or financial inclusion, and maintaining amicable client relationships or positive public narratives about a project's impact. Alluding to the delicacy of their positions, some of the designers I spoke with wanted to confirm the anonymity of their statements with me before offering criticisms of the financial inclusion industry or making pronouncements about the need for wealth transfers to people living in poverty.

Achieving Impact Where Corporate Meets Humanitarian

Thinking with this small group of social impact designers taught me that I had drawn too neat a distinction between “social impact” and “commercial” design consulting when formulating the research and interview questions. Here, I consider how these designers navigate what I have come to see as a continuum between corporate work—where the primary interest is in amassing private profit and companies employ designers to encourage consumption—and humanitarian work—where designers are tasked with

creating products and services that are “socially useful” and, in the case of financial inclusion, are meant to address the needs of people experiencing poverty (Thorpe and Gamman 2011, 1). As can be seen thus far in this chapter, the research participants consulted for a mix of for-profit entities, governments, and philanthropic foundations. In parallel with paid work, these designers or their firms took on pro bono social impact projects. The decision to work on social impact projects could be motivated by the desire to build out a portfolio for public relations or marketing purposes, to gain new professional skills, or could be driven by a sense of moral obligation to address perceived injustices. I begin this section by exploring the relationship between humanitarian and corporate design by discussing the alignments between these areas of practice. Next, I consider the disjunctures and risks that arose when corporate practices are applied to poverty alleviation. I conclude with my participants’ reflections on the social impacts of their work, and where on the corporate-humanitarian continuum they believe they can do the most good.

Alignments Between Design for Impact and Design for Profit

As these designers moved between consulting engagements with different types of clients, they tended to see a natural fit between commercially-derived design thinking and their financial inclusion work. For William, design approaches helped his team identify existing financial behaviors and work with low-income communities to develop services that address their needs. In William’s experiences with public-private partnerships, a new financial service needed to be commercially viable to be self-sustaining and attract the interest of the private banks and mobile operators needed to operate the financial and

technological infrastructures that would enable the service. Furthermore, if low-income people were likely to adopt and continue to use this new service, they needed to see the service as valuable, desirable, and easy to use. William criticized the psychological “nudges” proposed by behavioral economists for removing the agency of individuals targeted by some interventions. He explained that it would be both unethical and ineffective to market a product or service that manipulated people into conforming with externally-imposed ideas of “proper” behavior—whether for private profit, or to accomplish a government or foundation’s desired social changes. Design approaches could help organizations respect existing behaviors and value systems in a community, which is essential whether the goal of a project is to help a bank turn a profit on a service or to help a philanthropy bring financial stability to a vulnerable community.

Another alignment between corporate practices and social impact outcomes could be seen in the civic innovation consulting work of Patrick and Leonard at Plemp. Rigid government contracts that pre-defined project outputs and siloed different design and research activities were incompatible with the flexibility needed to explore and experiment in ambiguous financial inclusion problem spaces. Working with funding from a large bank’s foundation offered them the flexibility they needed to explore a range of interventions. As I discuss next, however, the humanitarian and corporate worlds are not always so complimentary.

Risks and Disjunctures

Designing for economic development and poverty alleviation involves significant departures from work that is less explicitly oriented toward social impact. Working in

financial inclusion involves a much greater degree of complexity than a typical commercial design project. The crosscutting natures of money and poverty mean that financial inclusion services touch on more areas of a person's life than a consumer product meant to fill an isolated want or need. My participants described engaging with social stigmas, historical inequalities, and intimate aspects of family life as they worked, often while trying to orient themselves in a foreign culture and institutional landscape. As I have mentioned previously, the limited, individualizing user-centric lens common in commercial software and service design has a tendency to occlude the systemic context and potential community-level effects of an intervention. Simultaneously, social impact designers needed to coordinate with and appease a broader range of stakeholders than designers working on more traditional projects. Failing to account for this increased complexity—treating a project that attempts to address some of the world's most intractable social problems as if it were a discreet business endeavor meant to fill some evanescent consumer niche—could lead to real harm for a vulnerable target community if the project fails to achieve its poverty alleviation goals or introduces unintended negative consequences. William noted the risks inherent to his work, even if he were to propose something as seemingly-uncomplicated as making unconditional cash transfers to people living in poverty:

You might think it would be great to, you know, axe [an existing welfare] program and give people money directly, but people are relying on those programs, and giving money directly comes with the whole range of issues around, who are you giving it to? And how are you distributing it? And what power dynamics are you reinforcing, or undercutting, and what are the implications of all that? So, it is a very complicated space, and the potential for harm is very great, which is why I think it's only right to move very thoughtfully, very deliberately, and, for the most part slowly. Which can be very frustrating from a design and innovation perspective. Because, ultimately, we just want to build stuff and try it, and see if it works. And that's hard to do.

Leonard also emphasized the need for a slow and cautious approach to social impact design, so designers do not repeat the mistakes of past poverty alleviation efforts:

I think we need a hefty dose of circumspection when we do this kind of work. As I mentioned I came from the development space before, and the field of international development is just littered with well-intentioned things that have... Yesterday's interventions or solutions become today's problems, in a lot of respects.

Leonard and Patrick went on to lament the tightly controlled narratives produced by social impact design consultancies and their funders. The ethically challenging, messy nature of financial inclusion can be belied by the polished portfolios produced by these organizations. These portfolios often contain stories of dramatic economic transformations in exotic locales, illustrated with clean graphics and dramatic photography. Whether coming from organizations that lean toward the commercial or the humanitarian end of the spectrum, the production of compelling marketing materials could take precedence over achieving and evaluating sustainable social change in a low-income community.

Achieving Impact and Deciding Where to Do Good

As this group of designers reflected on their careers, they recognized their limited capacity to improve the lives of people living in poverty and the importance of identifying where their efforts could do the most good. There were limits to what they could achieve in their roles as consultants. Because their contributions tended to happen early in a project, they often had no guarantees that their proposals would be implemented or improve the financial situations of low-income households. Nichelle was proud of her work with Finanzas Solidarias and the fact that their findings were able to influence other financial inclusion teams through conference proceedings and widely-disseminated publications, but she recognized that her work had minimal direct impacts on the farming collectives her team was tasked with assisting. Nichelle found that

oftentimes with social impact projects, the outcome is really just, like, an article, or a magazine piece. Or a five-minute documentary, and that nothing really has changed. And I probably would get way more excited about something changing just a tiny bit and there being no press about it, than having the PR version of the story that makes it sound a lot more grand than it really is.

The best they could do was to find the areas where their design and research talents could change minds in an organization or make small improvements in their partner communities. In the next chapter, I consider the stories of FAIR Money and Plot, two teams of grassroots design professionals who decided to work pro bono to effect social change closer to home.

CHAPTER 5: PRACTICING GRASSROOTS IMPACT DESIGN WITH PLOT AND FAIR MONEY

Much of the research, criticism, and optimism around design thinking approaches for poverty alleviation is focused on projects similar to those described by my participants in the previous chapter—projects undertaken by multinational corporations, well-funded design consultancies, and powerful nongovernmental organizations. With the context provided by those social impact designers practicing in a variety of institutional settings, we can move on to a more in-depth exploration of how designers work together, with the complexities of negotiating with funders and large bureaucracies largely removed from the equation. What happens when teams of designers and anthropologists step away from consulting and attempt to independently develop their own ethical, inclusive financial services for and with low-income communities? In exchange for flexibility, working outside of large organizations brings many unique complications. What follows is a description of how Plot and FAIR Money—two self-directed, self-funded teams of ethnographers and design professionals—attempted to research and develop financial services for and with their low-income neighbors. These teams confronted many ethical and practical challenges as they grappled with the social complexity surrounding inequality, poverty, and financial inclusion outside of the familiar constraints, guidance, and funding of working for a well-defined institutional client. The limits of part-time do-gooding quickly became apparent, restricting how far these groups were willing and able to go. And, as was the case with the institutional participants in the previous chapter, lines blur and sharpen between the commercial and the humanitarian when considering these grassroots projects.

Introducing: Plot and FAIR

Fuck you. We're taking you down. They're going out of business by next year. That's my goal. Let's get rid of these people. They're parasites. They're the worst.

That is Nick Durant,⁷ co-founder of the design consultancy Plot, uncharacteristically “riled up” while speaking about payday lenders targeting low-income communities in his neighborhood of Tower Hamlets, London (Shelly 2016b). He is confident that his small grassroots⁸ team of design professionals can help alleviate local poverty by developing compelling, ethical alternatives to predatory financial services. But how does a team like this—unmoored from the institutional constraints and supports of a traditional design project—decide how to “do good” as citizens and activists?

Here, I share the stories of two parallel, self-directed teams mainly consisting of design professionals and anthropologists: FAIR Money in the San Francisco Bay Area, and Plot in London. These groups worked to develop alternative financial services grounded in the experiences of people who normally must rely on risky sources of credit such as payday loans to make ends meet. Members of FAIR Money and Plot faced many ethical and practical challenges as they ventured outside of their accustomed corporate and academic contexts, partnered with local advocacy groups, and attempted to address the financial precarity in their neighborhoods. Although initiated independently of one

⁷ Real names of individuals are only used when they have publicly identified themselves in other publications as part of these projects (e.g., in the *At Your Service* podcast). I have made an effort to anonymize comments made by FAIR Money and Plot team members during private meetings or interviews with me. Organization names are used with approval of their members.

⁸ The work of FAIR Money and Plot is grassroots in the sense that both groups initiated self-funded and self-directed projects, but only to the extent that groups of professionals initiating projects on behalf of people living in poverty can be considered “grassroots.”

another, both teams shared the goal of using hybrid approaches that would leverage ethnographic research and service design to help people who were affected not only by financial exclusion, but also by stagnant wages, rising housing costs, inadequate social safety nets, and job insecurity in the wake of the Great Recession. As I began my research with FAIR Money, I had the good fortune to meet Katie Shelly through the Ethnography Hangout online community. At the time, Shelly was a graduate student in the UK recording a podcast documenting Plot's quest to develop alternative financial services. Eventually, Plot came to build on the work of FAIR Money, and the Plot team's experiences became an important comparative case for the core research with FAIR Money.

FAIR Money Origins and Overview

In 2012, Silicon Valley, California (like much of the United States) was struggling to recover from depths of the Great Recession. In the leadup to the financial crises of 2007 and 2008, a speculative bubble was forming in the housing market, with high housing prices being driven in part by investor speculation around subprime mortgages (Financial Crisis Inquiry Commission 2011). Because of lax regulations and “innovative” financial instruments, predatory lenders were able to reap short-term profits by targeting high-interest mortgages at subprime borrowers—people with poor credit and others who were unlikely to repay their loans—and then selling this subprime debt to investors. These subprime mortgages were often targeted at racially-segregated African-American and Latinx communities, offering people who had historically been excluded from mainstream credit markets through redlining and related racialized institutional practices

a chance to become homeowners (Rugh and Massey 2010). A wave of foreclosures on these risky mortgages resulted in a sudden drop in housing prices. This was accompanied by the 2007 and 2008 collapse of over-leveraged, under-regulated major US financial institutions who had underwritten many of these high-risk loans. The resulting stock market crash led to widespread layoffs and an extended period of high unemployment, particularly among low-skilled workers. Shortly after, the Occupy movement arose from outrage over the Great Recession's disproportionate effects on low- and middle-income communities, and helped elevate conversations on predatory lending and growing wealth inequality into the public consciousness. It was in this context that design researcher Marijke Rijsberman formed the FAIR Money collective in 2012 to address the preponderance of high-risk, high-cost subprime financial services such as payday loans being targeted at low-income communities in Silicon Valley who were still feeling the effects of the recession. The small group Rijsberman helped bring together primarily consists of her fellow design researchers and social scientists from around the San Francisco Bay Area. They volunteer their spare time to address growing wealth inequality and financial precarity in their region by researching and developing ethical alternatives to predatory consumer debt. FAIR attempts to meet in-person over lunch once a month, and members work together in smaller groups to accomplish specific tasks (conducting interviews, writing up findings, preparing for events, etc.) as needed. Because members are geographically dispersed in the region, additional coordination takes place via email, video chat, and shared online documents. Membership is constantly shifting depending on availability and interest, but there are around eight regular

members, many of whom have been with FAIR Money for two or more years. I have been a member of the group since attending one of their outreach events in 2013, and I began interviewing members and documenting FAIR's monthly meetings during the winter and spring of 2017 for this thesis. It is important to note that, due to my active involvement in the group prior to and during this study, when I refer to FAIR and “their” activities, I am often including myself.

