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Title

Bill Maurer

Permalink

<https://escholarship.org/uc/item/6770q9sf>

Journal

Exchanges The Interdisciplinary Research Journal, 2(1)

ISSN

2053-9665

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Publication Date

2014-10-11

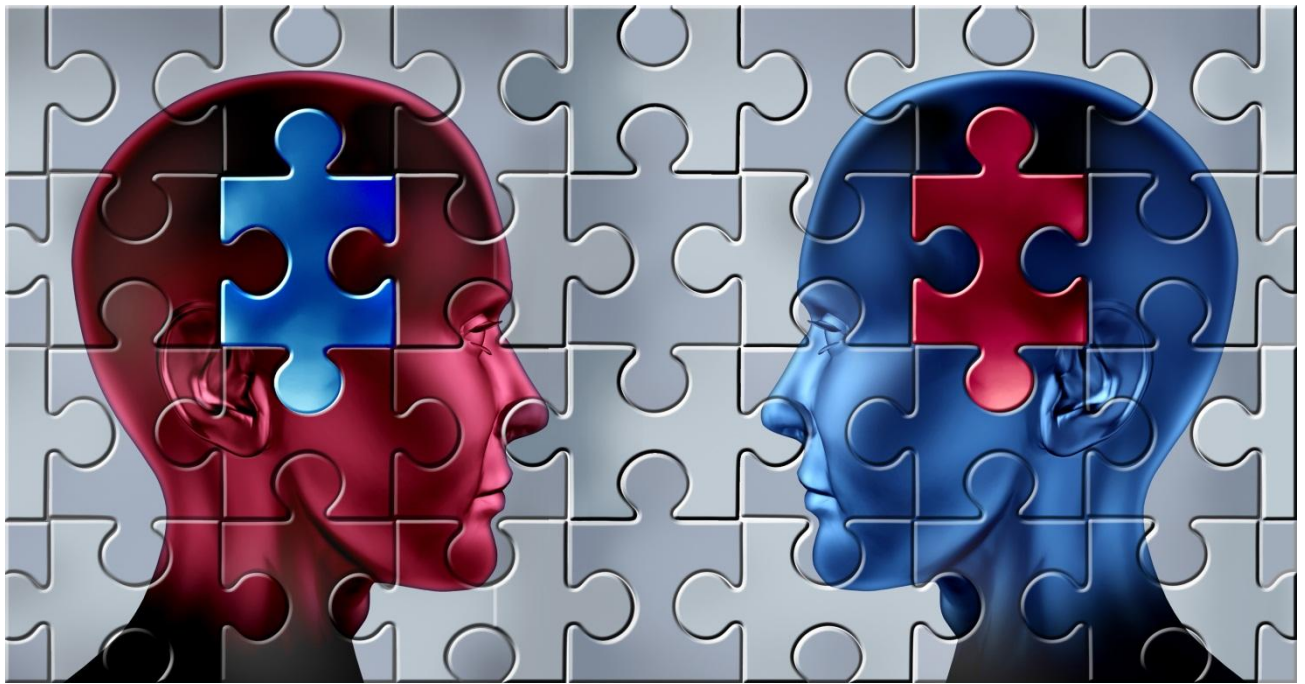
DOI

10.31273/eirj.v2i1.99

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Peer reviewed



***Exchanges:* the Warwick Research Journal**

Volume 2 (1), October 2014

<http://exchanges.warwick.ac.uk>

Conversation with...Bill Maurer

Lauren Tooker

Conversation with ... Bill Maurer

Lauren Tooker (University of Warwick)

