

Chapter 5 The System of Circulating Debt : The Money Transfer System of Mobile Phones in Tanzania

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Introduction

In her *Philosophy of the Debt*, the French philosopher Nathalie Sarthou-Lajus advocates the reinstatement of “debt.”¹ “Debt” is generally considered to be negative, something that binds people in human relationships. We are reluctant to be indebted to others, and glorify living on our own without depending on them. However, Sarthou-Lajus points out that this very idea is at the root of the problems of our capitalistic economy that is now facing a debt crisis. As my article is meant to respond to Sarthou-Lajus’ presentation of this problem, first I will briefly introduce the details of her argument.

Sarthou-Lajus starts by drastically redefining the relationship between a gift and a debt. In gift theory, there are two major conflicting concepts: a philosophical argument which holds that “as long as the giver is expecting a reward, it is no longer a gift,” and a sociological and anthropological argument made since Marcel Mauss that defines a gift as something where the giver “expects a reward.” Sarthou-Lajus sublates this conflict by putting “debt” in a higher position. In short, she argues that, regardless of whether the giver expects a reward or not, a gift creates “debt” for the receiver.² There are two kinds of debt: a “debt” that can be converted to money to enable an equivalent exchange, and a “debt” that represents a psychological indebtedness or a favor. Based on this distinction, she develops the following argument.

Before the monetary economy developed, being unable to repay money or something else borrowed meant a horrifying situation of giving up your freedom and being enslaved to the lender. As capitalistic economies developed and everything became convertible to money, indebted people were able to exchange their labor to money in the market, and return debt with money. The capitalistic economy liberated people from the complicated relations of society, and that brought about the illusion that they could live on their own. However, it was a phony form of freedom and independence. People became indebted to “credit card loans” and other new debt systems. If they do not have money, they are unable to repay debts or depend on society by becoming indebted to it. Consequently, they end up suffering even more. Now, according to Sarthou-Lajus, is the time to reinstate the concept of “debt” that the capitalistic economy has tried to eliminate.

She then argues that we all need to admit that people are “indebted” when they are born and that to live means to be indebted; no matter what we do, we cannot be free of “debt.”

¹ Nathalie Sarthou-Lajus, *Kari no tetsugaku* 借りの哲学, trans. Takano Yū 高野優 and Kobayashi Shigehiro 小林重裕 (Tokyo: Ōta Shuppan, 2014). Translation of *Éloge de la Dette* (Paris: Presses Universitaires de France, 2012).

² Sarthou-Lajus, *Kari no tetsugaku*, 20–21.

Accepting this, we need to establish a system based on “debt” that does not require repayment” by taking advantage of the positive aspect of “debt” to control its negative aspect that makes people feel overly indebted.

The negative aspect of “debt” criticized in her book as functioning unhealthily through gifts is divided into three categories. The first and the second are the “dominance-subordination” relations created by gifts that were embodied by Shylock and Antonio in *The Merchant of Venice*. In this play by Shakespeare, Shylock—a moneylender who tries to gain the right to decide the life-or-death of the other—was an evil character. However, Antonio allowed Shylock to acquire this right and became a guarantor of his friend’s loan while expecting rewards (such as being honored and appreciated); he tried to dominate another based on “indebted feeling,” and thus is like Shylock. Sarthou-Lajus cites Alain Caillé, an advocate of MAUSS (Anti-Utilitarian Movement in Social Science), to argue that an economy which only “invests to make profit, and lends money for interest” does not include the concept of “gift.” However, she also is suspicious of one-way “gifts” such as those given by charities since they give an “indebted feeling to the receiver.”

The third category is the rejection of “debt” embodied by a libertine, Juan, in the play by Moliere *Don Juan*. Sarthou-Lajus describes two kinds of rejection of debt: one that denies the existence of inborn “debt” or “debt” to society that is a “denial of ‘debt,’” and the other that acknowledges “debt” but rejects repaying it to “escape from ‘debt.’” The former is the attitude of an “independent person (self-made man)” that an individualistic society idealizes. However, she interestingly points out that with the establishment of a network society “opportunists” who use the latter method are emerging.

The opportunists, unlike the self-made men who idealize independence, do not really have faith in anything, and try to take advantage of existing institutions and systems. Those who do not wish to be bound to others by “debt” but at the same time do not want to be disconnected from society turn to the virtual relations available on the Internet. They borrow information and ideas from it, and use them for their own benefit. However, they do not regard them as “debts” they have to repay. When they do have “debts,” they borrow from other sources to repay, and repeat this process to keep escaping from their “debts.” What this attitude has created is financial traders and debt crises.

Naturally, it is possible to present examples that contradict her arguments. If we look at ethnographies of the world, few societies enslaved those who were not able to repay debts, and there have been societies that implemented various systems to reduce the “indebted feelings” of those who were indebted, or societies that while preserving the meaning of “debt” implemented some system to write off “debts” by “lending.” These societies still exist today. Moreover, in developed countries, “debt” in intimate relationships (such as those between parents and children and between friends) has not been lost.