Plot Origins and Overview

In the summer of 2016, design consultancy Plot independently initiated a project similar to FAIR Money's. The economic turmoil following the then-recent Brexit vote, and what one member of the team described as a “worse than Thatcher” austerity government, cast light on the contours of the centuries-old pattern of poverty in the Tower Hamlets borough of East London. The designers at Plot were outraged by the “poverty premium” or increased expense for everyday goods and services—particularly financial services—that wealthier people do not have to pay. The political and economic climate had made this small design consultancy’s usual corporate clients scarce, so they decided to take on a passion project to design alternative financial services for low-income people in their community. The two Plot partners teamed up with a local experience design master's student they had been mentoring named Katie Shelly. As part of her thesis, Shelly recorded a podcast called *At Your Service*, which documented her work with the Plot team on their Fair Finances project. (To eliminate likely confusion, I refer to the team in Silicon Valley as “FAIR” and the team in London as “Plot”). As an established consultancy with a dedicated studio space, Plot is more structured and

focused than FAIR. However, this project was a significant deviation from Plot's commercial design practice working with clients such as the BBC, Nokia, and Virgin Atlantic to solve problems related to organizational strategy and consumer product development.

Finding Alternatives

Both groups faced the unfortunate reality that payday loans are one of the few sources of credit available to many people when money is tight. For a fee, payday lenders discretely and conveniently provide small amounts of cash, up to \$300 in California, regardless of credit history (California Department of Business Oversight 2019). These loans help people weather financial emergencies when living paycheck to paycheck and fill the gap when the cost of living in an expensive place like Silicon Valley outpaces earnings. Payday loans can cover bills that come due regularly, despite inconsistent income sources such as tax refunds or seasonal employment (Halpern-Meeke et al. 2015). They can also potentially destabilize the precarious finances of households. At an annual interest rate of over 400 percent, what might seem like a manageable one-time loan can balloon to many times the original loan amount if the borrower misses payments, sometimes necessitating one loan to pay off another, trapping people in a cycle of debt.

While they channeled their initial outrage into different forms of action, Plot and FAIR shared a belief that, with their extensive experience in ethnographic research and service design, they could identify and develop alternatives to predatory financial services such as payday loans while respecting the lived experiences of people using

them. By partnering with individuals and organizations in their communities, Plot and FAIR could intervene in a banking industry that had, for decades, often either ignored or exploited people living on modest or inconsistent incomes (Baradaran 2015). The hope that inspired these projects can be summed up in this quote from the *At Your Service* podcast's first episode (Shelly 2016b):

[Mike Press, Katie Shelly's academic advisor] Service design, if done properly, if done inclusively, is about shifting political power to people and communities.

[Katie Shelly] This definition of service design, about putting power back into the hands of ordinary people using creative tools...I love it. It's this kind of thinking that makes me want to work in this field.

Achieving this political shift is easier said than done. As can be seen in the following sections, these projects often encountered challenges (and unexpected opportunities) as they put their ideals into action. FAIR never did end up developing an alternative to payday loans, deciding instead to focus on research and sharing the stories of people coping with financial insecurity in Silicon Valley, stories which would form the basis for Plot's project. As limited, part-time efforts, Plot and FAIR were not always able to engage with the social complexity surrounding inequality, poverty, and the financial services industry. Neither team was able to fully integrate the low-income people into their and the impacts of their research and proposed solutions in the lives of people they hoped to help remain unclear. The stories of these two projects are not meant to be held up as ideal models, but they do provide some valuable lessons for engaging in the messy, fraught process of translating outrage over injustice into ethical action.

Starting Humbly and Listening

Many members of both Plot and FAIR had previously engaged in public policy debates and community organizing and had experience researching and working with people living in poverty. However, they had much less knowledge about other financial inclusion initiatives and the landscape of existing anti-poverty groups in their respective locales. Because of this, both groups attempted to begin their work from a place of humility, maintaining an awareness that generations of others had tried and failed to address poverty through service and policy interventions. The groups agreed that they should, above all, avoid making the situation worse for people by rushing to conclusions or perpetuating stigmas around poverty.

Early research attempted to sketch the outlines of what had been, or could be, done. This included mapping the various institutional stakeholders the groups could learn from or potentially partner with, such as financial service providers and advocacy groups. Both teams also tapped into books and reports containing ethnographic accounts of people living in poverty. This familiarization portion of the research process, like many other aspects of these two projects, did not take place in a linear fashion, and was constantly being revisited and expanded to account for shifts in government policies, or to simply dig deeper into an issue brought up during an interview. This general knowledge informed the ethnographic research undertaken by Plot and FAIR. In a post on the Ethnographic Praxis in Industry Conference (EPIC) *Perspectives* blog, Marijke Rijsberman (2015) gave the following reasons for grounding FAIR's work in ethnographic research:

We have come to understand that the biggest gap, the biggest hole in the vast tapestry of both predators and do-gooders, is in human-centered perspectives. There are many proffered solutions, but they are top-down, ideological, and inspired by outdated constructs that may have had some relevancy in a less unequal past, but that have nothing to do with the realities of people trying to make ends meet under conditions of exceptional inequality. While there is quantitative data that propels many to do something, what's missing is the ethnographic insight that will anchor those solutions in concrete reality, in the actual lives lived by the intended beneficiaries.

Here, Rijsberman largely dismisses existing efforts to create alternative financial services for low-income people and expresses a conviction that FAIR's human-centered approaches will yield innovative, relevant solutions that break what she views as "top-down," statistically-driven efforts. This statement foreshadows some of the group's difficulties around, and aversion toward, building ongoing partnerships with existing organizations. Her support for ethnographic research in financial inclusion resembles arguments designers and design researchers like her might use in their roles as advocates for the "voice of the user" within a commercial product development process, where engineers and business executives tend to largely base decisions on quantitative data. Shortly after forming, FAIR began collecting the stories of people who have taken out payday loans, research that would form the basis for FAIR's work and would later end up in the hands of Plot. What follows is a description of how both teams conducted their research and made sense the information they were collecting.

FAIR Money's Approach to Research

The goal of FAIR's initial study was to understand the financial practices of local payday loan recipients in order to learn more about what it takes to make ends meet on modest incomes in expensive Silicon Valley, and what circumstances surround a person's

decision to take out a payday loan. To understand these relationships with and through money, FAIR researchers employed a research protocol modeled the rapid corporate design research practices many members used in their day jobs.⁹ In the commercial product development process, researchers are typically expected to produce “implications for design” which can be readily translated into new software features or marketing strategies (Dourish and Bell 2011, 4). Dourish and Bell (2011, 4) argue that when ethnographers are asked to supply implications for design, they are often being asked for “empiricism,” not for subjective analysis (however valuable this analysis might be to their organizations). This corporate style of research contrasts with slower, more open-ended types of ethnographic research typically practiced by cultural anthropologists which yield insights that are less tied to a particular problem and point in history. As was the case with the institutional designers in the previous chapter, commercial practices and epistemologies did not always sit easily alongside FAIR’s humanitarian attempts to understand and address the complex financial needs of low-income communities.

Commercial-style research methods did hold certain advantages for FAIR researchers, providing the group a degree of flexibility which helped them cope with changes in member availability over time while allowing them to incorporate inexperienced members into the research process. Anthropologist Carrie describes the advantages of this “plug-and-play” model thusly:

⁹ FAIR’s report *Good with Money: Getting By in Silicon Valley* contains a detailed description of the research methodology. The Institute for Money, Technology and Financial Inclusion’s *Consumer Finance Research Methods Toolkit* (Taylor and Lynch 2016) references FAIR Money’s work alongside a variety of approaches to studying how people think about money.

The thing that they've done so well in industry research is they've created a way to involve people who aren't trained in research in the research process. Very efficiently, you can plug them in at all different stages of the project. You can bring them in for the interviews, you can bring them in up front, you can bring them in for analysis...

FAIR used Craigslist to recruit ten participants from around the San Francisco Bay Area, offering participants cash compensation for their time. From this, FAIR members were able to form a sample group of recent payday loan recipients that was generally representative of typical borrowers. Pairs of FAIR researchers conducted two two-hour in-home interviews with each participant, spaced one month apart, and documented the interviews with video recordings. The researchers also asked participants to diagram their financial relationships and diary their spending over the course of a month. The members of FAIR Money eventually combined their ethnographic research insights into a report titled *Good with Money: Getting By in Silicon Valley* (2015).¹⁰

Participants in FAIR's study were somewhat surprisingly self-selecting, with many of them describing their frequent use of studies like this one to supplement other limited or inconsistent income streams as part of a strategy to make ends meet. Cash compensation is another hallmark of corporate ethnography and one that is less common outside of commercial research. When conducting consumer research, researchers and participants enter into market relationships where both parties have the expectation that the company funding the research will profit from insights provided by participants, and therefore, compensation for a person's time is warranted. Some FAIR members, primarily those

¹⁰While the interviews were completed before I joined FAIR Money in 2015, I helped analyze the collected data. I was also a co-author and an editor of the resulting report.

with graduate-level training in anthropology, were uncomfortable with paying study participants, recognizing that research framed as a simple transaction of money for information would place limits on relationships that could be formed with participants and what FAIR could learn from them. Participants could feel pressure speak about personal matters such as family dynamics and other sensitive subjects related to their money management practices, pressure they might not have felt if the researchers had not been able to substitute hard-earned trust and rapport with cash. Compounding any class differences between researchers and participants, paying money to low-income people introduced additional patron-client power dynamics that run counter to the group's stated ideals of equality, inclusivity, and solidarity with people experiencing financial precarity. Furthermore, Carrie expressed a concern that recruiting "professional participants" would skew the findings and limit avenues of inquiry in other ways:

One of the things we get when we recruit this way is that we get individuals, but monetary decisions aren't individual decisions, they always occur in a larger context, a lot of times those decisions take place in a household, but a lot of times that household is distributed and you have parents in another country and that all plays into this total financial picture. [...] We know from the interviews that these people are the hubs of wide social networks that are complicated, and that they also know and help out their friends in these positions. We haven't followed up on that.

Ideally, she would like to have seen FAIR find participants through a "chain referral approach" that would extend more organically along existing social networks. Doing so might have provided more social context for financial decisions and obviated the need for incentives. Although, Carrie admitted that, given FAIR's limited resources, it would have been difficult to recruit a representatively diverse sample through referrals.

FAIR members with experience as researchers in the Silicon Valley tech industry saw FAIR's research approach in a more positive light. In contrast to his commercial design research work, Bill felt that FAIR members were more reflexive and placed ethical concerns at the forefront of their work. Corporate-style ethnographic research plans typically do not undergo the rigorous institutional ethical review process required in the academy. Like their corporate counterparts, FAIR members were left to police themselves. They still followed ethical guidelines similar to those set by the American Anthropological Association; the researchers made plans for obtaining consent and maintaining the confidentiality of their study's participants. Bill joined FAIR after the initial report was published, but in reflecting on what he had learned in his limited time with the group, said that FAIR members seemed motivated to form relationships with research participants that went beyond the "transactional." Referencing the series of recontact interviews FAIR conducted to understand how the lives of participants had changed in the years after this original study, he saw FAIR members working with and learning from participants over time to create social change. Bill expresses his optimism around the project here:

I do kind of believe that we are doing our best to find ways in which we can work with them to build a—and I know this is going to sound a little cheesy—but to build a better world.