Professor Bill Maurer is a renowned cultural anthropologist who conducts research on law, property, money and finance, focusing on the technological infrastructures and social relations of exchange and payment. Professor Maurer graduated from Stanford University in 1994 with a PhD in Anthropology. He moved to UC Irvine in 1996 as Assistant Professor, going on to become Chair of UC Irvine's Department of Anthropology (2005-2011) and Associate Dean for Research and Graduate Studies in the Social Sciences (2011-2013). In July 2013 he assumed his current role as Dean of UC Irvine's School of Social Sciences. Professor Maurer has published on topics ranging from offshore financial services to mobile phone-enabled money transfers, Islamic finance, alternative currencies, and the future of money. He is founding director of the Institute for Money, Technology and Financial Inclusion, funded by the Bill and Melinda Gates Foundation, and was the founding co-director of the Intel Science and Technology Center in Social Computing. He is the editor of six collections, as well as the author of Recharting the Caribbean: Land, Law and Citizenship in the British Virgin Islands (1997), Pious Property: Islamic Mortgages in the United States (2006), and Mutual Life, Limited: Islamic Banking, Alternative Currencies, Lateral Reason (2005). The latter received the Victor Turner Prize in 2005. Professor Maurer visited the University of Warwick in September 2014 under the auspices of Warwick's Global Governance GRP.

Adventures in money and payments

The eighteenth century was a time of experimentation in novel money forms such as the banknote, but it was also a time when the novel itself became a means of experimenting with understandings of the money form. *The Adventures of a Rupee* (1782), for instance, which Professor Maurer touched upon during his recent lecture at Warwick, examines money's circulation from the rupee's point of view. As it passes from hand to hand, the rupee is afforded an intimate vantage point on the social relations of money; it elaborates what artist and scholar Emily Rosamond (2014) terms a form of 'first person economy'.

A conversation with Professor Maurer has something of the quality of an adventure in first person economy. One comes into intimate contact with the infrastructures and informants of the world of money, payments and finance –seeing this world from their vantage point, anew. Yet in the tradition of the very best anthropology, Maurer never fails to place this first person economy view within a broader vista. Maurer's pragmatic anthropological method is rooted in a deep empiricism that takes seriously the rich detail of what people and practices *do*, while meditating on the wider political, social and historical significance of these doings.

The result of this distinctive method is the kind of effect that Wittgenstein terms 'aspect dawning': the gestalt switch that occurs when an unnoticed aspect of an image or object dawns on us. 'I see that it has not changed; and yet I see it differently' (Wittgenstein, [1953]1999), pt. II, §193). Maurer is renowned for the aspect dawning that his work has produced in the study of money, finance, law and property. In his acclaimed *Mutual Life, Limited: Islamic Banking, Alternative Currencies, Lateral Reason*, for instance, Maurer brings together Islamic finance and the alternative currency Ithaca HOURS to show how monetary 'alternatives' are inextricably bound up with the 'dominant', but also how ethnography itself is prefigured and pre-empted by the reflexivity of experiments in alternatives. The relationship between alternative and dominant, and between ethnographer and informant, dawns on us as less a matter of inside versus outside than a constant shuttling back and forth, 'an alternation in phase over time' (Maurer 2008: 69).

At Warwick, Maurer treated his audience to an account of his most recent adventuring, as he explored two contemporary experiments in peer-to-peer economies: the so-called

‘sharing economy’ and Bitcoin. On the morning of his Warwick lecture, I sat down with Professor Maurer to explore his academic trajectory and current research. The result is an adventure in three parts. Part one, first – person – economy, explores the lineages of Maurer’s work and his distinctive pragmatic method; part two, payments – publics – politics, examines Maurer’s current collaborative research on digital payments; while part three, alternation – occupation – provocation gathers Maurer’s thoughts on economic and financial ‘alternatives’ and on future directions for the study of money, finance and economy.

First – person – economy

LT: I’m wary of asking someone who punctures ordinary myths about money and finance to recount his origins and background, but I would be interested to know what led to your incarnation as an anthropologist.

BM: Well, I had no idea that anthropology existed as a field when I was in school. In college, I intended to be a doctor because everybody is supposed to be a doctor and I had been really good in science in high school. In my first year of college I took all biology and chemistry and loved it, but then in the first term of my second year I had room for one elective and I didn’t know what to take. I went to the bookstore and I just started at the very beginning. I went to the books that were arranged by course subject and anthropology was first!