Therefore, what she argues is that instead of living in an illusion where we become independent as individuals by clearing “debt” according to the equivalent exchange principle, we could establish a “social system” against the capitalistic economy where every one of us is aware of our “debts” to one another, and mutually support each other in paying them back according to our abilities.

She suggests that governments, by supplementarily intervening in the social system, should try to establish an institution in society where people appreciate what they are given, and keep paying back “debt” based on their awareness of this. Governments should implement institutions and social security systems that judge individual abilities and aim to create a social system in which people feel that it is natural to have “debt” so they can both be “lent” things by society and keep repaying “debt” to not feel indebted. To that end, she includes income control, improvements in tax systems, supervising and controlling profit making, and so on, as part of the government’s role.

This article shows how in Tanzania transactions enabled through electronic money-sending services on mobile phones changed or revealed people’s relationships in the context of lending and borrowing money. Based on this, I argue for the modern possibility of a voluntary and independent system of “debt without repayment obligation” that is different from Sarthou-Lajus’s ideas. I will show the potential of a new system of debt circulation arising out of the gray zone of nation(s), namely, the pirate arena in the heart of the capitalistic economy rather than in governmental social welfare.

1. From “Feelings of Indebtedness” to “The Debt”

I have conducted research on the business practices of small-scale street traders called “Machinga” in Mwanza city, Tanzania for a total of sixty months since January 2001. Repayment of debt among small-scale merchants was an extremely uncertain affair until at least around 2004. They used to *beg* each other for relatively small amounts of money and *ask* each other to lend relatively large amounts of money. (This being despite the similarity of the respective phrases “please help me” or *nisaidielnichangie* and “please lend money” or *nikopeshe*.) They sometimes voluntarily paid back the money that they borrowed. In any event, debt repayment depended on the result of their uncertain small-scale businesses. Lending someone money in an unstable situation was equal to “giving” or “giving it away.” For example, I often encountered a situation similar to the following cases from November 2003 to July 2004.

Case 1

One day, Toby (pseudonym), one of my best friends, was requested by Henri, a friend from childhood, to lend money—the fees of a funeral for a relative in the village. Toby lent him Tsh.30,000 (about US\$30), a lot of money at that time. Henri never came to return the money despite having promised that he would do so as soon as he came back to Mwanza city from his home village. I asked Toby the reason why he didn’t collect the debt from Henri when he was having trouble earning a living. Half a year later, Toby received the news that his brother, a driver hired by a bank in the capital city, had caused a fatal accident. Toby had to transfer money to his brother urgently. Toby asked a neighbor and me whom he happened to talk with when he got the news to lend him some money. I told him that it was better to collect the money from Henri than to borrow money from the neighbor, but Toby did not take my advice. Several months later, Toby had a problem with a broken water pipe in his parent’s house. On the way to the city center to order a

repair service, he unexpectedly met Henri. Toby asked him to lend him money for the cost of repairing the broken water pipe and Henri lend him Tsh.10,000. At this moment, Toby said nothing about Henri's debt of Tsh.30,000.

The poor young people in the city frequently fail to make enough in earnings,³ and thus they often borrowed and lent money to each other. However, when they fall into difficulties like Toby they tend to ask someone to lend money rather than pay back a debt. Therefore everyone was borrowing money from someone but lending money to someone else in their social life. Most of them insisted that it was a more stressful affair for them to force someone to pay back the debt than to ask someone to lend money. One of the reasons for that was that borrowing and lending at the time was accomplished on the basis of face-to-face transactions. They insisted that they couldn't truly understand the feelings of others in a pinch and felt sympathetic to them, and thus would ask someone to lend money without hesitation but could not bring themselves to ask that debts be repaid. As shown in the case above, when faced with a problem one cannot know whom one will encounter. Therefore, one can shift the psychological burden to "the situation," saying that "God has decided" or "it's just fate, it isn't my will." For this reason, the obverse situation, namely, "I am in a pinch" and also "It is only you who happens to be able to solve my problem," functions effectively.

In addition, individuals never expected to get back the full amount of money they lent to someone. They did not record the amount of lending and borrowing that occurred. Therefore they tended to negotiate independently of debtor-creditor relationships when they asked the person to whom they lent money in the past to lend them money. This meant that there was only a series of "gift exchanges" among them where person A gave money to person B and B gave money to A, but did not return the debt to A.

