DIIS WORKINGPAPER 2016: 4

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Governing economies in areas of limited statehood: anthropological perspectives

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GOVSEA PAPER SERIES
Editors: Tobias Hagmann & Finn Stepputat

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DIIS · Danish Institute for International Studies
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E-mail: diis@diis.dk
www.diis.dk
ISBN 978-87-7605-818-0 (pdf)
ISBN 978-87-7605-822-7 (print)
DIIS publications can be downloaded free of charge from www.diis.dk

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ABSTRACT

This DIIS–GOVSEA working paper reviews key debates within economic anthropology and related academic disciplines explaining how economic life is governed in areas of limited statehood. The paper briefly introduces some of the origins of economic anthropology before going into deeper discussions of a number of key debates within the field. The literature review and discussion is organised on the basis of six major themes that shed light on this research question: 1) embeddedness and economic transformations, 2) property governance, 3) informal and popular economies, 4) debt and money, 5) borders and cross-border trade, and 6) authority, governance and economic regulation. These themes are supported by case examples from the Somali territories in the East and Horn of Africa. Through the reviewed literature, the paper critically engages common categories, such as formal/informal, state/non-state, rational/moral, in order to provide insights for the study of economic behaviour and economic governance in areas of limited statehood.

Introduction

This paper reviews central themes in economic anthropology relevant for understanding economic behaviour in areas where central state institutions have limited reach and regulatory capacity[1].

Economic anthropology provides important insights into the social and institutional aspects of trade and exchange in areas of limited statehood[2] (Risse & Lehmkuhl 2006), which are often overlooked by more conventional economic theory. We use economic anthropology as a lens to understand economic activity, particularly social behaviour and informal institutional arrangements. Hence the potential theoretical contribution of economic anthropology goes well beyond strict economic behaviour, which is also reflected in our selection of themes for this paper, namely: 1) embeddedness and economic transformations, 2) property governance, 3) informal and popular economies, 4) debt and money, 5) borders and borderlands, and 6) authority, governance and economic regulation. These themes reflect debates that are relevant for the study of economic behaviour in areas of limited statehood. They form a broad base for understanding and critically questioning economic behaviour and its intersections with spheres of governance and statebuilding.

Our interest in areas of limited statehood informs the selection of these themes. Furthermore, select illustrations from the Somali-speaking territories in the Horn of Africa are featured in this paper. In his now classic book 'Somalia – economy without a state', Little pointed out that the extreme informality of the Somali economy does not render Somalia incompatible with other economies. Rather, the formal and the informal should be seen as a continuum, and the case of Somalia "is a question of degree not difference" (Little 2003: 8–9). Similarly, the literature reviewed in this paper should not be seen as exclusively relevant for areas and situations of weak or limited statehood. The examples that we present serve as entry points for understanding processes of economic governance, as certain societal dynamics become highly visible under these specific circumstances.

The paper starts with a brief introduction to some of the relevant classic works of early economic anthropology, which have inspired much of the literature reviewed in the thematic sections of the paper.

The first section on embeddedness summarises early debates on the economic transformation of society, with special attention to market societies and notions of embeddedness and dis-embeddedness of economic behaviour. The second theme is concerned with property, and picks up on some of the insights from the discussions of embeddedness and its relation to property. It considers property as a relation between people and things, thus drawing attention to of the role of law and rights.

The third debate centres on formality, informality, and popular economies. It

[1] We would like to thank Tobias Hagmann, Finn Stepputat, Peter Little and Timothy Raeymaekers for their valuable comments to the first drafts of this paper.

[2] The concept 'areas of limited statehood' is shorthand for areas in which the state has limited institutional presence, control and legitimacy (Risse & Lehmkuhl 2006).

offers insights into aspects of social life with little or no formal state intervention and regulation of economic behaviour. This provokes questions concerning the relationship between the formal and the informal, and how power and transgression are performed and negotiated. This leads on to the fourth section on debt and money, which takes a closer look at the temporal dimension of economic obligation and the emergence of mobile technologies, increasing the flow of digitalised money and hence opening up new opportunities for access and saving.
The two final sections move towards important issues from the related sub-field of anthropology of the state. Section five, on borders and borderlands, is concerned with cross-border trade and its implications for livelihoods in the borderlands and the relations between state and citizens. The final section focuses on governance and regulation of economic behaviour and trade. The debate on formal and informal regulation is introduced along with a discussion of the effects of alternative and negotiated regulatory practices on state authority.

Notes on the roots of economic anthropology

Although economic anthropology is a sub-discipline of anthropology, historically it has played a central role in establishing and defining the discipline. One of the founding fathers of anthropology, Malinowski, studied modes of exchange in the Trobriand Islands, demonstrating how ceremonial systems of pre-monetary exchanges were formative to political authority (Malinowski 1922). Mauss, in his seminal work 'the gift' (in French 1925, English 1950), argued that exchanges of gifts in commodity economies obligated the receiver to reciprocate the gift, thus establishing a social bond between two individuals or groups over time (Mauss 2002).[3] This early work on exchange and reciprocity has been influential in later studies on money and debt (e.g. Taussig 1980; Bloch & Parry 1989; Guyer 2004; Maurer 2006; Graeber 2011). It has also motivated an analytical move away from the exchange and the implicated social relationships towards the exchanged objects themselves, to the flow of objects, and to the commodification of objects (e.g. Douglas & Isherwood 1979; Kopytoff 1986; Appadurai 1986). In our review, much of the cited literature draws on insights and arguments from these classic works, and debt and monetary exchanges are equally relevant today as they were a hundred years ago. Furthermore, they are valuable for understanding how social relations unfold and are institutionally situated in areas of limited statehood.
But economic anthropology has not only been concerned with commodity economies. In 'The Great Transformation' (1944) Karl Polanyi argued that formal economics were limited to industrialised societies and market exchange, whereas substantivist economics were concerned with livelihood and provisioning

[3] Mauss' classic work 'the Gift' (1925) argues that the notion of reciprocity is central to understanding and structuring social life. Through comparative studies of gift economies in Melanesia, Mauss shows that such exchange economies are centred around the obligations to give, to receive, and to reciprocate. Inspired by Durkheim, he defines gift-giving as a 'total social fact', meaning a phenomenon that has implications throughout society by building social solidarity, because 'the gift' pervades everything from politics, economics, religion, law, morality, and aesthetics.

(Polanyi 1944). The discussion of whether or not formal economic models could be applied to the analysis of non-market societies was highly influential in economic anthropology. It was thought that in these societies provisioning was 'embedded' in non-economic institutions like kinship, and political and religious institutions. In contrast, market societies were perceived as rationalised, and economic actions were thus seen as be dis-embedded from society and its institutions, reflecting a formalist approach.

Another influential debate in economic anthropology, unfolding around the distinction between subsistence economies and market-driven economies, is Sahlins' 'The Real Affluent Society' (1968). Sahlins argued that differences in the economic organisation, e.g. subsistence economy or market economy, provide different routes to affluence. In the former, people attain affluence by limiting their desires to what is available, while market-driven economies achieve affluence through surplus production. Basically, the point is that we cannot understand the economic behaviour and logic of a given society through culturally and historically specific frameworks like Western economic models, assuming that 'the economy' constitutes an isolated and self-contained domain of action (see Gudeman 2015; Mitchell 2002). These debates over different types of markets, their relation to each other, and their degree of embeddedness have inspired thinking about informal markets and their relation to formalisation, governance and regulation – also in areas of limited statehood (e.g. Hart 1973; Chalfin 2010; Roitman 2004; Meagher 2006; Titeca & de Herdt 2010, 2011; Scheele 2012).

Our review of these classic contributions to economic anthropology and their influence is far from exhaustive. But it serves as an indication of the continuous influence of some of the early founders in anthropology. In addition to their foundational character, an upsurge in review papers discussing particular themes within economic anthropology reveal its continued relevance; e.g. Maurer on money (2006), Peebles on credit and debt (2010), Guyer on debt (2012), Gregory on money and morality (2012), Meagher on informal economy (2013), and Green on change in African economies (2014). This testifies to the continuous interest and sustained importance of economic anthropology, and, as Hart and Ortiz argue, a demand for linking ethnographic analyses of money and finance to global processes and world history (2014).