LT: A-A-A! [for anthropology]

BM: I actually got completely lost in the bookstore in that section for a while. I remember very distinctly just sitting on the ground, looking at all these books and thinking ‘oh my gosh’, what is this field, this is really interesting! This was in 1986. There was a course being offered called ‘Peoples of the Soviet Union’. The idea that there was something different going on besides the Soviet façade that we all saw was really quite compelling for me as someone from the middle of the United States

who just got the nightly news and ideology in the way we were all supposed to. So I enrolled in this class. It was taught by a very colourful man – Walter Fairservis, Jr. was his name, he’s now passed away – and his strategy of teaching [this class] was to have us read Stanislavski’s *An Actor Prepares*. So first, I’m blown away by the discovery of this field and then I’m blown away by the whole idea that there are the peoples of the Soviet Union who are not just Soviet. And then there’s this professor who’s making us read method acting. His idea was that Stanislavski was trying to teach Russians how to act Russian, and that this required them to externalise all of their presupposed cultural knowledge and practical knowledge of what it is to be a human being – to objectify that, externalise it and portray it so that Russians watching Russians play Russians would find it a believable thing. And that was it: I was down the rabbit hole. The next term, I dropped all of my bio and chem except for one class. Everything else was anthropology. And so that’s how that started. But you know you can always create these post-hoc stories...

LT: What would have happened if you had started at the other end of the bookstore and happened to end up in Zoology! Reading your work I have the impression that you could have ended up in many fields. I can see you in, say, philosophy –American pragmatism, or maybe even ordinary language philosophy; equally, in mathematics. It’s interesting to hear the contingency to it.

BM: Those strands in my work are born out of specific instances of resistance and rebellion. The diving into mathematics came about because the department into which I was hired at UC Irvine, the anthropology department, had made a name for itself in something called quantitative cultural anthropology. It was a small focused subfield that was trying to ask, what can we do with new statistical techniques that computers are making possible (this was in the 70s and 80s), with comparative cultural data? There was a real struggle going on when I first arrived between that vision and folks who were trying to re-tool the department for where the field was then and where it was moving. And I felt that rather than coming at it from the post-modernist ‘whatever’ and ‘this is all stupid and math is dumb’, I should learn some of the techniques and learn where they

were coming from and get inside of it. And then you discover this really interesting world, so even as we were moving the department away from that I was getting steeped in it, to the point where two years ago I taught graduate-level statistics to our students. I taught it so they learned how to do things but we also read the history and philosophy of statistics along side of that, so that they would understand what was going on when R-squared was being devised.

And with the philosophy, literature and classics things that find their way into my work, well that's just out of a commitment to keeping bits of the university alive, and to demonstrating that these things are actually really meaningful and relevant and can speak to questions of finance, or money, or banking, or whatever, or are already *in* those fields, the questions are already there. There was one specific thing: in one of my very first years of teaching, I was assigned to teach a class called 'origins of global interdependence'. The folks who had written the curriculum wanted it to be evolutionary game theory, where the idea would be that the anthropologist –that would be me – would teach students how it is that people who naturally are mistrustful of one another and live in a competitive environment would come to live in groups – why would everyone be willing to give up their freedom to live in groups? –and I thought this was just silly. So while I did do the kind of 'bands, tribes, chiefdoms, states' kind of thing that we anthropologists do, I did it by pivoting around the feudal transition and taught *King Lear* in order to do that, to get the fall of the divine kingship and rise of a new order. And there was push-back, there were people who asked 'what is he doing teaching humanities content in a social science class?' but it just seemed like the right thing to do.

LT: That's interesting, because in your book Mutual Life, Limited, you make reference to the idea that modern money with its commensuration function is something that – and you borrow Marx's words – 'makes impossibilities fraternize' (Marx [1844] 1997: 110, as cited in Maurer, 2005: 112). I think what's deeply appealing about your work is that it makes seeming impossibilities fraternize through playful juxtaposition. We don't expect to find knitting and finance together; we don't expect to find medieval tolls and cutting edge payment technologies together; we don't expect to hear King Lear and Cordelia in conversation with Islamic mutual funds, do we? And I guess my question is:

is this juxtaposition a personal, idiosyncratic thing— you’ve already linked it to a normative goal of keeping certain things alive—or do you think that it’s actually central to the anthropological method at its best?