Beginning the Design Cycle at Plot

Plot took a different, more iterative approach with their project, one that bounced between research, ideation, building prototypes, and soliciting feedback, following (initially, at least) a design process typical of that which they use for client work. They

reached out to experts and leaders from local nonprofits they had identified in their preliminary research and talked to small business owners who were generally receptive to the idea of helping administer services like small community loans. When they tried to include people with first-hand experience of poverty in their project, however, Plot's lack of an institutional partner made accessing research participants difficult. Local poverty advocacy groups and nonprofits were skeptical of this team of designers. Unsure of Plot's motives and long-term commitment to seeing its work through to implementation, these advocacy groups were understandably reluctant to connect Plot with their clients. Further compounding Plot's challenges with access were deeply-ingrained social stigmas around class and poverty in the United Kingdom. Plot researchers had a difficult time getting people to talk about money—a task even more difficult, they joked, than getting people to talk about their sex lives. In California, FAIR money had to contend with similar stigmas around poverty and living on government assistance; few of their participants were likely to identify themselves as “poor” (Halpern-Meekin et al. 2015). It is possible Plot's difficulties also stemmed from the limitations of corporate-style design research which left them unable to form the sort of rapport needed to probe sensitive issues in an interview.

When they became aware of FAIR's report, Plot used the profiles of payday recipients in *Good with Money* to fill gaps in their own understanding. FAIR's research helped Plot to develop rough financial service prototypes and proposals as prompts for co-design, which, they hoped, could subsequently generate research insights with the direct input of low-income collaborators at a later stage. In this way, the act of design

became an integral part of Plot's research process, replacing (in the eyes of the senior designers) the need for replicating research already conducted by others. Even so, in her podcast narration for *At Your Service*, Shelly describes her unease at beginning to develop solutions based only on accounts that Plot was receiving secondhand. When Plot did eventually have the chance to interview people who had experienced poverty in London, FAIR Money's example helped to focus their approach.

Making Sense of the Data

In their analyses, both groups grappled with the complex web of relationships and obligations that can either strain or strengthen a person's financial situation. Tracing flows of money can give a researcher insight into a person's values, hopes, and fears. Some of the people FAIR interviewed were driven to take out high-interest payday loans due to inconsistent income streams. Others made seemingly irrational choices (if one assumes a wealth accumulation motive) that only made sense in the context of family obligations. And many shared inventive strategies for cutting costs or navigating complex government assistance programs. FAIR researchers found that their participants were often very adept at managing the little money they had, and that payday loans could be part of a rational—if risky—strategy when there were few alternative sources of cash.

The stories told by participants in FAIR's study deeply affected the FAIR team, and eventually, Plot as well. One FAIR Participant described in the *Good with Money* report is a formerly-incarcerated 61-year-old single mother named Marietta, who was supporting her adult son and his wife who were living with her (FAIR Money 2015, 39–41). Marietta also helped care for her elderly mother. In order to get by in Silicon Valley,

Marietta worked two jobs and augmented her income by renting out a room in her house, and by occasionally working as a caterer or participating in research studies like FAIR Money's. The financial shock of her son's job loss led her to take out loans from four separate payday lenders, using one loan to pay off another, and she estimated she would end up paying back twice the amount borrowed by the time these loans were paid off. Marietta triaged her bills, paying only those that could not be postponed any longer. Without enough income to pay off all her bills, she coped by pushing her uncomfortable financial reality out of her thoughts: "If I don't have the money in my hand, I don't worry about it. If I don't have it, I don't have it" (FAIR Money 2015, 39). FAIR members also spoke with payday loan recipients who might appear financially stable to outside observers, showing how financial precarity can extend upward on the income ladder. Walter, a 41-year-old middle school principal, prided himself on his ability to be generous with his wife, three teenage children, and community (FAIR Money 2015, 30–32). Walter and his wife, a visual designer for a tech company, made above average salaries for the area, but much of this money went to servicing debts. Walter and his wife had significant educational debt, credit card debt, multiple car notes, and were paying their daughter's tuition at an expensive private college. Their family also took a significant financial hit when the housing crisis forced them into a short sale of their home. Despite his preoccupation with tracking expenses and living frugality, Walter regularly took out payday loans to help pay bills.

Over the course of their projects, both teams came to revisit their assumptions about the financial lives of people living on modest incomes. The groups began to question the

popular notion that a lack of money management skills was the central problem faced by those in living in poverty. In its report, FAIR Money adopted the phrase “good with money” as a positive alternative to persistent, negative “culture of poverty” portrayals. In their report, FAIR Money criticizes culture of poverty arguments that tend to see the poor as being socialized in such a way that they are financially illiterate, not possessing the self-control or knowledge to grow their wealth. These arguments “blame the victim” for structural factors—whether related to systemic racism or the very nature of capitalism itself—that have prevented certain segments of the American population from accumulating wealth (FAIR Money 2015; Stack 1974, 23). Considering FAIR’s participants in a positive light refocused attention on financial stressors that exist outside the home. The key findings from this study are summed up in the introduction to the *Good with Money* report (emphasis original):

The ‘master narrative’ of financial probity that dominates American culture at this historical moment makes it almost impossible to see the financial behavior of low- and middle-income Americans without a strong punitive bias. This dominant narrative focuses on living well within one’s means, using credit cards responsibly, saving for financial milestones, and managing one’s credit score. It refuses to acknowledge that wage stagnation, underemployment, and rising costs of health care and education leave vast numbers of Americans with insufficient income to cover basic expenses. When we consider financial actions and decisions from the inside out, in their full complexity and in the context of meaningful relationships and life choices, it becomes readily apparent that struggle, hard work, ingenuity, and bad luck are much more common than financial irresponsibility or ignorance.

Financial literacy education makes a foundational assumption that adverse financial outcomes are due to ignorance and/or irresponsibility and that education can effectively eradicate both. This report argues that offering education as a solution to financial struggle is a fairy tale that does real harm. It obscures the massive 30-year-long redistribution of wealth to the very top of American society. It blames the victims of this redistribution for their misfortune and distorts our thinking and our judgment. In obscuring the causes of the financial struggles experienced by average Americans, financial literacy education also makes it much more difficult to think about true solutions.”

The report’s authors acknowledge that these are polemical statements, grounded in insights from their ethnographic research with payday loan recipients. In the report, FAIR members clearly articulate a political position that sides with low- and middle-income “victims” in an unequal American economy. The label “victim” is applied from the perspective of the researchers, but not that of the participants, introducing a tinge of pity and distance into the relationship between researcher and participant. Furthermore, the authors alternate between expressing their outrage over the unfair treatment of lower-income people in our financial system and praising the ingenuity people exhibit when faced with adversity. Issues of humility and “allyship” remained unresolved for both groups. Neither the project of FAIR nor that of Plot was initiated at the behest of a person experiencing financial precarity. Unlike Mark Schuller (2014) and his solidarity activism with Haitian women’s organizations, these researchers rarely spoke with their participants about how FAIR or Plot could best share their privileged platforms and function as advocates and partners. Next, I describe how Plot and FAIR navigated the complicated process of deciding how to share and otherwise act upon these research insights. For members of FAIR, in particular, these decisions are an ongoing source of tension and debate within the group.

Slowing Down and Redefining Action

I mean, it's a lot easier to build an app to tell people when their next dollar's coming in than it is to build what, a movement? A new narrative that is accepted within the culture about how poverty works? (Ewan, FAIR member)

Design professionals on both teams were accustomed to the narrowly-defined problems, tight timelines, and concrete deliverables of commercial design practice. But making sense of the complex interpersonal and institutional relationships surrounding financial services for low-income people takes time. Agreeing on how to act ethically and effectively upon research insights is not a straightforward process; collaborating and building trust with a diverse and sometimes difficult-to-access group of stakeholders can further expand project timelines. Plot's project stretched on for months longer than initially intended, and as of 2017, FAIR was in its fifth year. Members of both teams came to see this slower pace as a virtue.

There is not enough space granted to slowing down and really opening up more of a critical space. And I don't mean critical in the sense of just tearing down everything and offering no solutions, but actually slowing down and reviewing... looking at options in more of a deliberate way. Which is not to foreclose a search for, you know, contextual solutions and all of that. [...] I see those two sides occupying very different—polar opposite—ends of the spectrum. (Billy, FAIR member)

Katie Shelly (2016a) echoed this sentiment as she tried to apply Silicon Valley consultancy IDEO's design approach—an approach she had been taught as a design student—to her work with Plot:

The IDEO method and other design tools like the double diamond indeed make sense for an industry context, where novelty and speed are key objectives for a commercial client. I wonder whether an efficiency mindset is appropriate for social impact projects. We must question whether industry-built design tools are really going to serve us in a social impact context [...] The pace ought to be slow and sure. From a commercial viewpoint, this way of working would be called inefficient.

In referring to the “efficiency mindset” that pervades commercial design practice, Shelly draws attention to an essential aspect of an unequal global capitalist system that values speed, growth, and innovation over a careful consideration of an intervention’s potential negative externalities. Without significant modification, the tools of industry—and the discourses embed within them—are incompatible with the pursuit of ecologically and socially sustainable social change.

FAIR’s Struggles to Move from Insight to Action

The shifting temporalities of FAIR’s workflow demonstrate evolving attitudes towards efficiency and action. FAIR’s original intention was relatively narrow: to develop an ethical alternative to payday lending that could quickly build from research insights to implementation. Free from funder expectations and institutional pressures, however, FAIR members had time to reflect, and with reflection came constant internal debate about the best ways to effect social change. Disillusionment with the political process led some members to eschew championing policy proposals related to regulating aspects of the financial industry. FAIR members distanced themselves from local efforts that tried to shut down payday loan shops but failed to offer alternative sources of cash, because these efforts did not address the reasons people take out payday loans in the first place. In their report, and during interviews with me, FAIR members were critical of

financial literacy courses provided by banks and nonprofits, and of money management smartphone apps being produced by so-called “fintech” financial services startup companies. They saw these as superficial “solutions” that often failed to account for the social complexities of low-income household financial management. Furthermore, these solutions individualize responsibility for the structural factors straining the finances of people like the participants in FAIR’s study.

In the initial framing of FAIR’s project, and the criticisms members leveled at fellow “do-gooders,” my interlocutors tended to fetishize money. They viewed a lack of money as the main driver of poverty and argued that the best way to create a more just society was to address the unequal distribution of wealth by putting more money in the hands of people experiencing poverty and precarity. But the roots of the problem were much stickier, and required a slower hand, a tempo which frustrated some early FAIR members coming from the faster pace of design studios.

Just “staying with the trouble” [, to borrow a phrase from Donna Haraway,¹¹] over an extended period of time is, in itself, an education. Because, once you get past these sorts of superficial approaches, it takes a while to grasp the problem. That's one reason the designers all left so quickly, just within a couple of months. We had five of them. All gone. It's like the swallows left from Capistrano and they never came back. They didn't want to stay with the trouble. I think, one thing you pick up from anthropology specifically, especially, is just this ability to stay with it. You have a very high tolerance for ambiguity, and you're willing to stay with something even when you don't know the answer. Or you don't know if there's going to be an answer.” (Carrie, FAIR member)

¹¹ Elsewhere in our interview, Carrie mentioned Donna Haraway (2016) and her book *Staying with the Trouble: Making Kin in the Chthulucene*. For Haraway, “staying with the trouble” is a call to recognize and fully explore the problems and possibilities that lie along the strings of connection between human and non-human actors on Earth.