However, as Sarthou-Lajus pointed out, the receiver feels "indebted" unless he/she repays debt, regardless of whether it is lending-borrowing or gift giving. Tanzanians sometimes described the money borrowed as "*deni ya moyoni*" (psychological debt) or "*deni ya upendo*" (debt of affection). "Debt" (*deni*) itself in Swahili has both monetary and psychological connotations. In short, debt remains only as feelings of being indebted in social relations while cash is exchanged. Therefore, the logic "the person to whom I lent money feels indebted and thus in the future I will be able to borrow money from them" functions effectively. If they increase the number of those with who feel indebted, they can rely on anybody when they fall into trouble. They often said, "Unliquidated debt is an insurance for my life" (*bima kwa maisha*).

However, this "psychological debt" could be liquidated easily after the diffusion of mobile phones with money transfer systems. Did people then begin to regard themselves as Sarthou-Lajus' "self-made men" when feelings of indebtedness can be liquidated as monetary debt? This question is at the heart of my research.

³ Ogawa Sayaka 小川さやか, *Toshi o ikinuku tame no kōchi: Tanzania no reisei shōnin Machinga no minzokushi* 都市を生きぬくための狡知: タンザニアの零細商人マチンガの民族誌 (The Art of Surviving in the City: Ethnography of Small-scale Traders, *Machinga* in Tanzania) (Kyoto: Sekai Shisōsha, 2011).

2. The Mobile Phone Revolution in Tanzania

In this section, I will discuss the rapid spread of mobile phones and their money transfer system.

2-1. The Explosive Spread of Mobile Phones

The mobile phone market is one of the most successful BOP Businesses in Africa, where most people have not had a fixed line phone. The number of mobile users in 53 countries in Africa has increased drastically from 15 million in 2000 to 540 million in 2010.⁴ The mobile phone penetration rate in Tanzania is also very high. According to a report by the Tanzanian Communication Regulatory Authority, the number of mobile users registered has increased from 110,518 in 2000 to 330,385,000 in 2014.

Mobile phones permeated Tanzanian society in the following way. When I began fieldwork in Tanzania, mobile phone use was limited to the elite. Others used public phones on the street. The informal service of lending mobile phones in street kiosks started in 2003. At that time, the mobile phone slowly spread to urban residents as kiosks and hawkers began to sell prepaid cards and SIM cards for them. Half of the small-scale street traders had their own mobile phone in 2005, and I thus began to communicate with my informants by phone. The money transfer service called M-pesa, developed by the Kenyan telecom company Safaricom, was introduced to Tanzania in 2008. By then, mobile phones had penetrated into rural areas.

The smartphone gradually prevailed from 2010 onwards. The diffusion of smartphones was encouraged by the inflow of cheap copies (counterfeit smartphones) made in China. In the twenty-first century, grass-roots informal traders have begun to go to China to purchase various knockoffs, copied products, and counterfeits. They fly there carrying some samples of an original smartphone brand's model and order the production of copies from agents in Chinese factories. Recently, the smartphones of Chinese brands such as HUAWEI, TECNO, RENOVO, iTel, and so on have also become popular in the Tanzanian market.

2-2. The Money Transfer System M-pesa

Mobile phones explosively spread in Africa with the introduction of M-pesa. M-pesa is a new service that enables people who could not access the banking system to transfer money safely.⁵ M-pesa began in Tanzania in April 2008 and spread rapidly. According to a report by the Bank of Tanzania, 90 percent of the adult population has used it and 43 percent of adults did so constantly in 2014.⁶ M-pesa is used as follows: The person who would like to send money to someone goes to the nearest M-pesa shop. In the shop, the sender converts his/her cash into electronic money and charges his or her mobile account with a given amount of funds. Then, the person transfers money to the mobile account of the receiver on their mobile phone. The

⁴ Habuchi Ichiyo 羽淵一代, Naitō Naoki 内藤直樹, and Iwasa Mitsuhiro 岩佐光広, eds., *Media no firudo wāku: Afurika to kētai no mirai* メディアのフィールドワーク : アフリカとケータイの未来 (Fieldwork on Media: Africa and the Future of Mobile Phone) (Tokyo: Hokuju Shuppan, 2012), 4.

⁵ Habuchi, *Media no firudo wāku*, 157.

⁶ S. Castri and L. Gidvani, *Enabling Mobile Money Policies in Tanzania: A 'Test and Learn' Approach to Enabling Market-led Digital Financial Services* (Mobile Money for the Unbanked), ii.

receiver then goes to the nearest M-pesa agency to convert the electronic money into cash.

M-pesa is an innovative money transfer system for urban residents, most of whom are immigrants from rural areas. Urban residents in Tanzania make frequent remittances to their families, although most of them have not returned to their home village for a long time because of transportation costs. They often get letters or messages from family members and relatives such as, “Please send school fees for your sister. Best, your mother” or “Daddy, there is no money in your home.”

Prior to the introduction of M-pesa, sending money to one’s home village took a long time and was uncertain. The most common way to do so was to find a person who was going back to one’s village soon and ask him or her to deliver money. However, sometimes part of this money would be stolen by the person delivering it. Others used the remittance services of long-distance bus companies and tried to contact their family before sending the money to tell them to wait at the bus station to receive it from the bus conductor or driver. However, often the family failed to get the money because the conductor or driver confused the receiver with someone else. Moreover, even if the family successfully received the money, it would often come too late to respond to a specific problem, such as a critical illness.