Economic anthropology is distinct from the discipline of economics and in many ways positions itself as a critical counterpoint to this discipline (see Mitchell 2002; Gudeman 2015). Rather than focussing on economic models or monetary transactions themselves, economic anthropology helps us understand particular aspects and implications of economic activities and the regulatory mechanisms that govern them. Carrier has criticised economics for focusing on formal modelling and abstract processes and in so doing abandoning the description of everyday economic activities (Carrier 1997: xi). He argues that economists have forgotten that economics and anthropology ultimately are concerned with the same object, namely people and what people are and do (ibid). Although Carrier is primarily concerned with Western perceptions of the free market, his point about how people think about their economic lives and how this affects the way they act in the world, is equally relevant in areas of limited statehood – whether dominated by free market logics or not.

Similarly, Mitchell (2005) sees a potential in anthropology for showing how non-market societies have different understandings of value and of organising exchange. However, he criticises early anthropological approaches for presenting these studies only as analyses of alternative kinds of economy, rather than a critical way of questioning the concept of economy itself (Mitchell 2002: 3; Mitchell 2005). This critical questioning of the concept of economy is at the core of Mitchell's work on Egypt and the making of the economy and the market as objects of post-colonial politics (Mitchell 2002). According to Mitchell, it has been overlooked that the concept of economy and the academic discipline of economics have their roots in colonialism, and that this played a central role in how economics became a formalised universal model for market exchange on a global scale. In other words, economics became a globalised form of knowledge as particular experiences of the West were used as templates for organising markets and societies in the colonies (Mitchell 2002: 6–7).

Anthropology has the potential for teasing out the complexity of individual cases. Thus it reveals how the singular logic, which Mitchell identifies as inherent in economics, establishes and maintains the boundaries between binaries such as the monetary and non-monetary, the national and the foreign, consumption and investment, public and private, and nature and technology (Mitchell 2002). By looking not only at contemporary societies and societies under the influence of free market logics and its knowledge regimes, economic anthropology provides insights into economic actions and behaviour that resonate beyond the workings of formal states and formalised economies. Graeber's influential work shows how issues of debt and credit have developed over a period of 5000 years (2011). It is a fine example of how we can use analyses of societies existing previous to the establishment of states and formal economies to achieve critical understandings of the social implications of economic activity and social exchange in contemporary societies – not only in areas of limited statehood or outside the confines of market logics (Graeber 2011). It is also important to investigate the operations and governing logics of how the market operates in places where there appears to be little institutionalised regulation. This leads us to question what kinds of politics, violence and resistance in a given place relate to both local and global tendencies of economic behaviour and capital markets. In the following thematic review we draw insights from economic anthropology into how such questions can be addressed analytically.

Embeddeness: economic and institutional transformations

Analysing social transformation and change has a strong tradition in anthropology in general, but also in the specific sub-field of economic anthropology. There has, however, been a tendency among anthropologists to view economic transformations as problematic (Green 2014; Hart 2005; Humphrey & Verdery 2004; Polanyi 1944; Bohannan 1959; Mitchell 2002). In his work on the impact of money on African subsistence economies, Bohannan (1959) described the introduction of modern money as a disaster, which destroyed traditional culture by changing marriage systems as well as generational and hierarchical structures.[4] Also at the core of Polanyi's (1944) classic work on 'the great transformation' from non-market to market economies, is an echo of this tendency as he presents the economic transformation as based on the separation of market relations from the wider social networks. Polanyi argued that in non-market societies 'provisioning' is embedded in non-economic institutions like kinship, religion and political institutions. In market society economic activity has been rationalised and has become dis-embedded from society.

The discussion between formalist and substantivist[5] views of economy has been important in anthropology, and between the disciplines of anthropology and economics. In an attempt to overcome the debate about whether market societies are embedded or not, Gudeman proposes looking at markets as socially framed arenas with norms and values rather than as self-contained arenas (Gudeman 2015). In some ways Gudeman draws on Granovetter's (1985) idea that economic activity is embedded in systems of social relations, hence pointing to the importance of networks for understanding economic behaviour. The problem of embeddedness then relies not so much on whether market economies are embedded or not, but rather on how economic actors are enmeshed in social relations and social networks (see Buur & Rodgers: forthcoming).

Though Polanyi's argument about a clear-cut transformation from pre-capitalist to capitalist society during late nineteenth century industrialisation has been contested in various ways, his central point about economic transformations has lasted: wide-ranging economic changes (whether transforming the global economic system or 'just' reforming the national economy) dislocate large groupings in society and are foundational to such changes (Polanyi 1944; cf. Isaac 2005; Green 2014). In areas of limited statehood, such dislocations take place alongside a series of parallel societal transformations. There is a need to understand economic transformations as part of a wide complex of simultaneous causes rather than simply as causal effects of political and social factors because even state collapse does not necessarily cause a change in the dominant economic logic of society. Analytically, it is fruitful to investigate how peoples' practices change in relation to economic transformation, how they interact with new

[4] Bloch and Parry are central among the authors credited for challenging the idea that 'money is bad', by revealing that different world views give rise to different representations of money (1989). Other anthropological studies about the effects of introducing money are Shipton (1989) and Hutchinson (1996).

[5] Karl Polanyi distinguished between the formalist and substantivist understanding of economics (1944). The formalist understanding sees capitalist behaviour and rational choice as dominant modes in a market-driven modern industrialised society, whereas the substantivists argue that redistribution and reciprocity are central modes of behaviour in non-capitalist and pre-modern societies. Redistribution and reciprocity are embedded in and organised around local institutions like clan or kinship. The substantivists argue that economic action is always embedded in local institutions, even in modern capitalist societies where they are also embedded in economic and capitalist institutions.

monetary forms, and how it implicates interactional and social patterns.

In 'Making a Market', Ensminger (1996) pays attention to societal changes and their economic effects among a Kenyan pastoral society. She argues that institutional changes are often linked to the interests of particular actors who either have economic or ideological incentives to promote particular changes (ibid. 166–67). Therefore, institutional change must be seen as a window of opportunity as much as being dependent on pre-existing power structures. Ensminger addresses the relation of distribution and redistribution of wealth to ideology and the notion of the 'moral economy' introduced by Thompson (1971) and Scott (1976). Using the case of the Orma of Kenya, she argues that the negotiation of societal wealth distribution is, in part, an effect of the pressures on generational institutions of decision making, of how youth's access to wage labour and income make them economically independent, and of how trust based on religious affiliation influences trade relations and access to credit (Ensminger 1996: 172–74).

Ensminger poses the question of where ideology is formed. She argues that ideology is often embedded in the most localised institutions such as families, religious organisations, and social events, claiming that these are often separated from the sites where economists do research (Ensminger 1996: 176–77; see Polanyi 1944 and the substantivist discussion). The ideological underpinnings of institutional change and their economic effects are therefore often overlooked. Paying attention to the relation between ideology and institutional change reveals how people and societies adjust to emerging market logics and new economic structures in ways that could be characterised as processes of embedding.

In relation to how people adjust to transforming market logics in areas of limited statehood, Elwert's concept of 'markets of violence' is particularly illuminating. Elwert describes how certain accumulative economic logics become dominant after extended conflicts, where state institutions break down and the monopoly of violence becomes fragmented (1999: 86). Such conflicts are often politically motivated, before they acquire a dominant economic logic. When warlords become entrepreneurs and violence assumes a dominant role in organising the market, there is a constant range of transactional choices between trade and theft because there are no rules. Even in conflict situations where routinised transactional behaviours have emerged one can't talk of rules, as the omnipresence of violence threatens to destabilise the routines (ibid. 87). In a later publication, Elwert describes this process as the emergence of a 'self-perpetuating system that links non-violent commodity markets with the violent acquisition of goods' (2003: 5). Even though the dominant logic in such markets of violence is economic profit, which ultimately supersedes kinship and clan links, the most strong-lived networks are often embedded in localised institutions. Such markets of violence can – despite their unpredictability – remain relatively stable for decades as long as the internal or external resources are not completely exhausted (Elwert 1999: 102).