Based on experiences during his job as a design researcher, Ewan found that designers tend to rush toward building solutions before completely grasping a problem. In his work, he aims to provide designers with concrete, actionable insights for when it becomes time to, in his words, “activate the doers.” When it comes to FAIR’s work, the scale of the problems faced by people living in poverty could cause an impatient team to rely on prejudices or to overlook systemic factors that feed economic inequality and poverty in Silicon Valley. Ewan also described the constraints imposed on participants in corporate social responsibility programs, design competitions, and hackathons to build services and apps to help low-income people manage their money. He spoke of (but did not define) what he calls “propagandistic” narratives companies feed their employees and the general public which place constraints on the imaginations of people attempting to address poverty through technological solutions:

So, when you say that I'm derisive about hackathons, it's largely because I think almost everybody is just absolutely a victim of the narrative their company tells, the narrative that other companies tell, and all of the narratives we get through advertising, for I don't know how many hours out of a day. It's just... it's very hard to see reality. And so, you can be part of a hackathon, you can have some kind of a motivation to do something useful, but the framing is almost always owned by capitalist enterprise. (Ewan, FAIR member)

As a design researcher, Ewan felt he had a greater capacity to resist corporate narratives because his work regularly sees him interviewing people outside of his company, and they offer alternative perspectives. But Ewan described most people as being victims who are manipulated by pervasive neoliberal discourses. This brings to mind James Ferguson’s (2010, 166–167) warning that, in constructing such an abstract threat, progressives are funneled towards “a politics largely defined by negation and disdain,”

making them less able to mount a forceful counter-attack through clearly-articulated demands or by repurposing the machinery of neoliberalism.

As the composition of the group shifted to include more researchers and fewer designers, FAIR began to focus more on the interconnected issues that drive people to take on unsustainable levels of consumer debt. A small portion of this list includes: lack of affordable housing, mass incarceration, stagnant wages, rising costs of education, inadequate and intermittent government cash assistance programs, stigmas around poverty, and competing responsibilities toward family and friends. Each of these multifaceted problems would require its own set of interventions, whether through service design or changes to public and nonprofit policies. An easily implemented payday loan alternative seemed to recede farther into the distance, compounded by the part-time, loosely-organized nature of FAIR, making consensus-building and progress much slower. At times, critique and reflexivity could become paralyzing, bringing efforts at design-led intervention to a standstill. This is when FAIR landed on storytelling, hoping they could facilitate sea changes in the public perception of how poverty is caused and experienced by finding creative ways to collect and share the stories people getting by on limited incomes.

One of FAIR's greatest strengths was its members' willingness to slow down and closely examine the web of issues surrounding the finances of low-income households. But the "doers" often had little to "do" and the project was limited as a result. If social impact design is to reach have any impact in the world, its practitioners need to find a way to live in the tension between action and deliberation.

Storytelling as Activism

As their *Good with Money* report began to circulate, FAIR gradually came to embrace its identity as a “research and storytelling collective”: a group that conducts and shares research to keep alive conversations about economic inequality and the increasing precarity of Silicon Valley residents. Members of FAIR recognized that their strength lay in their ability to probe these nebulous, uncomfortable, issues. Ewan described wanting to communicate messages that “invert” the “master narratives” about poverty and inequality in America, a feat which he thinks would not be possible in a different organizational context. Fighting predatory lending practices meant providing essential context for the difficult financial decisions people make to “get by” in Silicon Valley, and showing that lower-income people can be financial experts and innovators (Mosse 2005, 31). As Carrie put it, “just by bearing witness to them, we are doing a service.” This meant functioning as advocates, elevating the voices of the disempowered, giving weight to what Bill called the “alternative epistemologies” of payday loan recipients. Some FAIR members drew a careful distinction between the stories in *Good with Money* and the type of “poverty porn” stories and imagery produced by some journalists and charitable organizations which paint a bleak picture of life in poverty. They see poverty porn as generating pity instead of anger over injustice, inducing donor fatigue, fatalism, and ultimately reifying class hierarchies and disempowering stereotypes about the poor. For Ewan, FAIR’s research has the potential to engender understanding and compassion for people experiencing poverty or being taken advantage of by predatory lenders. Ewan, citing child psychologist Paul Blume, explains that compassion, unlike empathy, can transcend

social differences and motivate people to act against unnecessary suffering. It is for these reasons that storytelling became a form of action that FAIR considers just as, if not more, powerful than designing their own alternative financial services. One founding member was, however, reluctant to give up on the idea that FAIR could still create payday loan alternatives, perhaps taking the form of a coffee shop or community center that provides emergency loans.

The shift toward storytelling came with a twin recognition that FAIR had a limited capacity to directly impact the lives of their lower-income neighbors, and likely would not be the best people to do so. In the (slightly stronger) words of Carrie: “What have we done for the people we study? We haven’t done shit for them, and we can’t.” Carrie was more pessimistic about the transformations this idealistic storytelling project could achieve. FAIR members also recognized that a report is not the ideal way to reach a broad audience, and that the academic and polemical language contained in *Good with Money* could limit the group’s reach. There was also a general recognition that, moving forward, the group might need to better identify and target the people they are trying to reach (which could be called marketing). Bill noted that, while it is a heavy lift to change public perceptions about the experience of poverty in Silicon Valley, FAIR Money had become established enough to start pushing out its findings more aggressively. He said that the time had come for FAIR to be more “in-your-face or proactive” and “strategic about which stakeholders would most profit from our intervention.” Design researcher Natalie suggested this could take the form FAIR members consulting with local

nonprofits on issues of poverty and financial inclusion, providing pro bono research services and strategies on how these organizations could better serve their clients.¹²

When I concluded observations in the summer of 2017, FAIR's monthly meetings were often dominated by coordinating community outreach events or identifying creative media approaches that could help the group engage with broader audiences beyond fellow academics and design professionals. Embracing research as activism, however, presented new challenges for FAIR. While some FAIR members were excited to hear that their research had been incorporated into Plot's work, others were skeptical of Plot's brand of activism, particularly their willingness to partner with large financial institutions. Many FAIR members took pride in their group's loose organization and independence from the influence of funders. Yet this freedom often came at a price. Without external funding, group members could find it difficult to engage with the intricacies of inequality as part time volunteers. And without a formal structure, concisely stated goals, or a shared mission statement, FAIR could struggle to describe itself effectively to potential collaborators, be they local advocacy groups, politicians, or newcomers interested in joining the team.

Design as Provocation

When I shared FAIR's *Good with Money* report with Katie Shelly in the fall of 2016, I had little idea that this act would result in the eventual realization of FAIR's initial intention to design alternative financial services. FAIR's research helped Plot shift toward

¹² San Francisco-based design firm AdaptivePath.org (which became a subsidiary of commercial bank Capital One) offers this sort of pro bono consulting to local nonprofits.

seeing people experiencing poverty in a more generous light as “jugglers” who balance competing demands and income streams with more skill than many living in more comfortable financial circumstances. As was the case with FAIR, the team at Plot was wary of producing fatigue-inducing poverty porn that portrays people living in poverty solely as victims or “strugglers” fighting to keep afloat. One member of Plot commented that his team wanted to avoid representations that foster an “aesthetic of people with no power” when sharing their research findings. Both FAIR and Plot gravitated toward interventions that refocused attention on the systemic nature of poverty, rather than the failures of individuals. Plot found inspiration in framing low-income people as being “underserved,” claiming that doing this placed the onus on financial service providers and governments to create services that affordably meet the needs of people who are forced into taking out payday loans.

Perhaps by virtue of being a smaller team working under the auspices of an established design firm, Plot was initially able to follow a more traditional design process—with all the meandering that might entail—moving from preliminary research to proposing interventions in a six-month window. Eventually, they secured a small grant to prototype and test their concepts for four alternative financial services, in hopes that they could find partners interested in implementing those ideas. Plot members recognized the limitations of their role as designers and were quick to note that their proposed services were meant to be small provocations, a starting point, and not prepackaged solutions to directly address the root causes of poverty. Rather, Plot’s prototype financial services became a catalyst for conversation, partnership, and further research. Instead of

following FAIR's course of action by publishing a lengthy research report, the *At Your Service* podcast and open studios allowed Plot to employ its open design process as an intervention that, in itself, could influence institutional and public narratives around the financial lives of people managing on low-incomes.

Opening Up and Influencing Others

Outreach and Demystifying Design

In addition to the slow pace of these projects, Plot and FAIR were also defined by an openness uncommon in either commercial or humanitarian design. Opening up the design process was critical to decentering their authority as designers, and to changing public and organizational narratives around the causes of inequality and the financial lives of payday loan recipients. Having the luxury of a dedicated studio space, the Plot team plastered a wall with clips from different articles and reports from their review of relevant literature, which eventually came to include a poster version of the themes and payday loan recipient profiles contained in FAIR's *Good with Money* report. Plot opened their studio for events where they shared their progress and solicited feedback from community members. Additionally, they publicly shared the background literature they had collected in Evernote,¹³ inviting podcast listeners to take a look. Members of the Plot team commented on the openness of their project as a radical, sometimes uncomfortable, departure from their typical client work, which will often remain confidential.

¹³ A digital notebook platform for gathering web clippings, photographs, and documents. Notebooks can be shared online with collaborators.

Their willingness to allow a podcast to be recorded simultaneously with their process proved to be rewarding, as it spurred conversations and commentary from around the world and connected Plot with other organizations like FAIR Money. Demystifying and opening the design process is an important, if difficult, first step toward confronting the power asymmetries that regularly accompany engagements between experts and marginalized groups. For designers accustomed to polished presentations and non-disclosure agreements, regularly inviting the public into Plot's studio to see the visual traces of their inchoate thinking, coupled with the transparency of a podcast, was a radical departure from the norm of their consulting practice. They heard themselves sharing half-baked ideas and failures, and a long wander through "the fog" while they struggled to find purchase amongst the complexities of consumer finance and poverty (Shelly 2016b). In the slow, meandering process of grassroots social impact work, small wins can keep a team energized. Thanks to the *At Your Service* podcast and an active social media presence, Plot had feedback in real time, and received a further confidence boost and (elite) validation of the value of their work in the form of a small grant to continue the project.

Like Plot, FAIR Money held community engagement events to share research insights or solicit feedback on how problems of poverty and inequality in Silicon Valley should be addressed. FAIR Money maintained a regular public discussion group to keep up to date on everything from the use of post offices as banks, to gaps in federal cash assistance programs, to the actions of the Consumer Financial Protection Bureau. These discussion groups brought in new voices while providing FAIR with a platform to talk

about what FAIR they had learned. In addition to maintaining a public Meetup webpage, events were often promoted through peer networks of ethnographic researchers in workplaces, or online through the Anthrodesign email list or the Ethnography Hangout Slack message board. When someone showed an interest in partnering with or joining FAIR, I, along with other members would, quite literally, invite that person to the table. At FAIR's monthly lunch meetings, invitees could see the group's struggles to pull together reports or join in debates over new project directions. The great omission from all these outreach activities and meetings, was the participation of people experiencing poverty. As I detail in Chapter 6, there were multiple structural barriers to their participation.

Partnerships and Influencing Others

Openness and outreach were critical components to building partnerships that could see the ideas of these groups come to fruition. Neither project intended to deliver neatly packaged solutions to a single client on a particular date, as would be expected of a typical design consultancy. Instead, they preferred to influence “up” and “sideways” (after Nader 1972) through design provocations and storytelling approaches that would help organizations and fellow design professionals consider old problems in new ways. In addition to providing valuable feedback, the practice of engaging more people in the research and design processes helped these teams find potential homes for their insights. From the start, Plot was working to establish possible partnerships and do what they called “building the receiver” for their designs. They hoped to find “adoptive parents” who would get involved early on and see a proposed solution through to implementation

(unless the Plot team felt like establishing their own bank, an idea they had little interest in). This plan involved convincing community partners that Plot was committed for the long haul and that they had thought deeply about the problems facing low-income Londoners. Following its initial push during the fall of 2016, Plot's project fell into a slower and steadier pace. At the conclusion of this study, Plot's social impact work ran in parallel to its commercial work, a mode of part-time engagement that bears some resemblance to the FAIR's working style. With this shift to longer-term engagement, community partners that were initially skeptical of Plot became more comfortable with testing and expanding upon the ideas Plot was proposing. In this arrangement, Plot's work complemented the in-house research and innovation already happening at partner organizations.