BM: Well, I think it is central to *my* anthropological method. The thing is, when you actually stop and listen to people often you’ll find that they are doing that playful juxtapositioning. Usually we ignore it or let it slip by but so many of the people that I’ve done fieldwork with are folks who themselves are searching for other ways of thinking about money and finance, and when they start on that journey they discover all of the same kinds of things that I’m discovering. So many of the things that wind up in my work are things that my informants, so to speak, have suggested to me. I wrote a grant proposal trying to put together Ithaca HOURS and Islamic banking. And lo-and-behold in one of my very first interviews, Yahia Abdul-Rahman— I can reveal his name, I believe, given his stature — actually says to me: have you ever heard of this Ithaca HOURS thing? Surely it is one of my idiosyncrasies but also I’m trying to be very deeply attuned to the world around me. I think of this in connection to pragmatism as well.

LT: Great, please go into that.

BM: I think of pragmatism as a really serious commitment to empiricism, in a scary old-school sense of, you know, the world is extremely messy and it’s mostly noise and how do we give a rich account of that that’s true to it? I think that the conventional representational impulse of anthropology, even after the critique of representation, is one that even though it’s searching for a kind of adequacy to the world basically does a whole lot of cleaning up in order to get there. It’s especially the case in the domain of political economy, which still wants to slot things into familiar narratives of transition or disruption or the inevitable march of dispossession and accumulation, and that just laughs off all of the other stuff that’s happening that’s so interesting and that may be where the action is. I’ve always been very inspired by J.K. Gibson-Graham and the metaphor of the economic iceberg, where all we see is the tip of the iceberg — wage

labour and accumulation of capital – but underneath there’s this gigantic thing. I think that insight applies not just to ‘the economy’, but to pretty much all aspects of the world.

And for me, the tools of early anthropology, in terms of Boas and Benedict, but also American pragmatism, helped me to think through the way that people aren’t necessarily – and it doesn’t have to be people but any kind of agent –orienting themselves to a known world, in a way where they can know what their interests are and go about fulfilling them or meeting them. They are instead oriented to a world where there are always just-so approximations and they’re always kind of making-do and muddling through and attempting to hit a target but without any kind of understanding that they will hit that bull’s eye, that there is actually a bull’s eye there that they’re going to get to. So I found that cluster of ways of thinking about action from pragmatism or Deleuze very, very useful. I’ve also found it useful to continue to push back against the deep investment in structuralisms and poststructuralisms in anthropology because those things are so meaning, meaning, meaning oriented, which means that practically in terms of fieldwork what people do is they interview people and then they read what people said and then they talk about what it means, and it’s like ‘what were they *doing* when they were saying this?’, or just that classic old Malinowski point that people say a whole lot of stuff and do other things. What they say and what they do, and what they say they do, don’t necessarily all align and if you’re only attending to meaning, you’re going to miss all of that.

Payments – publics – politics

LT: I would like to move to what you’re working on now and why you’re at Warwick giving a talk on closed payment communities and the public good. What draws you to this area? A lot of people might say that payments are really quite banal, quotidian stuff. Why does this topic matter?

BM: I came into this whole field of payment infrastructure by accident. I had been doing my work in money and finance and one day someone knocked on my door. It was Scott Mainwaring, who used to work at Intel. He introduced himself and said that he was thinking about digital payments and he had read my anthropology of money review

essay and wanted to talk to me about it. And that led to a collaboration that continues. We ended up planning a conference where we brought together a bunch of people who were thinking about digital money and electronic payments, including some folks from the Gates Foundation who at that conference announced that they were going to be funding the institute that I direct that's looking at the spread of mobile phone enabled payments systems in the developing world. So very quickly all of this came together. Scott and I were asking questions that we felt were not being asked in the electronic money world, namely, is electronic money all about security and electronic encryption—which is what everybody was saying – and we were saying 'no'. If we believe everything we've written and read about money –if we've read our Jane Guyer, our Viviana Zelizer and our Keith Hart – then we know that money is always carrying other kinds of meaning and doing other kinds of work. So what other kinds of work is money already doing in these digital networks, what other kinds of work is almost being forced on it as it's being channelled through new private infrastructures? And then what are *people* doing? How are people hacking and remaking or personalising these things?