The Somali trade in charcoal is a case in point, where a market of violence has remained stable in spite of changing dominance and control of the trade (Ward 2014). During the first years of the Somali conflict the charcoal trade was controlled by local clan militias, who later became linked to the radical Islamic group Al Shabaab, thus financing their struggle against the internationally supported Transitional Federal Government of Somalia. Despite an international ban on the charcoal trade in Somalia, and despite the changing control of the trade, charcoal worth more than 300 million US$ was traded in 2012, allegedly passing through both clan controlled, Al Shabaab dominated, and KDF occupied territories en route to Middle Eastern markets (Ward 2014). This hints at a profit-dominated logic of trade, which defies the moral worldviews of local political and religious institutions. Concomitantly, it seems to contradict the power conflicts played out between clan militias, Al Shabaab, and the KDF, which otherwise seem to strongly influence the politics of Somalia.

As mentioned, economic transformation does not have to entail the overthrow of systems or all-encompassing social change. Societal transformation can consist of changes in the institutional set-up and logics regulating economic activities – official or unofficial (cf. Ensminger 1996; Roitman 2005). Janet Roitman's (2005) study of the economic relationship between the state and its citizens in the Chad Basin does not explicitly analyse grand social transformations à la Polanyi, but her work nevertheless gives insights into how bottom-up and on-the-ground transformations in the regulatory practices have economic and moral implications. She also shows how economic practices are embedded in social and bureaucratic institutions.[6] The distribution of wealth and the social mobilisation of regulatory institutions are potentially affected by changes in the everyday practices regardless of whether such changes are initiated by the state or not (see Roitman 2005).

We will give more attention to Roitman's work in the sections of this paper concerned with 'governance' and 'cross-border trade', but a few notes seem relevant here. When bureaucracies fail or transform, new social relations emerge in their place or new modes of engaging with their changing form are produced. Such changes in the regulatory practices, or changes caused by peoples' movement from one system of regulation to another (e.g. refugees), affect the possibilities for wealth creation and for engaging in economic activities. Therefore we need to pay analytical attention to 1) how people are historically and socially situated in relation to changing regulatory practices, and 2) how people try to influence and rescript their possibilities for engaging in economic practices (cf. Green 2014; Roitman 2005). That is, how are economic practices structured around enclosures, exclusions, dispossessions and dislocations, and how are they socially situated? (see Parkin 1994)

In conflict affected areas and areas of limited statehood, the economy often undergoes dramatic changes and new economic practices emerge. Peter Little has analysed the transformations of the Somali economy after the collapse of the state in 1991, pointing to the emergence of a 'second economy' based on cross-border trade, informal money transactions and a global network of remittances (Little

[6] Kate Meagher's edited volume 'Identity Economics' presents a critique of the analytical celebration of embedded non-state interventions beyond state institutions, as she argues that these types of solutions to regulatory challenges might prove just as vulnerable as state led regulations (Meagher 2010:4).

2003). His analysis is based on a wider understanding of Somali society and culture, including nomadic pastoralism and strong clan and kinship-based social structures, thus emphasising how the social and relational aspects of societal and institutional organisation affect the economy (Little 2003). As such his study illustrates how analytical insights and approaches similar to those of Elwert, Ensminger and Roitman are relevant for understanding market and institutional transformations as well as their effects on everyday economic and state-related practices.

Furthermore, after state collapse Somali Hawala money transfer has gradually developed into a global phenomenon and a multimillion dollar industry. The Hawala system was initially based on trust relations linked to clan ties and partly sanctioned by Islamic notions of morality. Today, it is an example of how financial transfer, credits and savings are deeply embedded in kinship and religious institutions as well as competing with and transgressing into market-driven logics of banking (see Lindley 2009; 2010).

Economic anthropology encourages us to pay attention to transformations in the broader economy and at institutional level. While the view on institutional transformations is important, we need to observe how economic practices relate to localised phenomena beyond the economic sphere.

Governing property: rights and relations in the economy of things

A central question for Polanyi was the issue of changing property rights that followed the shift to market society (Polanyi 1944). Although his argument about the dis-embedding of economic activity in capitalist society has been largely refuted, the question of how and to what extent claims to property and rights are embedded in various institutions continues to be relevant for economic anthropologists (see Hann 1998; Benda-Beckmann et al. 2006). Property is embedded in the legal norms. Therefore, changes in property rights or wider legal changes affect how property rights and relations are perceived and performed (Benda-Beckman et al. 2006: 26). In areas of limited statehood, property claims (especially concerning land ownership) are often highly contested. Since such claims potentially put issues of corruption, justice and ideology to the forefront, the contestation of property rights bring the governance and the legitimacy of state institutions into question. The notion of 'property regimes' is often used to indicate how property relates to power. It can be defined as 'the dominant set of shared understandings about property in a given political economy' (Humphrey & Verdery 2004: 19).

In market societies, property has traditionally been seen in Lockean terms, where the assignment of property rights is a way of organising the market in a situation of resource scarcity, as it concerns the access to, the contest over, and the use of assets and resources in the market (cf. Humphrey & Verdery 2004: 3). According to this view property describes a particular relation between the state and its citizen, as the property-owning citizen becomes the responsible subject of the democratic polity (Humphrey & Verdery 2004: 3). This defines a central and still valid anthropological understanding of property that relates people to things (Lund 2011: 72). Locke's argument became the justification of conquest and hence also of colonisation as it assumed that most indigenous people did not have a concept of private property. The assignment of property rights to land in the colonies entailed not only the economistic argument that the behaviour of the property-owning citizen is more profit orientated; it also became a justification for colonial government, as the protection of persons and property was seen as a key function of government (Humphrey & Verdery 2004: 4). In his study of the Amazonian forest frontier in Brazil, Jeremy Campbell provides insights into how land rights are established where there is no ruling authority; here, the creation of an image of authority is the means to conjure up property for example by falsification of title deeds or other documents (Campbell 2015).

Timothy Mitchell's study of the making of the post-colonial Egyptian economy associates colonisation with the universalistic models of calculation, mapping of information, government regulation, and dispossession of property, which are entailed in the global language of economics (Mitchell 2002: 7). For the imperial rulers, these logics justified the appropriation of land and resources in the Americas, Africa, and Asia.

Most areas of limited statehood have a colonial past and the universal understanding of property inherent in much land distribution during and after colonialism is challenged in many current land claims (Boone 2014). For example, indigenous people claim property on the grounds of their autochthonous identity. Others claim land as cultural property, thus focussing on collective identity. Either way, these claims to property relate to the 'politics of recognition' by some form of state, government or other authority, which again relates to questions of rights (see Fraser 1995; Lund 2011). However, in situations where no formal government provides recognition, or where the government is not doing it, other actors step into the process of defining and defending rights claims (Lund 2008; Joireman 2011). In her work on property rights in Kenya, Uganda and Ghana, Joireman (2011) argues that the assumption that the protection of private property is a core function of the state is empirically wrong in many places in Africa. Rather, the state is often replaced by local public authorities and other non-state actors, and often they seem equally effective enforcers of property rights (Joireman 2011; Boone 2014; cf. Lund 2011).

Lund links property claims to claims of citizenship, as he argues that the core element of both is recognition. Recognition comes from the plurality of public authorities that provide legitimacy to both kinds of claims, and therefore struggles over citizenship and property are as much about the constitution of authority as they are about membership and access to assets and resources (Lund 2011: 72). An example of this is the illegal underground trade in Kenyan ID papers (fake and genuine) among refugees in Nairobi and in the border region between Kenya and Somalia. Here, there is a literal conflation of property and citizenship. Citizenship is commoditised through ID papers. Citizenship assumes a thing-like nature – it becomes a property in the form of an ID paper – that not only sanctions formalised access to a polity, but also provides the possibility for formally engaging in the economy, setting up a shop and acquiring and owning land.

Although rights and claims to rights and recognition are central topics in relation to the politics and economy of property, limiting our attention to rights-related issues risks obstructs our view and makes us ignore other important features of property. Humphrey and Verdery (2004: 8) give the example of petrol companies contesting local populations over oil finds: Although rights do play a central role, analytically focusing solely on formal property rights rather than the materiality of the oil, would keep us from seeing how oil is turned into property, what kind of property it becomes, and how the contestation over oil contradicts local environmental relations. The contest over oil concerns the right to extract, refine, and sell the oil, yet we must also be analytically aware of the potential environmental risks of extracting and refining the oil (its material form). Relations between private property, state property and collective property are also inherent in such contestations over natural resources.