For FAIR, the influence of their work—beyond the non-trivial social and professional benefits to FAIR members themselves—has been more difficult to measure. Members mentioned being pleasantly surprised that the *Good with Money* report had circulated beyond their immediate social networks, yet more recent attempts to form partnerships with local organizations working on financial services for low-income communities, or those researching poverty alleviation policies such as a universal basic income, had fallen flat. As design researchers at healthcare services and educational technology companies, Luke, Natalie, and Ewan had seen the influence ethnographic research can have in their organizations. Natalie described tailoring her findings to emotionally engage key decision-makers at her company and knew that these decision-makers turned to her and her team for strategic insights and guidance. Adapting those workplace research and

storytelling skills to communicating FAIR Money's insights proved more difficult. When we spoke, Natalie was still unsure of how one goes about shifting public opinion or influencing politicians.

CHAPTER 6: OBSERVATIONS OF FAIR MONEY'S STRUCTURE

In this chapter, I detail the inner workings of FAIR Money, the peculiar, informal organization at the center of this study. Examining the organizational structure of FAIR offers an opportunity to look deeper into the relationships between this pro bono project and Silicon Valley's for-profit design industry. I begin by describing discussions and rituals surrounding the group's monthly meetings and go on to consider how FAIR builds and maintains itself as a community, incorporating FAIR members' reflections on the limitations and opportunities the group's informal structure provides. Addressing economic inequality on a part-time basis proved to be a difficult task for FAIR and significant structural barriers prevented the involvement of low-income people in FAIR's activities. Despite its issues, FAIR functions as a community of practice offering unique opportunities for apprenticeship and collaboration across experience levels, disciplines, and institutions. FAIR also provides a venue for political discussion and engagement with issues of social justice. At the conclusion of this chapter, I discuss the activities undertaken by FAIR during the period of observation as well as the group's plans for the future.

Monthly Meetings

Monthly meetings were the locus of activity for FAIR Money members during the period of observation and participation between January and June of 2016. These meetings were intimate, food-centric gatherings, typically taking place in the home of a member for a few hours on a Saturday afternoon. Despite the informal nature of the group, meetings tended to follow set patterns which dated back to the early days of FAIR

Money in 2012, prior to when I joined in 2013. As members would gradually arrive to a meeting, bearing their potluck contributions, they carried on informal discussions with one another, and assisted the host with whatever food still needed to be prepared in the kitchen, or helped themselves to coffee and tea. Once all the members expected for the day's meeting had arrived, everyone settled down at the table for the commencement of the official activities.

Over lunch, members would give updates on what had happened personally and professionally during the past month, but updates related to FAIR Money business were generally left until later in the meeting. When the occasional new face appeared at the table, they were asked to introduce themselves and describe how they heard about the group. For the benefit of this new person, each member gave their own introduction, and whoever was hosting outlined how the rest of the meeting would proceed.

The transition to talking about FAIR business was signaled by clearing away the dishes, picking up notebooks or laptops, and digging into whatever had been brought for dessert. Discussions followed a familiar pattern. Updates were given on any ongoing research or analysis work, and many times there were apologies from members about tasks that had been assigned during a previous meeting, but were placed on the back burner when work, school, or other obligations took priority. Members discussed preparations for upcoming events, meetings with potential partners, or debriefed from a recent outreach event FAIR had hosted. New people were welcomed to join the conversation and to offer their suggestions or criticisms, and they could volunteer to help with or take ownership of any action items.

However, the majority of meeting time was not devoted to assigning tasks or planning specific activities. Instead, FAIR devoted a significant amount of time to a meandering conversation about potential new directions for research or outreach, current political events, and assessment of what had or had not been accomplished by the group to-date.

We ate and we discussed: “Oh, what the hell should we do now.” That's 90% of what we do: “What do we do?” Meta-talk is a big part of FAIR money and it always has been. (Carrie)

These conversations were sometimes self-critical, referencing a lack of tangible impacts made by the group related to payday lending or its broader goals of addressing poverty and inequality in Silicon Valley. Members I interviewed shared many of the criticisms during meetings that they had also shared in private (aside from those that were directed at specific individuals). A recurring source of frustration was the inability to type up an analysis of interviews that took place during the fall of 2016. These were a combination of follow-up interviews with participants in FAIR's first study, and conversations with a new group of payday loan recipients.

An effect of having new people attending a meeting was that long-time members would offer a running commentary about the structure and lore of the group, which served as an unofficial onboarding process. Existing members described the group's past work, championed its lack of imposed hierarchy, explained the centrality of food in our gatherings, and stated the group's unofficial mantra: “If it's not fun, it won't get done.” Explaining the de facto structure of FAIR and attempting to describe its evanescent mission served the secondary roles of reminding existing members of the group's purpose

and accomplishments, while reinforcing the organizational structures that sustained the group.

Community, Belonging, and Exclusion

How do People Join FAIR, and Why?

People were recruited to FAIR through a few different channels. FAIR members often invited friends and coworkers interested in the group's work to its monthly meetings and events. Others were invited through professional networks of social scientists and design researchers. Some, like me, responded to posts about FAIR outreach events on Meetup.com and the Anthrodesign online community. Reasons members gave for joining FAIR ranged from wanting to do "something that matter[s]," to "escapism" from the pressures of their day jobs. Members expressed varying degrees of outrage over growing wealth inequality, predatory practices within the financial industry, and the increasing economic precarity of lower- and lower-middle-class families in prosperous Silicon Valley. As a founding member of the group explained:

I do feel that doing nothing is actually morally reprehensible. We have to all speak up [...] to have the kind of society we really want to live in, and the kind of future we want to live in, so I feel compelled to do something.

Other members explained being motivated by having grown up in, or adjacent to, poverty, or having spent time trying to support themselves on a minimum wage. People came to FAIR with different goals. Some hoped to take direct action by designing alternative financial services or partnering with existing advocacy groups, while others looked toward more diffuse avenues of social change through conducting and disseminating the group's research.

FAIR members hailed from a variety of academic and professional backgrounds, but nearly all members were familiar with conducting ethnographic research, either in academic or corporate design settings. Their current and past jobs had involved conducting user experience or design research for software companies, consulting on international development projects, and working as lecturers and post-doctoral scholars at local universities. All but two regular members held advanced degrees, or were in the process of attaining them, and around half of the group consisted of current or recent graduate students in anthropology and sociology.

How does Community Sustain FAIR?

Every member interviewed for this study mentioned the sense of community at FAIR as the dominant characteristic that attracted new members and kept people coming to monthly meetings. This sense of community among members sustained—and often overshadowed—the research and activism undertaken by the group. Members consistently credited the organization’s endurance to the simple act of sharing food and conversing with like-minded individuals. Bill described FAIR as a “safe space” and enjoyed the intellectual and political community it provides. Engaging in passionate political conversations and attempting to address a significant social issue was also fun for many members. The intellectual challenge and the autonomy to explore topics of interest offered both meaning and a welcome reprieve from the deadlines and imposed constraints of industry and academic research. As anthropologist Carrie explained:

Research is fun, on some level of basic curiosity. Figuring out how things work is fun. Sitting around drinking coffee and talking and complaining about sociologists and designers is fun. Why would I want to do it if I don't get paid for it? Sometimes I give money to it. This is like a negative income. This is not work.

FAIR was also a space for people in transition. Some members had recently arrived in the San Francisco Bay Area and were looking to build new connections. Others, including myself, were in the midst of career changes. Despite its many distinctions from members' workplaces, FAIR could be a way for people entering the field of design research to professionally network and learn about job opportunities. Furthermore, some of the FAIR members interviewed for this study mentioned the mentorship I have received from FAIR members that facilitated my transition from design consulting to anthropological research. I attended my first academic conference as part of a panel presenting FAIR's payday lending research, and members have been supportive participants in this thesis research. Carrie took pride in FAIR's "apprenticeship-type" model that paired inexperienced ethnographers with more experienced ones as they designed, conducted, and analyzed research over extended periods of time.

Who does FAIR Money Exclude and Why do People Leave?

Academic conversations during FAIR meetings could have an exclusionary effect. New member Natalie said that while she conducts ethnographic research as part of her design research role at a technology company, her lack of formal training made her feel "hesitant to contribute" because she did not know the "right way to do ethnography." This potential for exclusion when conversations drifted toward the esoterica of the design industry and academia was not lost on other members I interviewed. As FAIR became

dominated by researchers, designers or more solution-minded individuals may have also felt they were not welcome. Indeed, long-time members pointed to the exodus of designers during the first few months after FAIR first began meeting.

Despite its efforts at openness, FAIR was also still struggling to build a more diverse membership that incorporated voices from beyond design research and academic communities while “sharing its platform” with people who are experiencing poverty (Schuller 2014, 411). One of the participants in FAIR’s first study was initially eager to help record a podcast documenting the various strategies he used to earn and juggle money. A mix of technical issues and lack of time left this project dormant since the fall of 2016. FAIR’s formally-educated, predominantly East-Asian and white members reflected the lack of racial and socioeconomic diversity in Silicon Valley’s tech companies and universities. Members joined FAIR through their relatively homogenous industry and academic social networks. The Bay Area’s significant low-income African American and Latinx Immigrant populations, historically marginalized and geographically segregated groups experiencing the most dramatic negative effects of this region’s growing economic inequality, are only represented in FAIR’s research data. While there was no attempt to exclude African Americans or Latinxs from FAIR activities, the group’s outreach efforts, in which I played a large role, were rarely focused on including members of marginalized populations.

Further complicating efforts to add more class or racial diversity to the FAIR collective’s membership, people could feel excluded from the team if they lacked formal education or did not have easy access to transportation to monthly meetings. Weekend

jobs or responsibilities such as needing to care for children or elderly relatives could keep people from participating. While these were all challenges faced by existing FAIR members, they could pose insurmountable barriers for people experiencing poverty. Furthermore, strong leftist and polemical messages contained in FAIR's report and website might have limited the involvement of people from more conservative political backgrounds. Despite their acute awareness of their privileged social statuses, and of racial, ethnic, ideological, and class divisions in America, FAIR members were largely unable close the social and physical distances between themselves and the marginalized people they studied. Addressing privilege and exclusion in social impact practice is an essential, challenging process, even in a small organization such as FAIR. It is a process wherein designers must constantly reflect on the people who are left out of conversations and decision-making activities, then put in the hard work of breaking down barriers to inclusivity, actively seeking out, building relationships with, and privileging the voices of marginalized people.

Informality and the Challenge of Self-Definition

Given the lack of a formal hierarchy or defined roles within the FAIR collective, decision making during monthly meetings relied on a loose consensus. Anyone—even a new member—could propose an event or make suggestions on the design of a research project. The people who were in attendance at a meeting when an idea was proposed were the ones who shaped the projects FAIR took on. What FAIR ended up accomplishing was largely dictated by a single person or subset of the group that took ownership of tasks. This left projects vulnerable if someone was unable to contribute to a

project due to conflicts with work or family obligations, or that person ended up leaving FAIR Money.

As one long-term member described it, FAIR was “what people [made] it out to be.” The open-ended debates over how the group should define itself and where they should concentrate their efforts were energizing for some members. The looseness and agility of FAIR allowed members to follow research threads or explore their intellectual curiosity, providing a refreshing, “fun” alternative to corporate and academic research projects that require clear definition and little deviation from planned activities in order to secure funding approval. Being informally organized allowed FAIR members to explore the big, interconnected issue of wealth inequality without committing to particular policy positions and let them claim a sort of intellectual purity. Carrie described FAIR as

a garage band that is very happy playing in the garage [...] Sometimes people say you could have a gig across town, but we just say, “Man, I’d rather just stay here and play in the garage.” If we were a band, we would be the most underground band of all.