All of us stumbled into the payments field around the same time and then a whole host of problems hit us in the face. They're problems that people have done before, when Visa and Mastercard were being established, or when Diners Club was established before them, but they took on a new urgency because the mobile phone was spreading so quickly and mobile money seemed to be taking off in a number of places so forcefully and particularly among very vulnerable people. There were all of the questions about things like interchange fees that cut into the transactions or things like interoperability between systems, which in the States and in Europe had been regulated. For me this opened up the whole question of payment as a public good and led me to dig back into the history of the establishment of currency itself as a kind of public good. It's odd to think about this but money is a kind of public infrastructure that allows people to do other kinds of things that we call the economy. Since the nineteenth century, it's been seen primarily as a function of the state to provide this mechanism of exchange and payment so that then you get the spill-over effects of the economy. Yet here we have so many instances where companies and other entities are trying to close off bits of it, or to get people's transactions within a closed loop so that they are only using one method of payment and that method of payment is only accepted in four or five venues or shops or

online market places. It's almost like a company store – keeping a person sutured into one little sub-economy and especially where the poor are concerned, that raises a whole bunch of issues. It raises issues now, post-global financial crisis (GFC), when even for the not-poor, the banking and payment services that we are offered increasingly come with higher fees or fees that are not disclosed, and the whole normal banking sector starts to look more and more like the fringe banking sector.

So I think that like many people, even in the payments industry itself, I kind of stumbled into payments and once I was there I went 'wow'. Number one, this is not capitalism as usual. The business models of the payments industry are all based on tolls and fees. There is not a price mechanism at work here, it's not the market. And in fact in the States, when the card networks have been taken to court for anti-trust violations, which means contorting the market in various ways, they've almost always settled out of court. They're saying 'yep, you're right, that's what we've been doing, that's how it works'. That in itself in my own academic programme is an important thing to say. The systems that do the transit of value for us when we are doing our capitalism thing themselves operate according to principles that are not capitalist. There's a wonderful kind of Gibson-Grahamian thing right there.

LT: Yes, and if you are talking about currency being a public good, then obviously Bitcoin flashes up as a question. What's your position on Bitcoin?

BM: Well it's certainly evolving. I work very closely with Taylor Nelms (UC Irvine) and Lana Swartz (USC) on this. We started watching Bitcoin from the moment the Satoshi paper was published and did an article (Maurer *et al.*, 2013) where we basically went through all of the Bitcoin forums and did a kind of discourse analysis of what was happening. I've pretty much come to realise that I need to be a better anthropologist when it comes to Bitcoin people because it's very easy for me to slam it, and say this is really stupid libertarian mumbo-jumbo and they have a commodity theory of money that's stupid, that nobody really believes in except for Hayekians, and it will never work anyway and it's only really a tiny little blip – I mean 8 billion capitalisation is nothing in the wide world – and it is posing all of these regulatory questions. But I'm starting to

see, particularly among some of the younger folks who are involved in Bitcoin, reconfigurations and rewiring of ideologies into new configurations that I certainly was not prepared for. So I feel that it's time for me to start trying to get my head into their head, or to put myself in their shoes a bit more and really think about what Bitcoin means, for instance, for people whose investment in technology was shaped profoundly by PayPal freezing contributions to WikiLeaks, or people for whom the suicide of Aaron Swartz really affected them.¹ I think that it's really stitching together a new kind of configuration of what I've been content to call libertarianism, where there's a sense that indeed, government *has* failed. Over here there was austerity in response to the GFC; back home we had Obama who tried to do all kinds of things but kind of failed and has been rather disappointing to many people on that score. So there's your government, right! You can talk about various kinds of protections and so on that it affords and then at the same time the NSA thing explodes.