In addition to such questions about the materiality of property, these authors point to new forms of property like intellectual rights and copyrights, where the materiality seems to lose importance (Humphrey & Verdery 2004: 11, 20). Think of Somali wholesalers who import counterfeit clothes to the Horn of Africa, where they sell bulk quantities of what they call 'genuine fake' Giorgio Armani suits and 'real fake' Manchester United jerseys, without considering the copyrights of the brands. This is a million dollar industry with a global scope, which goes well beyond areas of limited statehood, as it is found in countries around the world, including China and the USA. By questioning property and its meaning, a moral aspect associated with the ownership of a brand name and the right to use it allows us to see how a whole new category of fraud and criminality arises (see Comaroff & Comaroff 2006). In practice neither sellers nor state authorities care much about international trademark laws, and counterfeit offices in these countries appear to work mainly to protect the interests of national corporations. However, international legislation produces new opportunities for extortion, as goods pass through customs and flow across borders. Furthermore, it raises questions about the relation between property, value and quality, when the apparently same pair of jeans holds different value.

Another example of new forms of property rights arising out of technological innovation concerns the services of internet banking and mobile money transfers (a theme we will discuss in more detail in the section on debt and money). These services assume ethereal nature and therefore challenge state-centred assumptions about the relation between property and taxation (Maurer 2004). Thus, the inherent challenge to state regulation posed by Internet services also challenges the state's right and possibility to make claims on its citizens' property through taxation. This might be one of the explanations for why mobile money transfers developed so rapidly in Somalia after state collapse.

Economic anthropology reveals how property is embedded in local and global institutions, and how property is a changing phenomenon rather than a universal or static category. By paying attention to the contested nature of property and the relation between people, things and institutions that it describes, economic anthropology analyses how property works, for whom, and in which situations. This is particularly important in areas of limited statehood, where the institutional framework guarding the relation between people and property is unstable. In these contexts it helps us see not only how property rights are contested and negotiated and with what effects; economic anthropology also helps us understand the nexus between property and ideology and the underlying mechanisms and motivations for mobilising around property claims and challenging the existing social and political order.

In/formal and popular economies: understanding everyday economies

British anthropologist Keith Hart coined the notion of the informal economy in the early 1970s, in an attempt at capturing the everyday economic activities that people actually engage in (Hart 1973). As such it presented an empirical counterpart to studies of government regulations, pointing out the limitations of macroeconomic understandings of unemployment in urban Africa, as many urban dwellers might be without formal employment, but not without work to sustain their life and family (Hart 2010). The dual focus on what people actually do and what happens outside government regulation makes 'informality' a relevant concept for understanding economic activity in situations of limited statehood. The term, informality, was originally coined as a critique of capitalism as understood and organised through the nation state, thus assuming that markets and money were regulated through a functioning state bureaucracy (Hart 2010: 144). However, informality later on gained prominence as a policy term, and the informal sector came to be seen as holding a potential for revenue, if the sector could be gradually formalised (Hansen & Vaa 2004; cf. Lindell 2010).

Developments up through the 1980s, spurred by liberal thought and free market ideology in the West, saw the informal sector praised as a self-help economy holding a vast growth potential as a zone of free market commerce – de Soto goes as far as calling it an invisible economic revolution (de Soto 1990; Hart 2010: 147). However, the formalisation of the informal sector has not been able to keep up with the growth in the informal sector, and recent policy has come to see the informal economy as a hindrance to development. Hart later argued that neo-liberalism has reduced state control on a global scale and he proposes talking about 'a partial institutionalization of economies' rather than of informal economy (Hart 2010: 150). He thus argues for informality, not as an aberration, but rather as the norm.

In a similar vein, Breman and van der Linden (2014) argue that informality is also increasing in the global North and that it testifies to insecurity and precariousness as the norm of economic capitalism. The persistent use of the term as a catalyst for development and adjustment interventions has moved focus away from its initial ambition to understand the lived experience. Ferguson has tried to bring the two discursive uses of the term together, by arguing that informality remains an outcome of abjection, and that interventions to reduce poverty often try to bring state power onto those who are the most excluded from the formal sector (Ferguson 2007).

Although initially praised for focussing on the overlooked everyday economic activities of poor people (see Hull & James 2012), the concept of informal economy has also been criticised for its implicit dichotomisation of the formal and the informal, and the inherent focus on the state that arises from it (Roitman 1990). But not only are these two spheres interlinked in practice, the distinction also assumes a state that is unified and coherent, which in practice is not the case (see Hansen & Stepputat 2001; Das & Poole 2004; Blundo & Le Meur 2010). Informality assumes its own counterpart formality; as such informality is per definition placed outside the formally regulated and formally sanctioned, and therefore highlights its own extra-legality (Castells & Portes 1989). This means that the majority of trade and transactions in the sector are perceived as illegitimate or illegal, but it also extends the scope of informal sector activity beyond the poor (Hansen & Vaa 2004: 10–11), including, for example, transnational companies' tax avoidance and offshore banking (Hull & James 2012: 5).

In a recent publication, Little investigates how the Somali economy has thrived in the absence of a formally regulating state while neighbouring economies have undergone neo-liberal economic reforms (Little 2014). This is an example of how the relations and transgressions between the informal and formal do not exist in a national vacuum, and that transnational links and developments influence local economic opportunities and the way they are anchored socially.

Other contributions to economic anthropology have sought to understand how the formal and informal are related (Guyer 2004; Meagher 2006; Roitman 2005; Lindell 2010). While original scholarship highlighted the interlinkages between parallel spheres, more recent accounts see the distinction as essentially blurred (Myers 2011). One of the much criticised consequences of the dichotomy between formal and informal is that it assumes that economic transactions take place according to radically different logics under state sanctioned capitalism on the one hand, and in a localised and informal economy on the other hand (Guyer 2004). Based on work in Nigeria and Atlantic Africa on diverse economic practices, ranging from the scale of household economies to institutional trade systems, Guyer (2004; 2014) argues that formalisation and informalisation happen in continued interaction with each other, and that in the process plural expressions of everyday forms of transgressions are produced. Consequently, the relationship between the formal and the informal, the state and the non-state, and the legal and the illegal is constantly reshaped. This interpretation shifts attention from informal arrangements as filling gaps in existing structures to seeing them as holding the potential for bridging the formal and the informal (Guyer 2004; Rasmussen 2012: 428). When thinking about bridging the divide, we also need to think about how the illegal and the informal merge and how they push the boundaries of what is accepted and possible. This analytical shift away from focussing on 'filling gaps' to investigating what is produced in the gaps, has made Callon note that economy happens in the margins, and that profit is generated in the gaps (Callon in Guyer 2014: 147).

There are different ways of analysing the bridging of the divide between the formal and the informal, but several of them centre around human agency: Murray has suggested the 'multiple livelihoods' approach, where families combine incomes from both sectors in order to sustain themselves (Murray 2002; cf. Ellis 1998). Simone focuses on power and movement between different spheres, arguing that real power lies in the ability to transgress conceptual boundaries such as the formal and the informal (Simone 2006). Simone is concerned with how mediation and brokerage operate through transgressions and transformations and inform how power is negotiated on the ground. He uses the phrase 'piracy' to describe these transgressions, emphasising their creativity and links to power, but also the inherent destructive and violent potential therein (Simone 2006). Guyer focuses on the temporal dimension at play in the gaps between formal and informal and how temporality relates to power. She suggests that we investigate the importance of time in defining how investments, profits and losses are made, and how time is sanctioned differently in different spheres. She poses questions such as: 'what kind of value is generated over time? What kind of delays matter? What is the duration of engagements, investments and employment? (Guyer 2014: 148).