This informal operating style also posed an ethical challenge for FAIR. During one meeting, a long-time member spoke of having given a significant amount of cash to an interview participant (in addition to the incentive the group had agreed to offer) after being moved by the participant’s story of financial hardship. During our interview, Carrie animatedly explained that both she and fellow anthropologist Bill were extremely uncomfortable with this member’s actions, despite only making minor objections during that meeting:

I was like, what the hell are we doing here? I was taken aback. This is not an ethical thing to do. [...] Because now we've done that thing where we reproduce who is worthy and unworthy of being poor, or who's worthy and unworthy of our attention and love and money. I'm a very conservative Catholic when I do Anthropology. Sundays I play a Presbyterian in church. Monday through Saturday, I have a more Daoist or Buddhist set of beliefs, but when I do anthropology, it is as a very conservative Catholic. And somehow that offended me. [...] I don't want to be the Grand Inquisitor deciding who the washed and unwashed are, by what they say to us.

These comments echo a discussion on the politics of deservingness which featured prominently in FAIR Money's *Good with Money* report (2015, 5). The report's authors draw attention to judgements made by charitable organizations and government welfare programs that sort people experiencing poverty into those who are "deserving" and "undeserving" of assistance. The occasional financial missteps or seemingly-frivolous purchases made by participants in their initial study—purchases which were often made to help themselves or their families cope with the emotional stresses of living on a tight budget—could earn them the scorn of wealthy donors or financial literacy advocates. Carrie went on to say "if you want a charity, set up a charity." But rather than becoming a what Carrie calls a "bad charity," she felt that FAIR should capitalize on its core capabilities and limited successes to dig deeper into how the payday loan industry operates and how people utilize payday loans.

FAIR's informality could also limit what the group was able to accomplish. One newer member I interviewed had experience starting and managing volunteer organizations and was currently working as a design researcher. She was frustrated with the lack of structure at FAIR, seeing that the group could accomplish more if it formalized and operated more like a business:

I've never [...] read any book that said, "You know what the best way is to get shit done? To have no roles and no hierarchy." (Natalie)

Legally formalizing into a nonprofit organization could make it easier for the group to take on larger projects. Having clearly defined roles and an easily-communicated mission could make it easier to find partner organizations and plan future collaborations with some guarantee of FAIR's stability and ability to execute those plans in a timely manner. Having a 501(c)(3) status would also make it easier to apply for grant funding, allowing members to justify devoting more time to projects. Members have considered incorporating FAIR as a nonprofit, but there was little interest in solidifying the group's current informal organizational structure into a defined board of directors, mission statement, and bylaws. Furthermore, as one member commented, formalizing would make FAIR too much like work.

Current Events and Looking to the Future

My participant observation of FAIR Money meetings, and concurrent interviews with members, began in January of 2017. This was a period of significant reflection for the group, due, in part, to the recent inauguration of President Donald Trump. Trump's election had angered and frightened the politically progressive FAIR membership, generating renewed energy around standing in solidarity with vulnerable populations in the San Francisco Bay Area. The first meeting I documented came on the heels of *Resistance: A Pre-Inauguration Gathering*, a public outreach event FAIR had hosted a few weeks before that was meant to help the group identify local allies, their areas of concern, and brainstorm potential steps to addressing the identified issues. This event,

and other outreach efforts during the preceding few months, led to an influx of new members, many of whom remained active throughout the Spring of 2017.

These new members placed a mirror before the group, giving the feedback that although they appreciated the work the group had done, it did have a self-definition problem that made it challenging for newcomers, particularly those who did not have ethnographic research backgrounds, to engage. One new person described FAIR Money as a “mysterious” organization during a meeting, but the *Good with Money* report did provide others with a sense of the type of work the group undertakes. FAIR decided not to begin any new research during the period of observation, as the data from a previous study had yet to be analyzed. Instead, FAIR members pushed forward with public outreach efforts, holding a discussion group (while publicly advertised, it was only attended by existing FAIR members) and continuing to speak with potential partner organizations. These efforts culminated with a July 2017 event titled *Tales from a Tilted Economy: Getting By in Austin and Silicon Valley*. This event was inspired by the work of one of the group’s new members, a sociologist who had co-authored a book on economic inequality and the people left behind by the boom in Austin, Texas’s tech economy during the past decade (Auyero 2015). The stories documented in this book paralleled the experiences of FAIR Money’s research participants, who were squeezed by Silicon Valley’s own tech boom. Austin’s boom and rising cost of living was also fueled, in part, by Silicon Valley companies relocating staff to cheaper Texas. FAIR members spent the late spring and early summer of 2017 planning and promoting this moderated

panel which compared the experiences of economic precarity in Austin and Silicon Valley.

At the time of writing, the future of FAIR Money is uncertain, given that many active members planned to move away from the San Francisco Bay Area during the fall of 2017. I have had to reduce my own significant involvement in FAIR as I pursue my graduate studies and write this thesis. The directions the group might pursue with its future research activities are also unclear. Members spent their meetings considering whether to continue researching payday lending, or if they should shift to studying other aspects of economic inequality in Silicon Valley, such as the strain a lack of affordable housing places on the finances of local low-to-middle-income families. There was interest in exploring new storytelling media for communicating findings from their previous research to a wide audience. This could take the form of a book, a podcast, or a revamped website.

CHAPTER 7: DISCUSSION AND CONCLUSION

Returning to the intent behind this research, I set out to understand how designers and ethnographers navigate the many practical and ethical challenges involved in creating financial services for low-income communities. Translating the inherent optimism and creative, human-centered approaches of commercial design practice to address the vexing and persistent humanitarian issues surrounding poverty carries significant risks, but also offers opportunities to pursue democratic social change. In this concluding chapter, I reflect on my participants' attempts to do good and the discursive environments in which they pursue social change. I begin by discussing the mixtures between neoliberal discourses and philanthropic impulses that form the backdrop for the financial inclusion design efforts of my interlocutors. I go on to describe how these designers weigh the risks of making hubristic proposals against inaction in the face of injustice. This chapter closes with a list of key insights from this study, the study's limitations, and opportunities for future research.

Blurred Lines and New Configurations of Neoliberalism

The financial inclusion research and design activities of the participants in this study—both grassroots and institutional—were threaded through with neoliberal discourses and practices emanating from banking and digital technology corporations. Social impact design blurs the lines between the humanitarian and the commercial in the pursuit of poverty alleviation, and I was admonished by some of my interlocutors for drawing too neat a distinction between these worlds. As the research participants illustrated, the close proximity of their commercial and humanitarian activities led to

conflicting incentives and ethical challenges that complicate designers' attempts to do good.

Hope, Hubris, and Moral Capitalism

The contemporary financial inclusion industry draws upon a deep-seated faith in digital technologies (e.g., mobile-phone-based money transfers, money-management apps), and the belief in the ability of market actors and their public partners to effectively leverage these technologies for the benefit of society by rapidly bringing financial stability and investment to underserved, low-income communities around the world. Social impact designers often function as bridges connecting low-income communities to organizations funding and implementing financial inclusion technologies. Design professionals are valued in commercial contexts for their abilities to investigate and interpret consumer needs and lifeways, then produce creative solutions that address those needs. Whether seeking profit, genuinely wanting to create a better world, or some combination of these motives, it is understandable that philanthropic organizations, corporate social responsibility initiatives, and nonprofit or government institutions that embrace business practices would employ designers for their financial inclusion initiatives. Likewise, many of the designers I studied hoped that the ethnographic approaches they knew to be effective at humanizing and democratizing the commercial product development process could be equally transformative when directed toward poverty alleviation.

The other side of the hopes invested in design, technology, and markets is hubris. World-changing narratives are an integral component of Silicon Valley corporate cultures

and marketing. While I do not dispute the profound social impacts of the ideas and technologies emanating out of Silicon Valley, the “disruptions” they introduce into the world are not inherently beneficial to humanity. Designers, policymakers, planners, and engineers have a history of unilateral action and over-simplifying or eliding political and cultural considerations when attempting to intervene in complex social systems. Evidence of this can be seen in the failures of mid-twentieth century high-modernist utopian planned cities that presumed, and tried to enforce, ways of living based more on industrial systems and aesthetics than how people actually wanted to live their lives (Scott 1998).

Hubris and a misplaced faith in technological progress can have catastrophic consequences for vulnerable populations—such as when the algorithms US city and state governments use to automate the administration of social services flag symptoms of poverty as child welfare risk factors, or when these systems suddenly drop a person’s medical coverage based on faulty or misinterpreted data (Eubanks 2018)—and more subtly pernicious ones—in the form of increased government or corporate surveillance and manipulation through the internet. In the past few years, critical flaws have become glaringly apparent in Silicon Valley’s digital utopias, in the form of massive data breaches and the concerted efforts of foreign governments to influence the 2016 US presidential election. Facebook’s former motto, “move fast and break things,” might have been a more acceptable ethos when the company was a scrappy social media startup, but today, Facebook’s speed and valorization of failure have proven to be incompatible with

its responsibilities to society as a multi-billion-dollar organization that billions of people depend on for their news and entrust with their data (González 2017).

The designers in this study encountered similarly dangerous incompatibilities between business cultures and social responsibility as they attempted to understand and intervene in the financial lives of low-income families. My participants repeatedly drew attention to the ways in which the simplifications, speed, and technological orientation of corporate design often sat uneasily alongside colonial legacies, historical inequalities, and the complexities of a person's socially-embedded financial decision-making processes. Despite these dangers, sometimes radical social change needs the spark of a little hubris. During a panel discussion on international aid, anthropologist Carolyn Rouse explained that “[h]ubris has two sides. So, on the one hand, it's arrogant, it's racist. You think of American imperialism. On the other hand, without hubris, where would we be right now as humans?” (Princeton University 2015). Creative solutions to intractable problems often require bold—if flawed—visions that galvanize support from unlikely allies.

Legibility and Legitimacy in Financial Inclusion Design Discourses

Values and practices emanating from the commercial technology and banking industries shaped and delimited my participants' financial inclusion efforts in other important ways. Neoliberal discourses and funding structures surrounding my participants' financial inclusion projects tended to legitimize poverty alleviation approaches that embraced technological and financial solutions which promised to rapidly enhance the consumption and entrepreneurial capacities of low-income communities. Concurrently, those same neoliberal forces delegitimize efforts to expand

financial inclusion project scopes to encompass structural inequalities and address the root causes, rather than the symptoms of poverty. These phenomena can most obviously be seen in the experiences of Nichelle with Finanzas Solidarias. With funding from a large philanthropic foundation, and in partnership with a digital technology company, their project to increase savings rates among Central American farmers presumed a solution that would leverage mobile technologies to help farmers manage their money. When Nichelle's team's findings suggested farmers required more income if they were to save, and that the impact of technological interventions would be minimal, their institutional partners seemed to lose interest in the Finanzas Solidarias project. There appeared to be little appetite for the politically-contentious process needed to fundamentally restructure the fair-trade coffee marketplace and dramatically increase the remuneration farmers receive for their products.

By pursuing financial inclusion for those deemed “unbanked” or “underbanked,” the designers I studied were also drawn into a process that helps render low-income people legible to banks, philanthropists, and global markets (Scott 1998). Becoming legible is not inherently a problem for marginalized groups. Advocates of universal design push businesses and governments to recognize the accessibility needs of differently abled people and create spaces and products that reduce barriers to their mobility and full participation in society (Escobar 2017, 45). Making differently abled populations more legible to institutions can improve the lives of people who would otherwise be forced to interact with an ableist world. Likewise, through ethnographic research and participatory practices, designers can make unbanked populations legible to financial institutions and

help these institutions develop financial services responsive to the needs of unbanked people, people who might otherwise have only been visible to payday lenders or loan sharks. Legibility becomes a problem when the individuals and institutions involved in financial inclusion come to view people experiencing poverty as some combination of passive consumers and subjects for charity, in the process, reifying power structures, increasing surveillance, and maintaining a poor underclass by saddling them with debt (Muehlebach 2013). In consulting internationally on financial inclusion projects, William had to fight constantly against tendencies in the technology and financial industries to characterize people as “users” whose behavior is meant to be modified by design interventions, whether to encourage consumption or for a supposed social benefit. William sought to convey to his clients the agency and ingenuity he saw in the poor communities he was researching. FAIR Money’s positive characterization of payday loan recipients as “good with money” followed a similar line of reasoning. Like many other designers in this study, William’s conception of good design was a process of making organizations serve the needs of their low-income interlocutors and conform to existing cultural practices, rather than forcing people to adapt to products and services that primarily serve organizational priorities.