M-pesa resolved these problems. As M-pesa, in contrast to bank transfers, can be used for sending even very small amounts of money below Tsh.1000, people do not need to scrape together a sizable sum of money. It takes only a few minutes for a person to ask someone to transfer money and subsequently receive it. M-pesa shops exist in every rural area. There were 153,369 in 2013.⁷ M-pesa is also safe: M-pesa accounts are locked by a secret number, and if a person transfers money to a wrong phone number they can get their money back by calling customer service.

M-pesa acts both as a supplement and an alternative to bank cards and credit cards. People with bank accounts also use M-pesa, with which they keep a certain amount of electronic money. They do not need to wait in a long ATM line, as the number of M-pesa shops is larger than the number of banks. People can also use M-pesa as a credit card when shopping. Some shops in urban areas allow their customers to pay for purchases with electronic money in installments.

In this way, mobile phones and M-pesa enable people to do various things. However, it is not always good that people can transfer money so easily.

3. From Face-to-Face Communication to Faceless Communication

I interviewed 114 people in September 2014 and August 2015 about the merits and demerits of mobile phones and M-pesa in order to find out about their impact. I spoke with six to ten people in various *kijiweni* (open air cafés), where hawkers serve coffee and ginger tea.

3-1. Refusal: No Longer an Option

The merits of mobile phones and M-pesa were mentioned above. According to my interviewees,

⁷ Ibid., 2.

the demerits of using mobile phone and M-pesa are as follows: (1) the increased cost of living due to mobile phone communication fees (51 cases); (2) changes in marital relationships/love relationships (e.g., “Now, we quarrel with each other frequently over infidelity by sneaking a look at the partner’s mobile phone”) (43 cases); (3) children-related issues (e.g., “My child accesses pornographic websites”) (16 cases); (4) changes in the relationships in the workplace (e.g., “These days, we have to always report where we are to our boss”) (9 cases); and (5) mobile phone and Internet addiction (4 cases). However, a problem that every informant mentioned was the dramatic increase in requests for remittances/money transfers. M-pesa causes problems in the following way.

Before the mobile phone become widely used, remittances were made to my family living in the rural area was a few times per year. Keeping in touch with rural [family] members was so difficult at that time. Nowadays, we transfer money several times per month. In extreme cases, we get a phone call in the morning and sent money during the day, and we get a phone call again in the night, “It was not enough, please send money again!” (Makau Mapya Road barbershop owner, early 30s)

For example, think about the case where we are asked by a friend to lend ish.50,000. In days past, we may have replied, “I am sorry that I don’t have enough money now. Please wait for a while.” Before M-pesa become popular, we would not get a phone call by the friend for at least several weeks. However, these days, if we reply, “Please wait for a while,” then he/she will say, “OK, then . . . please send money just the amount you have right now; It is helpful for me if you will send only Tsh.10,000 or even just Tsh.5,000.” Eventually, we are forced to send money to him. (Maiami beach road, shopkeeper, late 30s)

They are also faced with the repayment of debts.

I borrowed the school expenses for my two sons from my boss. When I borrowed the school expenses for my first-born son, I was able to postpone repayment. I sometimes could refuse to pay back the money when my boss requested that his money be returned. I sometimes returned money voluntarily on days when I earned a lot of profit. Sometimes I borrowed again for different reasons. For this reason, I don’t know how much I borrowed from him and how much of the debt I returned to him. However, when I borrowed the expenses for my second-born son, my boss set a certain repayment schedule. If I said, “I can’t pay back today,” he turns to tell me, “Then, make a phone call to someone else and ask them to send the money immediately.” (Kikuyu street, craft worker, middle 40s)

As a result of M-pesa making money transfer easier, people have to respond to requests for loans and debt repayment right when they are made. In contrast, previously people could spend time contemplating how to respond. People can no longer use the excuse “in my present situation I cannot lend/pay money.” This raises the question of how social relationships changed due to M-pesa use.

3-2. Giving and Taking Money Through Non-Face-to-Face Interactions

Above, I described the opinions of people who insisted that mobile phones and M-pesa make it easier to give and take money. A man who purchases agricultural products from farmers and sells them to retailers in the markets of Arusha city insisted that:

I came to be able to operate my business better than before thanks to the M-pesa and mobile phones. Because farmers beg me to purchase their vegetables at higher prices every time, but retailers (stall-keepers) in the markets of the city complain every time that my wholesale price is very high [and] that they can't earn the minimum cost of living. Before the mobile phone became popular, I could not run my business well with equal compassion to both farmers and retailers. It is easy, if I don't see their faces. When they start whining, I just hang up a phone call saying, "Anyway, send the money to me, right now." (Central vegetable market, middleman, late 30s)

Evers, Schrader, and others have argued that merchants in Southeast Asian Countries tend to be faced with a dilemma between the market economy and the moral economy in society. They often are requested to respond to morally appropriate price setting, credit transaction, and profit allocation, but they also have to respond to the market price and direction of the market.⁸ The mobile phone can be a tool for promoting "de-personalization of the transaction relationship" to solve such dilemmas. Such a positive view of mobile phone use, however, considers commercial relationships that are essentially relevant to negative reciprocity. In my research, an opinion that sees as problematic giving and taking money by way of mobile phones in the case of family and other relationships has been dominant.