Economic anthropology tends to investigate trade and transactions in non-normative ways by focussing on how goods, people, money and value transcend the boundary between formal and informal spheres. However, there have also been attempts at defining and introducing alternative terms that move beyond the formal/informal. Hull and James suggest the notion of 'popular economies', which they argue has a more hybrid character, viewing economic practices and institutions as embedded in a broader 'cultural milieu', including dreams of the future, luck, fate etc. (Hull & James 2012: 9). Ralph Callebert argues that the concept of popular economies holds the potential for understanding how the livelihoods of the marginalised poor link up to the mainstream economy, and how this influences the continued production of 'social and economic (dis)empowerment' (Callebert 2014: 125). The concept of popular economies has, however, been critiqued by Maxim Bolt. His critique centres not on the concept's intention of overcoming the divide between formal and informal, but on how, in doing so, the notion of 'the economy' becomes self-evident, and hence the concept misses out on the fact that the formal/informal divide goes well beyond the economic (Bolt 2014: 142–143). In Bolt's terms, there is a need to not only transcend the formal/informal divide, but to transcend the economic (Bolt 2014).

Keith Hart himself has also been involved in a more ideological and programmatic alternative approach to the 'informal economy' called the 'human economy', which is as much a call for solidarity as it is a theory (Hart, Laville & Cattani 2010). The proposed human economy puts human interaction at the centre and argues for a holistic conception of economy, which recognises the socially integrated elements of the economy and addresses the increased inequality (Hart et al. 2010; cf. Bolt 2014).

In areas of limited statehood economies have become increasingly informalised if we think of regulatory mechanisms as expressions of the rule of the formal state. Little writes about Somalia as an economy without a state and Hagmann calls Somalia a 'duty-free shop' (Little 2003; Hagmann 2005). Whereas the literature on (in-)formality often presupposes some kind of state, there are examples where formal state institutions have to be formed anew and from below. Somaliland is a good example of how a process of demobilisation of former guerrillas and clan-based militias went hand in hand with the formation of a police force and army as well as the introduction of a new currency (Renders 2012). The literature on the relationship between formal and informal spheres, and the transgressions of the boundaries between these spheres helps us identify how formalisation processes are mutual creations, driven as much by informal engagements as by formal ones.

Furthermore, the (in)-formality literature sheds light on the processes of how migrants and refugees are incorporated and seek incorporation into their host countries. Think of the Dadaab and Kakuma refugee camps in Northern Kenya, hosting hundreds of thousands refugees who have fled conflicts in Sudan and Somalia. Here there is a formally sanctioned economy based on aid, yet simultaneously there is a much larger and more vibrant informal economy including refugees, migrants and local Kenyans, who trade everything from home-grown vegetables, to relief aid, and smuggled goods. The refugee camps have become cities in themselves and are linked to markets on both sides of the Kenya–Somalia border. They are also connected to urban centres like Eastleigh in Nairobi, which is characterised as much by its booming economy and financial growth based on cross-border flows as it is by its urban refugee population (Montclos & Kagwanja 2000; Campbell 2006; Carrier & Lochery 2013). As refugees settle – temporarily or more long-term – in new destinations, their informal status often makes it difficult for them to engage in formal activities like employment, schooling and access to health care. Therefore, they have to rely on the informal economy to survive, to send remittances back home, and, for example, to access health-care through informal channels.

Economic anthropology helps us understand the relation and intersection between the formal and informal, but it also allows us to ask questions about how institutions operate at these intersections, how they are challenged and even how there is a potential for alternative institution-making and formalisation in the absence of a state.

Debt and money: the temporal dimension of economic obligation

Guyer's comments on temporality in relation to the informal/formal distinction are exemplified in the relation between debt and time (Guyer 2012; 2014). She argues that in the formal economy, time is 'intricately exact' and bound up by contractual and legal arrangements when it comes to repayments of debt (Guyer 2014: 148). In pointing this out, she draws attention to the importance of loans, exchange and monetary transactions, as well as the relational aspects of such undertakings.

Graeber, in his seminal work on the historical relationship between debt and social institutions from before Christ to the present, has emphasised the violent aspect of debt. Like Guyer, he points out how debt has a contractual dimension, which ties it to a calendar as well as to potential sanctions when it concerns repayments. Yet, at the same time, debt has a moral dimension that is potentially infinite and can live on through generations (Graeber 2011). Both the contractual and the moral form of debt entail obligation and mutuality. They have a relational quality as both parties in a debt relation are tied together through reciprocal responsibilities (Guyer 2012).

Most anthropological work on debt includes its opposite, credit, and owes tribute to Mauss' work on gift giving and reciprocity (Mauss 1925). According to Graeber (2011), debt is about morality, whereas money in its material form holds no morality. This distinction allows for violent coercion and sanctions, which relate to the state and the emergence of 'accounting regimes' (Graeber 2011). The latter emerged as debt on the calendar became crucial to modern institutions and capitalism (Graeber 2011; see Peebles 2010). The promise entailed in debt is thus a promise perverted by maths and violence (Graeber 2011: 391). This perversion explains why people can be caught in lifelong or even infinite debt, and why a social obligation can become a kind of existential debt that one continuously has to pay back (Graeber 2011).[7] Beyond the Marxist inspired critique of capitalism in Graeber's account of debt, he poses a series of relevant questions for investigating the role of obligations and responsibilities in conflict and crisis situations: who can access credit when, where, and under which conditions? Which kind of sanctions are they subjected to and what is the duration? In short, debt and credit is seen as being productive of social relations, loyalties, and antagonisms (Peebles 2010: 234).[8]

Inseparable from most notions of debt are interest and interest-bearing, again focussing on repayments and potential enforcement or sanctioning. An interest rate is described as 'the price of money', and hence it opens up for questions of morality and justice in relation to debt; because, what is just interest? (Gregory 2012: 394) But usury or unreasonably high interest rates can also reveal who is inside and who is outside (or at the top or bottom) of a given community at a given time (Gudeman 2001; Peebles 2010: 230). That is, who is and can be exploited, when, and by whom? Furthermore it reveals something about risk, about who are perceived as risky partners, who are willing to run risks, and who can transfer risks to whom through these relations. Drawing on the work of Judith Butler (Butler 2005), Jane Guyer looks at the relation between risk and morality, showing how people in 'times of unknowingness' might be required to take economic risks and to even risk themselves – either by social obligations or as a matter of survival (Guyer 2012: 500).

Debt takes many forms. As described by Gregory (2012) money is often at the heart of modern notions of debt. Guyer, tellingly, titled her work 'Money Matters'

[7] Interestingly, the Kikuyu of Kenya have a similar sounding though somewhat reversed proverb, which is often used to describe politics and peoples' expectations of politicians: 'a promise is a debt'. The Kikuyu proverb draws our attention to the political dimension of debt and thus illustrates Graeber's point as it hints at patrimonial obligations towards a given population, which might tease out understandings of access to privilege in trade, protection, and particular distributions of regulatory practices (or the circumvention of the same).

[8] Shipton's analysis of the moral dimensions and social contradictions of debt is a good example of how the imposition of external regulatory systems of property and mortgaging to a local society produce contestation and antagonism not only between different populations, but also between people and the state (Shipton 2009).

(Guyer 1995). Money is a central means of exchange and has therefore been subject to various discussions (Hart 2005; Maurer 2006; Gregory 2012) of how we are to understand trade and transactions, social relations, and society at large. Money in its modern form is tied to the state, as the state through the national bank supports the value of the national currency. Thus Hart describes money as a token backed by the state (Hart 1986; 2005: 169).

However, in the case of the collapse of Somali state institutions in the early 1990s the relation between money and the state was curiously challenged, as money kept on being printed and to some degree helped sustain the value of the currency, with the assistance of foreign aid, transnational trade, and remittances (Little 2003). This might explain another characteristic of money, as suggested by Hart: money is a commodity that generates value through market-driven transactions (Hart 1986; 2005: 169). Hart later argued that the world today is dominated and determined by markets outside the control of the state, where he mainly refers to transnational corporations (Hart 2010; see also Hull & James 2012). Somalia illustrates the perfect counterexample where markets determine the value of currency without or with little state interference.

Taking his point of departure in Marx, Simmel and Weber, who saw capitalist money as reducing social relations and exchange to a single value, Karl Polanyi argued that money commercialises and commodifies all goods and services and hence disassociates it from the social (1944: 46; see section three). Capitalist money introduced an anonymous yardstick for the evaluation of objects, persons, and relations (Maurer 2006: 16). In an implicit reference to Mauss' work on gift-giving, Graeber argues that if money is anonymous, then the identities of the transacting parties become irrelevant (Graber 2012). Mauss noted that in gift exchange, the giver gives more than an object. He also gives part of himself; hence the act of giving establishes a social obligation to reciprocate (Mauss 1925). Graeber's comment is thus a critique of the argument that money *per se* is anonymous and anonymising, because to him the identities of exchanging parties matter – in debt relations as well as in trade.