Patrick and Leonard expressed a further desire to shift power to marginalized communities through their civic innovation work, and they sought opportunities to facilitate community project ownership and direction. However, as Nichelle noted, the desire for inclusivity often clashes with an emphasis on efficiency and speed in the corporate world. Facilitating a democratic design process tends to add time and

complexity and requires that funders and designers relinquish some—or all, as Arturo Escobar’s (2017) concept of “autonomous design” suggests—of their control over the project. Further complicating attempts at solidarity between the designers in this study and the poor communities they worked with was my participants’ ambivalence between seeing the poor as, in the words of one FAIR member, “victims of a fucked-up system” who are preyed upon by unscrupulous lenders and hegemonic forces, and their descriptions of the poor as inventive and rational agents. Wilk and Cliggett (2007, 23) explain that this “waffling” between viewing subaltern people as victims and seeing them as agents and partners is a key element in development anthropology scholarship. Now, this contradiction, this state of superposition, has found its way into social impact design practice.

Gifts, Power, and Philanthrocapitalism

The individuals and organizations involved in this study arrived at financial inclusion for a variety of reasons, but gift relationships sit at the core of their interactions with low-income populations. These relationships form an important conduit connecting capitalist enterprise to humanitarian concerns. Here, the term “philanthrocapitalism” bears consideration. The immense personal wealth—and attendant rates of wealth inequality—that defines contemporary capitalism has become a prominent funding source for humanitarian causes in the wake of shrinking state welfare spending related to the Global Financial Crisis and neoliberal government policies. This money, which dwarfs the inflation-adjusted philanthropic contributions of Andrew Carnegie and John D. Rockefeller, often flows through organizations created by technology industry

entrepreneurs (Hay and Muller 2014). In 2015, Facebook CEO Mark Zuckerberg and his wife Priscilla Chan established the Chan Zuckerberg Initiative¹⁴ with the vast majority of their Facebook stock, which, at the time, was worth forty-five billion dollars. The Initiative is meant to be “a new kind of philanthropic organization that brings together world-class engineering, grant-making, impact investing, policy, and advocacy work,” with ambitious goals related to medical science, educational technology, economic opportunity, and criminal justice reform (Chan Zuckerberg Initiative 2018). The Chan Zuckerberg Initiative was preceded by the Bill and Melinda Gates Foundation, which has spent nearly two decades investing the couple’s multi-billion-dollar Microsoft fortune—and later, some thirty billion dollars from billionaire investor Warren Buffett—into global initiatives related to education, healthcare, and poverty alleviation (Hay and Muller 2014, 636). The influence of the Gates Foundation can be seen throughout this thesis. It is a major funder of financial inclusion efforts and helped to establish the Institute for Money, Technology and Financial Inclusion. The Gates Foundation also regularly partners with social impact design consultancy IDEO.org on financial inclusion projects.

The giving of philanthrocapitalists, and those involved in closely-related corporate social responsibility efforts, can be driven by a complex set of motivations. Philanthropists could be acting out of a genuine desire to improve the world, or they could be seeking meaning through charity that they were unable to find through their companies. Philanthropy, like much of corporate social responsibility more broadly, can

¹⁴ By way of disclosure, I was contracted by the Chan Zuckerberg Initiative during the fall of 2018 to do research related to criminal justice reform.

ease the consciences of modern-day robber barons, allowing them to redistribute their wealth to mitigate harms caused by the business practices that helped them amass that wealth: one hand taketh, the other giveth away (Hay and Muller 2014, 646–647; Wilk and Cliggett 2007, 172–174). As with any gift, philanthropy is also an expression of power. Unlike a democratic government (ideally) apportioning tax revenues in line with the will of the people, philanthropic giving is meant to create a world aligned with the desires and epistemology of the giver. It is unlikely a person or organization that has benefited from an unequal global capitalist system will question or fund the upheaval of that system. The foundation set up by Bill Gates, a man who has spent much of his life building and spreading digital technologies, is likely to support (and legitimize) efforts that align with a capitalistic, technocratic worldview. As I discuss next, some of the conflicting forces and motivations affecting the philanthropic activities of technology industry tycoons resemble those present in the work of social impact designers.

A Search for Meaning and the Professional Benefits of Doing Good

In their attempts to do good through their involvement in financial inclusion projects, my interlocutors described being driven by moral obligations to address economic inequality and improve the lives of people experiencing poverty. These designers also had their own needs to “get by” to consider. Social impact design work, whether paid or pro bono, can provide valuable professional skills and connect them to professional networks, all while building out a designer’s or organization’s portfolio with projects that might catch the eye of future clients or employers. Plot developed thoughtful approaches to addressing poverty in London, while using the project as an opportunity to promote

their firm's capabilities. FAIR meetings were as much about sharing food, the enjoying spending time with an intellectual community, and navigating career transitions as they were about activism. For some of my participants, social impact design offered a sense of meaning that they could not find in commercial design work or their academic careers. Carrie described the autonomy and intellectual challenge she found in FAIR as providing a sort of career escapism, and members often used "fun" to describe FAIR's activities. For institutional designer Nichelle, her social impact work functioned as a counterbalance to working with candy companies and other projects she was less passionate about.

Corporations and design consultancies are aware that desirable job candidates are searching for meaning in their work and that workers want to be employed by organizations that are aligned with their personal values. Companies that are able to build a reputation for social responsibility can attract and retain employees while improving worker productivity (Bhattacharya et al. 2008). However, economists John List and Fatemeh Momeni (2017) suggest that corporate social responsibility efforts can also have the effect of licensing immoral behavior by employees, in some instances. List and Momeni conducted an experiment where they hired workers to complete basic image analysis assignments through Mechanical Turk, Amazon's online task-oriented labor marketplace. All workers were paid up-front and the assigned tasks provided ample opportunity for workers to cheat the system and take their pay without completing the work, without any risk that workers might jeopardize their compensation or reputation by cheating. Some workers in the study were shown a prominent corporate social responsibility message prior to beginning their work which stated that their employer

would match a portion of each worker's compensation with a charitable donation. List and Momeni found that workers who were shown this corporate social responsibility message were significantly more likely to cheat than those who were not shown the message, a result which the authors attribute, in part, to this act of charity providing a moral-licensing effect which offsets some of the guilt a cheating worker might feel. Prominent financial inclusion designer researcher Jan Chipchase (2015) brings this conversation back to the Silicon Valley design industry when he speaks of design firms using social impact projects to mask what he calls "anti-social impact projects":

Based on speaking to people across the industry, the rule of thumb is: For every social impact project that a consultancy loves to talk about, there are two projects that it will want to hide.

Tightly-controlled public (and internally-directed) narratives, non-disclosure agreements, and other obfuscatory practices make it difficult to understand the true impacts corporations and humanitarian organizations have on the lives of people experiencing poverty. These practices also impede critique and the meaningful participation of marginalized groups in the design process.

When Handwringing Meets Hubris

Deciding Where to Do Good

My participants made difficult choices about where and how they should work toward social change. Some decided they could have the greatest impact working within corporations, governments, and large nonprofits, even if this work was not explicitly labeled "social impact design." Designers working with these larger organizations found themselves constantly needing to assert their expertise and the value of human- and

community-centered perspectives in the design process, while subtly attempting to counteract the dehumanizing and depoliticizing tendencies of technocratic and neoliberal discourses within their organizations. These designers and researchers needed to find ways to respectfully present and institutionalize often-uncomfortable ethnographic research insights within their client organizations while avoiding alienating project stakeholders or future employers. Although many FAIR members had day jobs working for and attempting to do good within Silicon Valley technology companies, the broad scope and polemical, politicized nature of their financial inclusion activities led them to a more autonomous and informal form of activism.

The designers in this study faced a tradeoff: make small, yet tangible, changes in the lives of people experiencing financial precarity by researching and developing financial services that alleviate the conditions of poverty, or embrace the complex and multifaceted nature of poverty and work to challenge public and organizational narratives around its root causes. Design thinking may hold the potential to democratize the development of new technologies, and working within the system provides access to resources and opportunities to steer powerful organizations in ethical directions. But participatory design approaches can just as easily provide cover for top-down decision making (Cooke and Kothari 2001), and designers can be co-opted toward serving “anti-social impact” ends. Engaging in grassroots activism and working outside of large organizational structures allowed FAIR and Plot to embrace a slow and open process. However, FAIR’s informality and ever-expanding project scope limited their ability to build partnerships and act upon their findings.

Whether working at a grassroots level or practicing more formally as consultants with financial institutions and nongovernmental organizations, social impact designers live in a constant tension between knowing the potential pitfalls of engaging with poverty and a desire to act boldly in the face of injustices like those related to predatory lending. Understandably, FAIR members did not want to make things any worse for low-income Bay Area residents by perpetuating disempowering stigmas around poverty or engaging in paternalistic charity. External critiques of financial inclusion and neoliberalism can offer a necessary check on hubristic, simplified, technocratic narratives of social change often associated with engineers and design professionals. But, just as hubris can translate into hope, the other side of reflexivity is handwringing. As was the case with FAIR, progressive activists can become paralyzed by the immensity and interconnectedness of issues surrounding wealth inequality and have difficulty moving beyond what James Ferguson (2010, 166–167) describes as “a politics largely defined by negation and disdain.” Ferguson challenges progressives to replace the question “what are we against?” with a more challenging one: “[w]hat do we want?” Spreading coherent counter-narratives or implementable alternative visions of society to rival the dominance of neoliberal ideologies remains problematic. As Ferguson (2010) and Escobar (2017) suggest, the (ad)mixtures of humanitarianism and neoliberalism seen in contemporary movements toward philanthrocapitalism, social impact design, and universal basic income could offer opportunities for the pro-poor appropriation of neoliberal “arts of government.” In the next section, I discuss how approaches from design and

anthropology can help teams work to constructively harness the tensions between handwringing and hubris in the pursuit of poverty alleviation and social justice.

Combining Approaches from Anthropology and Design

In many ways, the projects of Plot, FAIR, and those of the institutional participants show how the increasing convergence between the fields of design and anthropology can address some of the many challenges related to social impact design for poverty alleviation. Combining approaches from these two fields, Plot and FAIR were able to slowly and cautiously act upon their initial outrage over the injustices in the current financial system. Through research, storytelling, and prototyping, they listened to and attempted to elevate the voices of people in precarious financial circumstances. By opening the design process and building trust with partner organizations, they tried to share their platforms with these often-unheard voices.