When I lack enough money to purchase commodities, I used to remember someone whom I had helped before. And I thought that maybe he will lend Tsh.300,000 to me. Before M-pesa became popular, I visited office of the person directly. When I arrived at his office, my friend, wearing shabby clothes with a tired look, came out of his office. Then I realized immediately that I would not able to borrow the money from him. I said to him, "I just stopped off briefly to say hello to you" and came back to my office without money. However, we sometimes demand that friends lend money whether their life is better or not when we are dealing with money through the M-pesa. I sometimes unwillingly bring them into economic hardship when I just tried to return the former "debt." So I think that mobile phone can break friendships easily. (Wachaga road, shopkeeper, late 20s)

Opinions like this one are related to the problem of not being able to rely on non-verbal information to judge the morally appropriate timing and amount of repayment when using phone calls and e-mail.

⁸ H. D. Evers and H. Schrader, eds., *The Moral Economy of Trade: Ethnicity and Developing Markets* (London: Routledge, 1994).

The young men in Tanzania use extreme expression “slang” such as “*nimeuawa*” (I am nearly killed by the hard life). But, it depends on the person what hardship can be regarded as being of “*nimeuawa*.” We can judge the appropriate amount of money to help him by checking clothes, lifestyle, facial expression, and so on when we negotiate face-to-face. However, in the case of non-verbal communication by the telephone or Internet, we often imagine their misery by taking his/her word, and sometimes give too much money to him or her. If we gift money to a friend excessively, our friendship that is on an equal footing will be changed to an awkward relationship. (Wachaga road, shopkeeper, late 20s)

In sum, mobile phones can be regarded as a tool that can make people behave much like Shylock (and Antonio) in *The Merchant of Venice*.

4. A System of Circulating Debt

Here, I will discuss people’s strategies for coping with situations in which they are frequently asked to lend money or to repay debt.

4-1. Dividing Debt into Small Gifts and Creating a “Grace Period”

People presented two solutions for responding to requests. First, was to receive multiple small gifts to cover a monetary “debt.” As mentioned earlier, friends of mine used to engage in two kinds of monetary interactions: (1) borrowing and lending a relatively considerable amount of money at the time of contingencies such as illness, accident, marriage, or funeral of kinsmen; and (2) donating/giving a relatively small amount of money to friends on the basis of daily reciprocal help. Before the widespread use of M-pesa, people could get only the cost of one meal when they asked other friends to donate. Mobile phone and Internet, however, drastically increase the number of people whom they can ask to donate small sums.

Case 2

A young man has a daily routine of chatting online with more than 60 friends in the evening. One day, he went to Dodoma city by bus. On the way to the city, he noticed that he has lost his wallet. He tweeted on a chat, “Oh my god! I arrived at Dodoma safely. But I got my wallet stolen on the bus.” Immediately, many others reply, such as “Wow Oh Oh,” and “That’s a bad fortune.” He had nothing to do but continue to chat online and tweeted “I have to sleep on the bus tonight” and “How can I get the bus fare to come back to my hometown . . .” Then, those who were chatting with him started to send small amounts of money (just one coin, Tsh.500) with messages like “Good luck” and “You’ll make it” through the M-pesa. He continued to chat, and eventually received enough money to stay in the hotel and to buy a return bus ticket.

Another young man, who is working on the bus station, stated that:

Nowadays we don’t ask friends to lend money any more. Because if you ask your friends,

“Please give the amount of money that you prefer to help me,” no problems occur [you can get money without offending friend’s sensibilities]. If it is not enough, you can ask someone else again. If you e-mail 50 friends, you can get Tsh.50,000 easily.

That is to say, people do not go into debt because they can get donations through the Internet.

The second solution is to create a “grace period” during which one does not have to pay back a debt through M-pesa. This strategy is evident in the people’s narratives. When they are requested to pay back money immediately but do not have the money, many people call someone else to ask to borrow money by saying, “I am repeatedly being pressed by my friend to pay back my debt. Please help me!” It follows that a person “A” can extend their “grace period” by repeatedly borrowing money to pay back their debt, so for example, A pays back the debt to person “B” by borrowing money from person “C,” and then A may pay back the debt to C by borrowing money from a person “D,” and so on.