Bohannan described money as a means of exchange and a unit of account (Bohannan 1959). His influential contribution to economic anthropology builds on his study of the hierarchical division of the pre-colonial economy of the Tiv people in Nigeria into three separate spheres of exchange. Bohannan distinguished between 'special purpose' and 'general purpose' forms of exchange, where the general purpose exchange, in some instances, could allow conversations between the spheres (ibid). His work has been criticised for not treating money as a commodity (Maurer 2006), but more interestingly it has been reinterpreted and rewritten. In 'Marginal Gains' (2004), Guyer argues that institutions can facilitate asymmetrical exchanges between different spheres and across value registers, thus reformulating Bohannan's work by removing the restrictions of particular spheres. In effect, this reformulation emphasises the dynamics, the flows and the circulation of money, rather than the act of exchange (cf. Maurer 2006: 20–22). This is informative for understanding what money produces, especially in situations where the role of the state is limited and ambiguous, and where formal and informal spheres are continuously blurred.

A further aspect of money is its materiality. For example coins were made of particular metals and marked with the stamp of the sovereign ruler of the state (Maurer 2006: 27). The spread of online money transfers and online banking make savings, loans, and transfers of remittances possible for more and more people who were previously excluded from accessing bank accounts and loans. In these cases, it appears more precise to speak of the immateriality of money. These supposedly immaterial flows have their own materiality that appears to become increasingly important. David Graeber has argued that the historical introduction of interest rates generated new forms of virtual money that were tied to the calendar of the banking world (Graeber 2011; cf. Maurer 2005). Hart argues that electronic money presents the possibility of keeping track of 'what people do with one another' (Hart 2005: 170). On the one hand, poor refugees in the Horn of Africa have the possibility of buying onions at the market place via credit on their mobile phone. On the other hand, each and every little purchase or remittance transfer can potentially be traced and surveyed. The supposed immateriality of virtual money makes money even more impersonal, yet at the same time it leaves traces of information about who and what is involved in such transfers. In a discussion of the Euro, Hart questions whether borderless trade will allow governments to collect revenue and companies to compel clients to pay (Hart 2005: 171). He argues that increased digitalisation encourages a growing separation between society and the territorial power of the state (Hart 2005: 173).

It is worth noting that the Somali-inhabited areas of East Africa are among the places where mobile technologies of money transfer and the digitalisation of money has been most inventive and has occurred at rapid speed (Morawczynski 2009). This inventiveness has often been interpreted as a response to crisis and the answer to the absence of stable central state institutions, which would – in other contexts – provide communication infrastructure such as landline phones. While this view has some truth to it, the anthropological explanation would be that these developments have not only come about as responses to conflict and crisis. They also reflect general economic and livelihood needs and are driven by people's ability to insert themselves into networks reaching beyond the local state.

From the perspective of everyday economics, the possibility of transferring money via mobile technology suddenly allows people in remote areas to connect to faster transactional enterprises. Anna Lindley shows how conflict-affected households in Hargeisa, Somaliland coped with conflict through remittances from the Somali diaspora. She argues that these remittances have the potential for building livelihoods in times of crisis; but remittances also circulate in the community through market relations and social networks, hence influencing the wider political economy of the city (Lindley 2007). Remittances are usually transferred via mobile technology in the absence of a functioning state-backed banking, postal or telecommunications systems. Somali telecommunication companies like Al-Barakat, Dahabshiil and Amal have (in stiff competition with each other) developed and introduced the technology to reach remote areas, as well as allowing a cashless economy to develop (see Duale 2011; Horst 2004).

Rather than looking only at the value of such virtual transactions, economic anthropology pays attention to their relational aspects and their consequences.

Given the possibility of transferring money directly between two parties, it is relevant to investigate the implications for brokers, for the notion of trust between transactional actors, and potential changes in how clan networks are used to guarantee and build trust. What kind of wealth can people gain access to through the virtual transactions and their (social) networks and how do these spheres relate? Furthermore, does the absence of physical money change the way people relate to and spend money?

Borders and borderlands: barriers and opportunities for livelihoods and trade

Borders and borderlands are often considered both the heart and the margin of the state; they represent the physical margins of the state, often perceived as 'residual places', 'either fraught with avoidance, savagery and rebellion – or lingering in dark oblivion' (Korf & Raeymaekers 2013: 5). At the same time these borderlands do not only reflect the power structures of 'the centre', but are often considered constitutive of them (ibid).

In the view of Wilson and Donnan (1998: 9), borders consist of three elements; the legal borderline drawn on a map, supposedly separating one state from another; the physical structures of state presence at the border, demarcating and protecting the borderline; and frontiers, territorial zones within which people negotiate a wide range of behaviours and meanings relating to their membership of nations and states. These frontier zones may be located within cities and across state territories, and are hence distinguished from borderlands, physically located near the border.

In the borderlands it becomes clear that borderlines do not necessarily materialise as the 'beginning' of one state or the 'end' of another (Korf & Raeymaekers 2013). Borders on the map may say very little about the sense of belonging of the people living on either side (Hoehne & Feyissa 2013), and even less about the limits of their trade relations. As Little puts it in relation to the Somali territories in East Africa: 'the border area shares common social, ecological, economic, and historical features, and forms an important marketing unit for the growing trans-border trade' (Little 2003: 23).

Borders and borderlands have long been of interest to different scholarly disciplines, such as geography, history, political science, sociology and anthropology (See for instance Journal of Border Studies). Since the 1990s this interest has increased, leading both to an 'anthropology of borders' (Wilson & Donnan 1998, 2012) and to cross-disciplinary networks such as the African Borderland Research Network (ABORNE.org) and Asian Borderland Research Network (Asianborderlands.net).

Important contributions to the discussion of borders and borderlands come from different studies of (economic) globalisation. Sassen (2000), an economic geographer, defines borderlands or border zones as sites where the global and the national, each defined as a specific spatiotemporal order, intersect and overlap. This leads her to situate these borderlands not only at the boundary between national entities, but also in the midst of global cities. She further identifies processes of both deterritorialisation and reterritorialisation within these border zones, as the 'exclusive territoriality' of the state is both challenged, constituted and in certain respects even strengthened through interactions with global bodies, such as for instance the World Bank and IMF.

Appadurai (1996, 2003) on the other hand argues primarily for the deterritorialisation of the global world. He introduces the notion of global flows or 'scapes' (ethnoscapes, financescapes, ideoscapes, mediascapes and technoscapes), to highlight the complexity and disjuncture of the contemporary world. His thinking exemplifies a trend in scholarship and political theory, which was very influential in the 1990s, and which still finds advocates today; the idea that state borders, and the institutions of the nation state more generally, are becoming obsolete in an increasingly globalised world (Wilson & Donnan 2012: 5). However, in the view of Heyman and Campbell, Appadurai's insistence on formless and disjunctive flux 'bypasses a fundamental effect of flows: that they actually constitute, reproduce, and reconstitute geographical–cultural entities' (Heyman & Campbell 2009: 137).

A similar point is raised by Chalfin, based on her studies of the north-eastern border region of Ghana: '…border zones are key sites where social actors come to imagine and instantiate state sovereignty in both its regulatory and its territorial dimensions. From this perspective, the border, far from being geographically fixed or functionally stable, can be understood as a site of on-going negotiation between society and the state – a space always "under construction"' (Chalfin 2001: 202).

Because there is not necessarily an overlap between social and political boundaries, borders and borderlands are very often sites of negotiation and struggle over political space and political legitimacy (Raeymaekers 2012: 336–37). The questions raised are many: Which types of wealth should be appropriated by the state and in what way? In which ways and by which actors are different types of practices deemed legitimate in the borderlands? To what extend do illicit cross-border trade and other borderland practices challenge the integrity of the nation state and its borders?