So I've been trying to think through that, and to hear what the other possibilities are in things like Bitcoin. I'm also utterly captivated by the playfulness that has emerged. There's the Dogecoin phenomena, the playfulness of creating all kinds of cryptocurrencies initially to poke fun at the phenomenon but which then become something, take on a life of their own and still have that sense of irony. Or the way that people are using the blockchain database that lies behind Bitcoin to chronicle their own little stories, almost using it like a microblogging twitter sort of thing but for whatever reason putting it all to the blockchain.

LT: Wow!

BM: The 'whatever reason' speaks, I think, to the passionate need or ability to chronicle one's story and one's engagement with the world in a way that is completely attentive to what Twitter and Facebook mean in terms of the corporatisation of our personal stories and narratives and the harvesting of our personal data for various kinds of return. It's also completely attuned to issues around NSA surveillance and state monitoring and so

¹ Computer programmer and political organiser Aaron Swartz committed suicide in 2013 while being prosecuted for downloading a large number of academic articles from JSTOR.

forth. Here you have these folks who are microblogging or doing other playful things with the blockchain, right! So it ain't Twitter and it ain't NSAable— although it is, of course – but it taps into this irrepressible desire to tell our stories in new ways. So I'm curious to see where that takes me.

Alternation – occupation – provocation

LT: When you're talking about this playful rewiring from within, it reminds me of your notion of the 'alternative' in finance and money as 'alternation', as taking the form of 'an alternation in phase over time' (Maurer, 2008: 69), not necessarily simply in terms of the longue durée of history but also in our quotidian lives.

BM: Yes, this is super important to me as a concept and a political commitment. So often people want to see the 'alternative' as something separated, somewhere over there, in our own little community. That's fine, but it rarely works. It turns into its own kind of exclusion. It's difficult to sustain and often it falls into the same problems that you would have with national economies or conventional kinds of finance. I've always been trying to get a sense of not 'where is the alternative?' but 'when is the alternative?' How do we see and hear and feel alternative moments that spring up right in the practice of the everyday, even if they fall out of phase again and back into the conventional? For me, the task is both to elucidate those moments and then from a political standpoint to see if there are things that are worth dilating a little bit, expanding or having last a little bit longer. It's part of building the alternative in the now, and also part of this commitment to a rich empiricism that is attentive to the alternatives that are going on all around us, at least some of the time. And it's a different kind of politics too, because there are various kinds of vanguardism on the left and right and everywhere between that just want to say 'here's the answers and if only everybody would agree with me, then we'll all get there and be there'. That just doesn't really work. But if instead there are moments or pockets that are coming into phase, where alternatives happen and they work, then you start to get people having a sense of 'oh, you know, another world is possible, another world is actually already here if we care to pay attention to it'. And I

realise this is pretty utopian and very ‘non-modern’ and sounds like various kinds of religious traditions that freak me out, but that’s okay, you know!

LT: As I think you’ve said, it might be the case that something alternative actually is in phase with the dominant, but there’s still that opportunity for ‘dissonant vibrations’ (Maurer, 2012: 415). I can’t remember what it’s called, but when you cross a bridge on foot, if everyone’s footfalls fall at the same time, you get this groove going on and it becomes destabilising from within. It reminds me a little of what Occupy is trying to do, by occupying debt from within, for example. What is your thinking through of Occupy?

BM: I was very closely observing what was happening with Occupy in LA but was not directly involved, although many of my students were. I was very interested in how Occupy in LA was trying to build alternative infrastructures for electricity, Wi-Fi and so forth. I definitely think that Occupy is an example of one of these things that flashes up and is still there; even if it doesn’t seem to be there anymore, it’s still very much there and very much in people’s bodies and in people’s experience of themselves and in what a collective can be – and how you can take over a bit of space and time for another end. On the debt stuff, now that I’m a university administrator who also studies finance and debt, I have become very keen to try to get our faculty to teach classes on debt and on student debt, and to have something together – this is terrible to say, given everything else I’ve said – to have something together ahead of the inevitable student debt bubble explosion. So maybe not ‘inevitable’ – you know, history is contingent – but just to be ready so that you have folks who are thinking of alternative ways of managing their own debt, but also alternative ways of financing higher education.