This debt “grace period” is made longer by the number of borrowing and lending relationships, and if the people who have been repaid their money lend again, theoretically the period can be extended infinitely. What is of importance in this strategy is that most people do not convert electronic money to cash. That is, A transfers the electronic money borrowed from C to B when he was requested to pay back B’s debt, and A transfers the electronic money borrowed from D to C when he was requested to repay C’s debt. It means that people do not handle any cash because they are just pushing the mobile phone button to move numbers around in the process of extending the grace period.

These strategies of avoiding having to go into or repay debt are very similar to a system—such as those of charge cards and a network society—that lulls us into a false sense that we can live independently without owing any one anything, or that we can obtain profits opportunistically without feeling indebted. However, does “the world of debt” really disappear when people begin trying to receive donations opportunistically and turn to manipulating their debt by moving numbers around? In the next section, I will examine people’s opinions regarding the fraud caused by these two strategies.

4-2. Mobile Phone-Related Fraud

Communication by phone and e-mail makes it easier to cheat someone than face-to-face communication.⁹ For example, the story below can be seen as a kind of fraud that took advantage of charity.

Case 3

A young man was badly injured in a motorcycle-taxi accident. His photo showing bandaged wounds on his whole body was spread through e-mail and SNS. People who saw the photo felt sympathetic, and made a small contribution to him. However, the young

⁹ Cf. T. Molony, “‘I Don’t Trust the Phone; It Always Lies’: Trust and Information and Communication Technology in Tanzania Micro-and Small Enterprises,” *The Massachusetts Institutes of Technology Information Technologies and International Development* 3, no. 4 (2016): 67–83.

man noticed that money gathered through the Internet donations was more than he would acquire through physical labor. He didn't take off the bandage and quit work by feigning illness.

While it would appear that this young man confined himself to network society by refusing to return the "debt" at the time of his misfortune,¹⁰ people who happened to be interviewed in *Kijiweni* were sympathetic to him and stated that his modus operandi would be exposed to everyone soon. (Actually, this became gossip because his "dot-con game" was exposed). The important thing here is that Internet relationships for many Tanzanians are not virtual relationships. The people engaging in the informal economy, which constitutes about 70 percent of the urban labor force, go through several jobs in their lifetimes as generalists with flexible specializations, as a number of studies have pointed out.¹¹ People move from the city to another city/rural area, from a certain workplace to another workplace, and build new social relationships in the process. For example, my research assistant "M" (39 years old) has engaged in various kinds of jobs such as a hawker, houseboy, porter, wholesale business selling goat meat, casual worker at a construction company, barker, conductor on a city bus, second-hand clothing merchant, truck driver, shoe maker, and dealer in scrap iron. "M" has many like him in every workplace, and he has donated small amounts of money to others on a face-to-face basis when someone could not come up with the minimum amount needed to live.

Prior to the spread of the mobile phone, individuals could not contact others from former workplaces or living places. However, mobile phone and M-pesa enabled mutual assistance between "former fellows." Furthermore, the Internet made it possible to transact with the "unseen future's fellows" (anonymous people on the Internet), although people do so by using their "former fellows" as guarantors.

It is common for most urban residents to refer to each other by nicknames. It is part of street culture. People live their social lives without relying on the real names and places of origin of others.¹² In other words, their ordinary life-world is very anonymous, much like Internet society. In their society, one decides whether or not to trust someone by guessing how many acquaintances or friends he/she has and how deeply embedded he/she is in the society. This is the same in Internet society. One person remarked,

We rely on the humanity [utu] of our fellows when we meet difficulties. Because the friend whom I can beg for money is the person who has many fellows he/she can beg for money. It is the invariable truth that the people who can be helped by many friends are good guys!

He insisted that the people who can borrow money from many friends can be trusted both as a money lender and a friend. In short, the trustable people here are the persons who are indebted

¹⁰ Sarthou-Lajus, *Kari no tetsugaku*, 180.

¹¹ Cf. D. McCormick and P. O. Peterse, eds., *Small Enterprises: Flexibility and Networking in an African Context* (Nairobi: Longhorn, 1996); Tanzania, *Integrated Labour Force Survey* (Dar es Salaam: Ministry of Labour, Employment and Youth Development, 2006).

¹² Cf. Ogawa, *Toshi o ikinuku tame no kōchi*, 68–76.

to many people.

Another type of fraud is as follows.

Case 4

A man who gathers iron scraps and tires to sell to the wholesalers was living on his capital. One day, he made a phone call to his business friends and lied, "I found a good item to sell, but I don't have money. It is a glorious chance to make a big profit. If I don't purchase right now, we will miss the big chance. I promise you to return your money with a big profit; please invest Tsh.600,000 in my business." At that moment, he hadn't found any such item. He thought that he would try to find a good item after he gets the capital from his friend. At that time, he wanted to return the money to his friends. However, he couldn't find a good item and lost the capital again. He then made a phone call to another friend and told the same lie. He borrowed capital bigger than in the former case but lost it again. After he repeated this several times, the result was Tsh.5,000,000 of debt.