Roitman describes the border areas of the Chad Basin as sites of exchanges, transformations and value conversions. These activities and tactics represent citizens' claims to wealth, where, what Roitman refers to as the 'economy of the bush', provides the dispossessed, under- or unemployed citizens not only with cash, but with the means to challenge what they see as the states' monopoly over surpluses. At the same time economic activities in the border areas are 'at the heart of the states' efforts to fill their coffers and finance its constituents' (Roitman 2004: 192). This is achieved not only through official and legal channels, such as taxation, but through a variety of means including seizure of goods and collecting bribes and other extra-legal payments (Roitman 2004, 2005). Nonetheless, Roitman argues, these practices should not be seen purely as corrupt or illegal, they are critical means of extraction, contributing to redistribution.

In her ethnography of truck drivers and smugglers in the Saharan borderlands of Mali and Algeria, Judith Scheele describes border towns as sites of exchange in a similar way to Roitman (2005). Scheele uses the analytical phrase 'half-world' to argue that such borderlands may appear autonomous, but that they make little sense on their own (Scheele 2012: 6–7). Regardless how marginal and desolate these areas appear, they exist in relation to states and state operations, and the corrupt and illegal transactions and smuggling that take place here only exist because of states and their regulatory practices (Scheele 2012: 5). Scheele shows how notions of truthfulness and morality are often negotiated in relation to an elsewhere, and she adds an aspirational and performative element to the negotiations concerning exchange and value in the borderlands (Scheele 2012).

Taking her cue from Appadurai's (1986) focus on 'things-in-motion', and how material things are encoded with meaning through their social context, Chalfin describes the 'commodity pathways' of three selected commodities in the cross-border trade between Ghana, Togo and Burkina Faso. She identifies three very different pathways, inscribed with different meanings and requiring the employment of very different tactics. The pathways are formed by the material (distinct economic circumstances and a common regional ecology) and social conditions of the three national polities that make up the border zone. She concludes that 'the border, despite its arbitrary placement, is a valuable resource in social struggles, whether they be struggles to uphold or challenge systems of authority or privilege or struggles for material well-being' (Chalfin 2001: 220).

What is at stake in the practical negotiations in the borderlands, according to Roitman, are questions concerning the appropriate basis for state wealth, the forms of wealth that should be subject to state appropriation, the distinction between licit and illicit trade, the integrity of the boundaries of the nation state, and the nature of national identity (Roitman 2004: 205). This in turn poses questions of legitimacy. The fact that state actors themselves engage in illegal activities is part of the reason why smugglers and traffickers consider their own activities licit and legitimate. They argue that their own activities are licit because they are fundamental and necessary for development in these marginal areas. They simply constitute modes of economic accumulation and of governing the economic (Roitman 2005: 189, Titeca & de Herdt 2010: 585). Likewise, local state and municipal actors may be dependent on the illicit earnings for salaries and basic services, and hence may choose to ignore or to try to legitimise their activities, despite official state policies (Little et al. 2015).

This is part of what Titeca and de Herdt, following Olivier de Sardan (2008), call social norms – what is deemed morally acceptable in a given situation. They argue that the influence of social norms highlights how practices at the borders should not be defined only negatively – as deviations from official state practices – but also, more positively, as moral codes in their own right. For example, smuggling could be considered in the light of a morality that favours kinship ties, linking adjacent territories across state-imposed borders that separate them. In this view, the actions of the state, which interferes in these morally legitimate border practices, are deemed decisively illegitimate. This means that social norms alter the conditions in which state agents are able to work and make it very difficult for officials to implement official regulations (Titeca & de Herdt 2010: 582).

Roitman rejects the concept of a 'moral economy'. This term was originally used by Thompson (1971) and Scott (1976), referring to morally-based ideas of rights and justice, which, when breached by the elites, caused rioting and unrest in 18th century Britain and 20th century South East Asia, respectively. Roitman argues that morality involves a set of principles concerning the distinction between right and wrong or good and bad. Such distinctions, she claims, are not made by the people working the borders of the Chad Basin. They are less concerned with whether their behaviour is good or bad than the ways in which their actions relate to certain forms of reasoning, referred to as 'the law of trafficking' or 'the code of trafficking'. These codes of acceptable behaviour are seen as parallel to other codes relating for instance to state law, governmental practice, religious precepts etc., much like Olivier de Sardan's (2008) distinction between legal, social and practical norms. These different codes of conduct inform different aspects of borderlander's lives and practices. In this perspective actions of the smugglers may be seen as licit, but not legal, and hence, according to Roitman, the legitimacy of the government or the rule of law is not necessarily questioned (Roitman 2005: 189). Scheele shows how a similar logic is at work in the Saharan borderlands, but adds the perspective that these places are sites of specific forms of accumulation and trade deemed morally unfit for family life and bringing up children, hence 'real life' takes place elsewhere even if it is financed through cross-border trade (Scheele 2012).

In the Somali territories, which traverse several international borders, cross-border trade is essential for livelihoods in Somalia, Somaliland, Ethiopia and Kenya alike. As a result of decades of unrest and lack of central government, the cross-border trade – already an important source of income under the Siyad Barre regime (Little 2003) – flourishes, going largely unchecked on the Somali side of the borders. This has been an issue of concern, particularly to Ethiopia and Kenya, where, on the one hand, populations benefit from the illicit trade in livestock, electronics/consumer goods and khat, but, on the other hand, illegal weapons are also crossing the borders, causing potential threats to populations and national security. Both countries have made efforts to limit the illicit cross-border trade by cracking down on what is perceived as 'contraband', by closing down border crossings, and by trying to force trade into official channels (Devereux 2006; Umar 2000; Little 2003; Little et al. 2015).

Little et al. (2015) argue, that maintaining a level of uncertainty in the formulation of laws and trade sanctions allows for local administrators and customs officials in both Kenya and Ethiopia to apply a certain flexibility. Therefore, variations in the enforcement of law and sanctions occur depending on 1) which actors and countries in the region are seen to benefit from specific trade relations, and 2) the different political relationships between those actors. In other words, interpretations of border policies and what constitutes informal (illegal) or formal (legal) trade, is to a large degree left up to local actors and their morality and judgement.

Figures of authority and 'real' governance: Negotiating economic regulation within and beyond the state

One issue, which is highly debated within the literature on borders and borderlands, but which also permeates other areas of economic anthropology, is that of regulation and 'real' (economic) governance that focusses on the relations between the economy, the state, and other forms of authority (Roitman 2005; Titeca & de Herdt 2010, 2011; Raeymaekers 2009, 2012; Chalfin 2001, 2010; Twijnstra 2014, and others).

Unlike more mainstream definitions of 'governance', we lean towards a notion of governance which, in the words of von Benda-Beckman et al, refers to the 'administration of access to and provision of rights, services and goods […] It embraces the possibility of a multiplicity of governance agents, who engage in new modes of exercising power, often guided and legitimised by "alternative" legalities' (Benda-Beckman et al. 2009).

To distinguish himself from the state-centred perspectives on governance, Twijnstra uses the term 'real' (economic) governance to refer to the growing body of literature presenting an 'empirically-grounded perspective of governance as composite, context-specific and negotiated' (2014: 59). This includes a range of concepts, such as hybrid or 'real' governance (Titeca & de Herdt 2011; Olivier de Sardan 2008), mediated or negotiated statehood (Menkhaus 2008; Hagmann & Péclard 2010), hybrid political orders (Boege et al. 2008), institutional pluralism, multiplicity or 'bricolage' (Crisis States Research Centre 2006; Cleaver 2001).

The literature on 'real' governance overlaps considerably with the debates on informality (section 5) as it focusses on informal networks and institutions (Meagher 2010, 2011), figures of (regulatory) authority (Roitman 2004, 2005) and practical norms (Olivier de Sardan 2013; Titeca & de Herdt 2010), which regulate the disputed territory of informal economic activity.

The term informal itself is disputed, as are the boundaries of the concept, if one chooses to apply it. Despite disputes over the term, there seems to be a general consensus within economic anthropology on one main point: spaces and activities that may be called informal – meaning that they are to some extent beyond the control and regulation of the state – are not characterised by chaos and anarchy. They may not be governed directly by the state, but that does not leave them ungoverned (Titeca & de Herdt 2011; Twijnstra 2014).