LT: I’m going to ask you one final question and it’s one of those dreadful ‘future of the field’ questions. In your review essay on the anthropology of money, you say that you set out not to solve the many paradoxes of modern money but, in your words, ‘to prod and to irritate’ (Maurer, 2006: 16). I really like the ‘irritate’ here. I was thinking of its Latin sense of ‘to excite’, ‘to provoke’; provocation in an Emersonian sense – ‘truly speaking, it is not instruction, but provocation, that I can receive from another soul’ (Emerson,

[1838] 2000: 66). *What suggestions do you have for irritating or provoking the unfolding study of money, finance and economy? What provocations and irritations are required at the present moment?*

BM: Well one that I've been exploring with Liz McFall and Joe Deville at CRESC [the Centre for Research on Socio-Cultural Change] is directly lobbed at social studies of finance. It has to do with trying to knit together the high and the low. We've done okay at examining the halls of power in finance but we've left out everyday financial practices and things like small business loans, auto loans, unsecured lending and pawn shops. There's always been an undercurrent of people studying this but there's very little work to see how this stuff connects up with so-called high finance. So we've been playing around with the question of what are the interconnections and nodal points that stitch together these two levels, and can we think about them as other than levels? So that's one big thing.

The other thing is, I would love for there to be a reinvigorated study of the state and the endurance of state infrastructures for finance, money and value, and the state institutions that even post-GFC still keep things humming. One big thing with the GFC is that Polanyi was proven right: the market got crazy and society, so to speak, in the form of the state, stepped in and did something about it. One can argue about whether it should have done that, should there have been the bailout, should there have been Dodd-Frank in the States and similar kinds of efforts at reform but nonetheless, it showed a kind of surprising resilience of bureaucrats, even after neoliberalism. And that's still there. We see the evisceration of the state in so many ways and the privatisation of public resources, and yet you still need people who know how...and I think of the year 2000 bug, the Y2K thing...

LT: It was due to hit in my home country New Zealand first!

BM: Oh yes, that's right!

LT: The lights went out in a small town and everyone panicked and thought 'oh no, it's the apocalypse!'

BM: 'It's happening!'

LT: When actually, everyone went to bed early – it was a very small town...

BM: Yes, when that was happening, they were trying to dig up people who could programme in Fortran and COBOL and that kind of thing. And you know, the state is like that; the state runs on really old clunky infrastructures but they're still there and they're still plugging away and doing their things. It's been fascinating in the US to see the made-up controversy around the IRS and its supposed targeting of right-leaning organisations that were claiming tax-exempt status. These congressmen are incredulously saying 'what do you mean everything was on harddrives that failed or floppy discs?'. But of course, stuff is on hard drives that failed and floppy disks because the state's been defunded and so they haven't updated their equipment. But that in itself tells you something really interesting, that the world can still work without automatic updates. There's a task to really dig into some of those systems and see how they've all been slapped together, and slapped together in a way that works and that can carry things forward, so that's another thing.

One thing that will always be with the anthropology and sociology of money and finance is the folks who still want to proclaim confidently that there is a logic being worked out and that is reaching its inevitable end. Or that all that is happening is just the same thing that Marx described back in the nineteenth century. I think one always has to press back against that. There's a bunch of ways to do it. One is to say empirically it ain't so or again to just bring out the Gibson-Graham point about the plural and diverse economy. Another is to ask, what are you after with that kind of analysis, where does it actually get you? Where does it get you in an academic game? It can often get you far in an academic game for various reasons; I think that it's a good story, it has a sort of lustre about it, but anyway, that's the thing that I hope to continue to prod and irritate people about.

LT: Excellent, I think we'll finish on that provocation. Thank you.

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