This is the same as being caught in debt through card loans. However, the people who were gossiping about this were sympathetic. I asked, "This is a kind of fraudulent transaction, isn't it? I think that he invited his own misfortune." However, people did not agree with my opinion.

What is interesting here is that in most cases, this type of *modus operandi* tends to target close friends. It would seem to be more immoral to cheat people who are close than cheating strangers, however, their explanation was different. I explained to them about the well-known Japanese bank transfer fraud called the *Ore ore sagi* ("It's me, it's me" fraud), in which fraudsters and their ilk telephone elderly people and pretend to be a relative in need of money, saying, "Hey grandpa/grandma, It's me. It's me. I caused a car accident . . . please help!"

The people whom I met in *kijiwani* criticized the "*Ore ore* anecdote" as an evil act because cheating an elderly "perfect stranger" is very immoral. They insisted that cheating a perfect stranger is an irreversible affair but cheating a close friend can be offset by paying back the money or returning something in future, no matter how long it takes. They also asserted that not repaying a friend is better than defaulting on a loan from a consumer finance company not only because latter carries interest and sometimes involves asset confiscation, but also because there is a deadline for repayment. In the former situation, among persons who are close, nobody knows whether the person with an "indebted feeling" will pay back their debt in the far-off future. If he or she becomes rich in future, the person will perhaps remember that he or she owes a debt of gratitude to friends.

In fact, the "grace period" extension strategy reproduces a situation in which everyone is lending money to someone but everyone is also borrowing from someone. As mentioned earlier, people beg a friend for money, expecting that he or she can borrow the money from someone else. When person A pays back the money to person B by borrowing money from person C, C may also not have enough money. Then C will try to find friend D, whom A and B do not know personally, and subsequently lend to A by borrowing money from D as long as C feels some obligation to A in their friendship. In this case, C is lending money to A but also borrowing money from D.

A stall keeper said,

In a pinch, I make a phone call to persons at random in the address book to find whoever can help me. Sometime I confuse whom and how much money I am borrowing from and lending to because we transfer money to each other by M-pesa every day. But, no problem, a person who happens to have money at the moment helps the person who happens to need money to survive. I also lend money when I have money.

It became more and more difficult to balance borrowing and lending with the increase in frequent electronic money transfers. However, for this reason, M-pesa made it possible to leave the unliquidated “debt” amongst people. The urban residents in Tanzania traditionally regard this expanding “indebted” fellowship as “insurance for life” and willingly leave “debt” without liquidating it by circulating it among others so that no one has too much feeling of “indebtedness” to a given person. In this case, the cash is just a medium for circulating “debt” in order to extend the social network and the associated pleasures of giving, expressing thanks, honor, and trust among friends, just like variables in the Kula exchange system in the Trobriand Islands.

Conclusion

When smartphones and M-pesa spread, “psychological debt” turned out to be just debt in monetary terms; it created a new environment in which people were asked to pay off debt immediately. Furthermore, it became more difficult to judge the proper amount of money as well as the proper timing to ask/beg for and repay it because one cannot rely on non-linguistic information when using electronic devices. Problems relating to unreasonable demands for repayment and excessive “gifts” accumulate. As a result, it becomes difficult to maintain appropriate relations with others.

There are two ways people cope with these problems. The first method uses smartphones and the Internet to receive gifts that cover their debt, and the second is to postpone a payment by manipulating numbers on one’s phone. These two strategies are used *within* the capitalist economy, which Sarthou-Lajus criticized for making people falsely believe that they don’t owe anything to anybody despite actually borrowing a lot.

However, the system discussed in this paper re-enacts the world of “indebtedness” only as an extension of mutual assistance between those with close relationships; it results in everyone lending money to and borrowing money from someone. In this system, debt becomes opaque, the principle of an equivalent exchange collapses, and all that remains is “owing each other.” The negative side of debt is ignored: the system is centered on its positive side that takes care of itself spontaneously and autonomously. In this debt circulation system, the financial system, which developed to circulate “profit,” and SNS (social networking services), which were developed to create “connections” between people who had once escaped from complicated human relationships, were utilized again to circulate “debt” on a wider scale of social relations.

When Sarthou-Lajus criticizes financial markets and networked society, she suggests

that it is necessary to build a new system where borrowing and lending could be offset by the government's subsidiary intervention. She writes, "If the governments enrich social security and create a new system to manipulate 'debt,' the government would become a 'lender' to the society." As a result, while "there are some people who asked [if] . . . the government could rule over the people excessively,"¹³ she goes on to say that this "won't be a problem, because the government [would] only be an assistant in creating the system of the 'debt.'" The system in this paper circulates spontaneous and autonomous "debt." This is different from a system of "debt" requiring governmental assistance.