As was the case for the general formality vs informality debate previously described, various concepts have been deployed in order to bridge the divide, or overcome the dichotomy, between formal and informal regulation and governance. Meagher (2010, 2011), however, argues for maintaining the distinction between formal and informal institutions. She underlines the importance of distinguishing between the economic capacity of informal networks and the political capacity of institutions. By economic capacity she refers to the ability to organise livelihoods and makeshift services behind the scenes, whereas the political capacity refers exclusively to the ability to influence governance outcomes at the formal institutional level (Meagher 2011: 50).

Roitman (2005) proposes the term 'figures of regulatory authority' to include both state and non-state actors without extending higher priority or legitimacy to either one. In this way economic networks gain a prominent role, as not just the objects of regulation, but also as the exercisers of authority. She further argues that state and non-state actors are so intrinsically connected in a 'merchant–military nexus' that the distinction itself is rendered meaningless. The economic networks cannot be described as informal, as they involve military personnel, customs officials and other 'formal' figures of authority. On the other hand, they cannot be described as formal, as they engage in unlawful seizure of goods, trade with contraband, extra-official extraction of funds and other activities beyond the state regulated realm[9].

Another take on bridging the divide comes from looking at informality within the state. Olivier de Sardan (2008) presents the exploratory concept of 'practical norms' as a way to illuminate the actual practices of state employees, which do not always follow official and legal norms or rules. Practical norms that govern the extra-state economic activities do not necessarily correspond with what Olivier de Sardan calls social norms; the socially accepted and legitimate codes of conduct, such as those of customary law. The fact that certain types of governance are considered illegitimate does not mean that they will not be effective in guiding the behaviour of both state employees and non-state actors. Effective, that is, at aligning people's expectations about others' behaviour, and hence smoothing the process of interaction (Titeca & de Herdt 2010).

The issue of 'real' governance and how it is to be studied and interpreted is not just a question of formal or informal practices and how to distinguish or bridge between the two. It is also important to discuss relations of power and dependency between the state and economic actors and networks. The key question is: what effects do alternative figures of authority and the negotiation of regulatory practices have on the authority and functions of the state? We see at least three different approaches to this question.

Raeymaekers (2009, 2012) argues that the constant haggling, bribing and bending the rules that goes on in the cross-border trade results directly from a lack of state regulation, and represents the efforts of border dwellers (peasants, petty traders, low-level customs officials etc.) to survive hardships and better their lives. These practices illustrate how new forms of political interaction by disenfranchised citizens in the face of political and economic crisis may progressively challenge political and economic power. Raeymaekers (2009) concludes that informal cross-border trade practices constitute a 'silent encroachment' on the power and legitimacy of the state to formulate and implement the appropriate categories of regulation, to distribute wealth and to guarantee security for its citizens.

A very different view on the relation between economic actors and the state is presented by Meagher. She states that 'dynamic enterprise networks are as much a product of, as a substitute for, effective state intervention' (Meagher 2010: 174). While strong states can bring about more efficient and cohesive networks, weak states and prolonged economic stress can lead to marginalisation and fragmentation for even the most culturally dynamic networks (ibid). So rather than encroaching on state power, or 'filling the gaps' of a failing state, Meagher sees economic networks, and their success in accumulating wealth and power, as

[9] For a similar view regarding the 'delivery configurations' involved in the provision of public goods, see Olivier de Sardan 2012

dependent on the state's ability to support and facilitate these networks. Meagher (2012) further criticises the 'real' governance literature[10], mentioned above, for uncritically celebrating violent disorder and 'embedded' forms of non-state governance. She states that there is a need to sharpen rather than blur the distinction between formal and informal governance, and to distinguish between legitimate and illegitimate types of governance.

Roitman's work on the merchant–military nexus makes an important distinction between 'state power' and 'state regulatory authority'. This allows her to argue that even though state regulatory authority represents just one among many figures of regulation, it does not necessarily mean that state power is under threat. Rather than undermining or 'encroaching' on state power, Roitman argues that economic networks become 'part of the logic of the state itself' (Roitman 2005: 165). As figures of regulation associated with these networks are essential to the consolidation of state power: 'they represent, through the production of wealth on the frontier, one place where the tentacular effects of state power are redeployed in its quest for the means to redistribute' (Roitman 2005: 177).

In Somalia, through decades of civil war and continuous unsuccessful attempts at reinstating a functioning central government, non-state governance has become the norm rather than the exception. As several regions (now federal member states)[11] are working hard to introduce new legislation, tax frameworks and judicial systems, this results in the emergence of interesting examples of 'joint ventures' between state and non-state actors, including in the realm of economic governance. One example from the northeastern state of Puntland is the collection of supplementary taxes from ordinary citizens and businesses to contribute to emergency aid and longer term support for coastal areas affected by a cyclone in 2013. The money was collected and administered through a council, consisting of government representatives and religious authorities, and supplemented through loans (from large private businesses) and international aid (author's fieldnotes, Varming 2014). This example highlights how non-state authorities may be the key to effective execution of state responsibilities (cf. Roitman 2005). In this case the state actively engaged with religious authorities in order to benefit from their capacity to raise money and the general trust they enjoyed in the population. This move can be seen as strengthening state power rather than undermining it.

Finally Chalfin (2001), drawing on the work of Appadurai (1986), Ortner (1995), and Donnan and Wilson (1999), concludes that border zone trade in North Eastern Ghana counters the idea of state and society as two oppositional entities (cf. Scott 1990, 1998). Not only do illicit practices by the border zone traders delimit the state both discursively and symbolically, but even more so the practical and experiential constitution of the state itself. In other words, illicit practices of cross-border trade may blur the boundaries between state and society, but the discourses surrounding these practices, as well as the practical engaging with the

[10] Meagher uses the term 'hybrid governance' to cover the wide range of literature, including notions of 'governance without government' (Raeymaekers et al. 2008), 'negotiated' or 'mediated states' (Hagmann & Peclard, 2010; Menkhaus, 2008) and 'hybrid political orders' (Boege et al. 2008).

[11] cf. the Constitution of the Federal Republic of Somalia, 1 August 2012.

boundaries, contributes to the (re)production of the image of the state.
To the same effect, Titeca and de Herdt, following Olivier de Sardan, state that even though many of the practical norms are illegal, they do not undermine national political order and integration. Rather they are essential to the functioning of state institutions, highlighting how the latter are never definitively formed, but are continuously shaped through negotiations (Titeca & de Herdt 2011: 579–580; Olivier de Sardan 2008: 16).

Conclusion

The ambition of this review paper has been to suggest a range of analytical entry points to the study of economic practices in situations where the institutional and regulatory capacity of the state is limited or changing.
We argue that an important contribution of economic anthropology is the ability to move beyond economic modelling and look closer at everyday economic practices. As demonstrated through the selected literature presented here, we are inspired to ask how these economic practices affect local lives by shaping social and institutional arrangements. We are urged to explore questions of time and space to fully understand notions of debt, property and ownership, and to understand how historical and political transformations influence, and are in turn affected by, economic and regulatory practices. All in all, the analytical framework of economic anthropology makes it imperative to study economic practices as an integral part of society, rather than a separate realm with its own internal logic.
We further argue that approaches rooted in economic anthropology provide us with concepts that allow us to analyse social and institutional arrangements in a non-normative way. This means, for instance that the governance and authority of the state is not automatically considered more legitimate or more important than other forms. Rather, specific constellations and dynamics of authority are analysed, as are their influence on local arrangements of regulation and perceptions of legitimacy. Similarly, when encountering institutional transformations or systemic changes in the economic market, a non-normative analytical approach will focus on explaining their effects on specific economic practices rather than evaluating the changes on the basis of a given standard.
Finally, we argue that through the study of everyday economic practices in a non-normative perspective, economic anthropology provides a platform for exploring empirical and analytical links between on-the-ground economic negotiation and regulation and more wide-ranging political projects of institution- and state-building. Based on the reviewed literature, we argue that the relevance of the proposed approaches of economic anthropology is not restricted to a certain type of society. We suggest that the links between economic practices and institution- and state-building become particularly evident in areas of limited statehood, where formal and informal modes of governance are often engaged in explicit negotiations and competition for authority.

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