Digitally Replicating How the Poor Manage their Money, Or, Making Mobile Money More Inclusive and Relevant Daily

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The money meta-story

The past, the present, and the future walked into a bar.

It was tense.
Three key tensions

1. Where will my next dollar come from?
   Scrambling for new sources of money

2. How can I keep on...?
   Routinizing uses of money

3. What if...?
   Anticipating adversity
Three key coping mechanisms

**Animating money**
Money separation, based on a hierarchy of money classes & fuzzy goals

**Liquidity farming**
On-demand liquidity, based on social and business relationships

**Income shaping**
Scheduling regular liquidity, managing the time profile of your income
The coping mechanisms work best together

- **Animating money**
  - Bottling liquidity

- **Routinizing uses of money**
  - ROSCA
  - Moneyguard

- **Income shaping**
  - Scheduling liquidity

- **Scrambling for new sources of money**

- **Liquidity farming**
  - Liquidity on demand
How do you digitize these?
Three stages of customer empowerment

- Respectful
  Appreciation of one’s circumstances

- Individuality

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PIXAR'S
22 Rules of Storytelling

#1: Admire characters for attempting more than what their successes have been.
How to achieve behavior change

Old tools

New tools

Existing mental models

New mental models