The system described in this paper still has more room for development as it is an informal area that is out of government control, "a pirate area" where regulation has not been sufficiently established. It exists as a mutual support system that people have built in places where the government's social security system did not work, and it has become manifest since the communication system (smartphones, money wiring, and the Internet) was introduced. This is not because there was no state social security system and people had to rely on their own mutual support network, but because their own mutually supportive network was already in place such that people were able to ignore tax payments or business license fee payments and keep themselves in an informal area of the economy. They did not expect the government to do something to meet their social security needs.

In a similar way, a majority of the people engaged in the informal economy did not access banks and financial institutions not because they did not have a steady job or regular income or real estate to act as collateral, but because they did not wish to give authority over their lives and deaths to banks and financial markets. They knew they were not able to pay back the loans they would receive from them. The people accepted M-pesa because this debt circulation system can be directly applied to the logic of their reciprocal relations. They entered into Internet society because of its similarity to their existing social worlds. It is their choice how to use laws and institutions of the state, money transfer systems, and the Internet. Moreover, it is an innovative entrepreneur who creates tools and infrastructures based on people's needs and the logic of making a business by having them use it. However, once a new system seems successful, laws and institutions are put in place in order to incorporate it into the national system, and it eventually become complicated and is transformed into something that restricts people. As a matter of fact, the Tanzanian government has recently launched the Tanzania Communications Regulatory Agency to strengthen regulations for the elimination of a gray zone in M-pesa.

As Rudolph Durand and Jean-Philippe Vergne pointed out in their book, *The Pirate Organization: Lessons from the Fringes of Capitalism*, while citing Deleuze and Guattari, capitalism developed dialectically via (1) de-territorialization and (2) the state's standardization of commercial transactions and the territorial system. The state legally recognized the questionable "legitimacy" of commerce (bartering, below-cost pricing, credit transactions), of business (liquor, slavery, buying and selling of weapons), of competition (monopoly markets, seller oligopoly by regulation, free competition) and, over the centuries, created a loophole in the world of capitalism. Capitalism and nations were bound together in various forms, ranging

¹³ Sarthou-Lajus, *Kari no tetsugaku*, 76.

from the birth of international banks and the spread of cash vouchers, to insurance companies and financial markets—all have developed side-by-side.¹⁴ There is the informal area, the lurking aforementioned pirate area, which has been pushed out of the “formal” system and is completely different from the mainstream of capitalism.

Philosophy of the Debt cites the “Parable of the Talents” from the Bible. A master was going to travel abroad and gave talents to three servants according to their ability: five talents, two talents, and one talent. Two of the servants, who received five and two talents respectively, gained twice the amount of the talent they were given and pleased the master; the servant who received one talent, dug a hole, and hid it in the ground was rejected by the master and thrown outside into the darkness. Sarthou-Lajus explains that the servant given one talent did not appreciate the importance of repaying one’s debt to society, as he was born with talent given by God. It was a problem that he hid a gift from God in the ground; he would have been praised by his master if he took advantage of it as much as he could, but he failed to increase its worth.¹⁵

The Western idea of “gifted” holds that a specific God-given talent is not universal. On the basis of this, a number of movements have focused on passing individuals’ God-given talents onto society. In recent years, such movements have become active in the theater of information and communication spaces. There are some movements, such as those relating to intellectual property rights, that could be rebellious against the state, or engage in activities that bypass the state bureaucracy. Examples span from circles that translates Japanese anime subtitles free of charge and individuals who produce and smuggle copied mobile phones to the hacker and Bitcoin (an innovative payment system exists that does not need any of the financial institutions of central governments or banks).

After the capitalist machine establishes territory and standardizes things, it constantly works to find unknown worlds to be encoded and force these worlds to be obedient, have cognitive awareness, and evaluate things to establish value. Unfortunately, in the course of recognizing an individual’s ownership, this system of production that pursues only self-interest eventually finds itself on the edge. By shaking up the existing system, a pirate one emerges from the inside.¹⁶ It gradually is swallowed up into the moving inner body of capitalism, connecting people in a new form: a modern-day “gift system” that continues to extend “the debt” it is based on. It is to be seen how many people get used to this system before the state steps in.

¹⁴ R. Durand and J. P. Vergne, *Kaizoku to shihonshugi: kokka no shūen kara taezu sekai o sasshin shite kita mono tachi* 海賊と資本主義：国家の周縁から絶えず世界を刷新してきたものたち (Tokyo: Hankyū Communications, 2014). Translation of *The Pirate Organization: Lessons from the Fringes of Capitalism* (Cambridge: Harvard Business School Press, 2013).

¹⁵ Sarthou-Lajus, *Kari no tetsugaku*, 83–91.

¹⁶ Durand and Vergne, *Kaizoku to shinhonshugi*, 200–201.