Most of my participants were wary of repeating problematic historical patterns of powerful institutions using ethnographic insights to exploit marginalized groups, a particular concern when working with large financial institutions (Nagengast and Vélez-Ibáñez 2004, 15–17; Tunstall 2013). Plot members hoped that keeping their process and findings public could provide a sort of insurance against a partner ignoring their research insights or bending their work in a more explicitly commercially-driven direction. Opening up the design process also means embracing scrutiny and critique from the public and from within teams. In this uncomfortable space, anthropological approaches can help us to consider how funders and institutional discourses influence social impact design. For decades, anthropologists have provided ethnographic accounts from their

work as consultants within international aid agencies. Researchers in the growing field of design anthropology follow a similar path in documenting the social life of the design studio (Murphy 2016, 434). These insider accounts can help open the black box of large social impact design projects, drawing attention to ethical concerns and power dynamics as they unfold, leading to the incorporation of reflexive insights into organizational change (Lewis and Mosse 2006). This study was inspired by reading these ethnographies and by a desire to similarly illuminate the social impact design process. I am grateful for the contributions of the institutional participants who risked client relationships by critiquing aspects of financial inclusion, and to the FAIR Money colleagues who eagerly contributed their perspectives in interviews with me and through months of participant observation at our meetings. Thanks to parallel research and reporting on Plot's project by Katie Shelly, there was an opportunity to reflect and to create a dialogue between the two groups. The openness exhibited by FAIR and Plot is regrettably rare.

Achieving an open and inclusive design practice still presents challenges to designers working on humanitarian projects. In a competitive marketplace, design consultancies want to demonstrate their competence to funders, clients, and partners. This can be seen in the polished project synopses on many social impact design consultancy websites, or when browsing the uncritical success stories contained in *Insights Into Action: What Human-Centered Design Means for Financial Inclusion*, a publication by the World Bank's Consultative Group for Assisting the Poor (CGAP) (2014). Asking social impact design practitioners to submit to a "warts and all" portrayal and admit to their failures could entail abdicating some of their recently-gained authority (Jordan and Dalal 2006).

Even so, the veneer of the designer's infallibility can result in real harm to vulnerable groups (Mosse 2013, 233; Scott 1998). Thorpe and Gamman (2011, 224–225) warn that

[s]uch erroneous attribution of responsibility may force designers to overstate or overstretch their contribution to such processes, and in doing so, fail to contribute their own knowledge and skills effectively to address the complex social challenges that require collaboration and contributions from multiple disciplines, agencies and sectors.

Designers are not magicians of creativity. In order to demystify the design process, we must admit our limitations as well as our strengths.

From my vantage point as an anthropologist and design specialist, I can see the value to be gained from a continued collaborations between my two fields, and of the hybrid discipline of design anthropology which has emerged to theorize this relationship and the “distinct style of knowing” and acting this field brings to the world (Otto and Smith 2013, 11). Anthropologists can temper the social impact design industry's headlong rush toward developing solutions for poverty by providing rigorous project evaluations. They can also help designers work ethically with vulnerable populations and study historical or institutional factors that perpetuate inequality and poverty (Tunstall 2013). Critically, anthropologists provide cultural context and can point to the “domestic strategies” and community assets that families already rely upon to navigate precarious financial situations (Stack 1974, 27–30). Knowledge of the ethical challenges inherent in impact design is both a blessing and a curse. Constantly critiquing the failures of others and an abundance of reflexivity can lead to inaction. In a self-fulfilling prophecy, anthropologists run the risk of abdicating action to others who may not account for these complexities. With an optimistic belief in the potential of ethnographic insight to foster

the development of sustainable, inclusive change, designers urge anthropologists to “find ways of going beyond post facto description” and assist them in crafting proposals to proactively engage in activism and other interventions (Nagengast and Vélez-Ibáñez 2004, 1; Otto and Smith 2013, 3–4). As Plot’s project shows, designers can help generate prototype services that can be used as prompts for ethnographic inquiry and provide concrete examples that attest to the value of human-centered perspectives. The success of the *At Your Service* podcast and Plot’s outreach efforts also illustrates how adept designers can be at reaching broad audiences through a variety of media.

As indicated by the explosion of design thinking interest during the past two decades, design professionals have the power to capture the imagination of decision makers in large institutions. Consultancies such as IDEO.org or Reboot and corporations such as Mastercard are becoming embedded in the world of nongovernmental organizations and community-based economic development projects. It remains an open question of which direction cultural influence will flow. Will design professionals begin to act more like international development consultants, or will human-centered design principles become a normalized part of how institutions approach poverty alleviation? Harnessing the complimentary skill sets and generative tensions that exist within interdisciplinary design teams can help social impact design reach its transformative potential, while avoiding pitfalls that have led to the failure of well-intentioned poverty alleviation initiatives in the past.

Remaining vigilant in our consideration of power and breaking down disciplinary barriers can significantly address the concerns of scholars who criticize social impact

design projects for promoting neoliberal ideals of entrepreneurship and modernism that individualize responsibility for what are often structural problems (Johnson 2011, 459; Schwittay 2014b). These insights do not narrowly adhere to social impact projects explicitly wrestling with wicked problems surrounding poverty. Design teams play a pivotal role in rethinking healthcare, transportation systems, and, yes, financial services. Effectively and ethically engaging with these domains requires transdisciplinary approaches that leverage perspectives from design, anthropology, and beyond. Balancing designers' future-orientation and tendency toward proactivity with anthropology's traditionally reactive, historically-grounded stance, and proceeding cautiously and humbly through hybrid approaches, we can keep alive considerations of power in design practice while fostering sustainable social change.

Conclusion

Lessons Learned

Thinking with this group of social impact designers about how to confront the many barriers to ethically achieving the promise of social impact design for poverty alleviation led to the following key insights:

1. *Start humbly and listen.* Technological expertise is no substitute for doing one's homework to understand the historical, cultural, and organizational contexts surrounding a project. The institutional consultants I interviewed emphasized the need to first develop an understanding of their clients and learn from the successes and failures of previous generations of researchers and advocacy groups. Most importantly, my participants stressed listening closely to people

experiencing financial precarity, elevating them as experts with important knowledge about how to get by, or even thrive, under circumstances of growing economic inequality.

2. *Act slowly and redefine action.* Quick and efficient commercial design approaches are largely incompatible with the complexities of designing for impact. They do not account for the time it takes to build rapport with vulnerable groups and incorporate them into the design process. Likewise, teams cannot rush when trying to make sense of deeply socially-embedded subjects like money and identifying courses of action. While it may not be feasible for teams to work on a project over the course of months and years, as was the case with Plot and FAIR, building trust with partner organizations and challenging entrenched narratives surrounding poverty cannot happen overnight. Also, recognize that the processes of research and design, and the artifacts and stories they create, can be their own forms of action.
3. *Work openly and inclusively.* While it can be challenging, it is important to open the doors to the studio and bring more voices into the design decision-making process as early as possible. Proprietary knowledge, expert claims to authority, and uncritical self-promotion have no place when people's lives hang in the balance. However, without acknowledging and rectifying power imbalances between different stakeholder groups, openness and the mere presence of diverse and marginalized voices will not be enough to achieve democratic social change. To the greatest extent possible, projects should be initiated and directed by the

communities who would be most affected by a design intervention, with designers and anthropologists playing supporting roles as facilitators, interpreters, and mediators.

4. *Bring friends from other disciplines.* Through transdisciplinary practice, designers, anthropologists, and other ethnographic practitioners can check their respective blind spots and find a balance between action and reflexivity.

Study Limits and Future Research

While I was able to uncover many important insights about the practice of social impact design for financial inclusion, I faced significant limitations as an individual researcher attempting to examine a complex phenomenon in multiple contexts spanning the globe. Being an active member of FAIR Money and the Bay Area design research community meant that achieving the necessary critical distance from my subject was a constant challenge. I also relied on the vicarious accounting provided by Katie Shelly's podcast to understand Plot's project. And, like me, Shelly was simultaneously documenting and participating in Plot's financial inclusion efforts. This research was also limited by its focus on design researchers and strategists, many of whom contributed to social impact projects as consultants. In these roles, my participants were not able to offer a long-term perspective on the internal workings of their client and partner organizations. They were also primarily involved at the beginning of projects. Their contributions were often research insights and design proposals, and they rarely had the opportunity to see their ideas through to implementation, let alone post-implementation evaluation. institutional designer William indicated that the implementation of a service is the critical

step where new ethical and practical challenges are likely to arise, and suggested I expand future research in that direction. William's observation is supported by development anthropologist David Mosse (2004) who identifies the difficulties international aid organizations encounter as they work with partner organizations to transform policy fictions into concrete realities.

While FAIR provided unique opportunities to explore the social impact design process and the attitudes of individual designers and researchers, it is not representative of most social impact design projects. There is an opportunity for future, longer-term research that could explore a single social impact design project in its entirety, whether from within a large consultancy or a corporation. That research could gather perspectives from funders (including philanthrocapitalists), researchers, designers, engineers, and community partners as a project progresses, then explore the effects a design intervention has on the people it is meant to benefit. Also, this research was limited to studying social impact design as it applies to financial inclusion. While financial inclusion is an area of great interest for social impact designers and funders, healthcare, environmental protection, education, and governance are other important areas of social impact design practice that deserve further study.

Embracing the Thin Places

This research has led me to reflect on the need for spaces where tensions between handwringing and hubris can play out, spaces where design practitioners can openly discuss ethical issues of power and politics present in their work. The effects FAIR and Plot had on poverty and inequality in London and Silicon Valley are, at best, challenging

to evaluate. However, I can confidently say these projects formed and relied upon strong communities of practice. It is difficult to overestimate the importance of having informal spaces for collaboration, mentorship, and friendship, where barriers are thin between academia and industry, student and experienced professional, designer and anthropologist. These spaces can allow for the personal, open sharing of knowledge across disciplinary and organizational boundaries that can give birth to new knowledge and transdisciplinary collaborations. Interactions take place away from the constraints of universities and corporate offices, taking the form of FAIR Money members' kitchen table meetings, or the casual bar conversations and Twitter exchanges that inevitably follow a day's worth of listening to conference presentations. Likewise, monthly Ethnobreakfasts give ethnographic researchers from the San Francisco Bay Area a chance to gather for open, breakfast-food-adjacent conversations on the social impacts of autonomous vehicles and ethical uses of open data. These are the spaces in which I met the mentors and co-conspirators who helped smuggle me from the world of industrial design into anthropology and ethnographic praxis. These are the people who encouraged me to reflect on the ethical implications of my involvement in social impact design and activism and the people who helped me to write this thesis. Without the online Ethnography Hangout Slack channel, I would not have had the conversations with Katie Shelly about her involvement with Plot that dramatically expanded the scope of this study. In the international community of practice that is the Ethnographic Praxis in Industry Conference (EPIC), I had a chance to share my early findings and learn from the experiences of others. It is imperative that we continue to create and cultivate informal

spaces to frankly, critically discuss our hopes, fears, successes, and—more importantly—our failures at addressing complex social issues like poverty and inequality. It should be acknowledged that these spaces can easily drift toward homogeneity and exclusivity, and therefore their members must be vigilant in actively engaging with communities underrepresented in these discussions.

Doing Good, Better

These insights conclude this thesis, but not the debates over how designers can work with low-income communities to enact positive social change. I intend to build a career studying and participating in social impact design projects. This research has provided a glimpse of the challenges that lie ahead while helping me exercise the muscle of “crossing and recrossing of the boundary between the insider operational and the outsider researcher positions,” before becoming fully immersed in the exigencies, practices, and institutional cultures which can overwhelm and blind even the best-intentioned of do-gooders (Mosse 2008, 125). My time researching and thinking with this group of designers and researchers has left me cautiously optimistic about the future of social impact design, and generally, the capacity of design professionals to recognize the social impacts of all the work we do. This optimism is contingent on people continually bringing the easily-ignored and uncomfortable topics of power, politics, and moral obligations to the surface of design practice. Communities of practice will be a key resource in keeping these conversations alive. Like other scholars and practitioners in this field, I believe that design approaches hold the potential to drive poverty alleviation initiatives in more community-centered and culturally-relevant directions, but only if we

are reflexive and inclusive in our practice (Escobar 2017; Johnson 2011; Maurer 2012; Schwittay 2014a). It is my sincere hope that the stories of FAIR Money, Plot, and the other teams in this study contribute to an ongoing conversation in both design and anthropology that goes beyond “do no harm” research ethics and considers the more challenging question of what it means for us to actively “do good” in the world—thoughtfully, humbly, but also boldly.

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