

lization. It would not be a great leap to understand that the modern Golem story is inherently anti-Semitic. *The Golem in German Social Theory* offers a tantalizing hypothesis but leaves the reader frustrated by the underdevelopment of its argument.

URBAN AND COMMUNITIES

Networked Urbanism: Social Capital in the City, edited by **Talja Blokland** and **Mike Savage**. Aldershot, UK: Ashgate, 2008. 241pp. \$99.95 cloth. ISBN: 9780754672012.

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In *Networked Urbanism*, Talja Blokland and Mike Savage critically examine the social capital literature in the context of contemporary urban theory. This is an understudied dimension of social capital theory which is brilliantly fleshed out in this edited volume. The book has two major strengths that distinguish it from other works. First, the editors establish a critical framework which examines the mobilization of social capital in the context of Douglas Rae's *end of urbanism* thesis. This framework is developed in each chapter to provide a textured and multifaceted critique of the social capital literature. Second, the book presents a well-balanced set of chapters drawing from international research which escapes the parochialism of much of the social capital literature.

The overarching premise of the book is that Robert Putnam's distinction between bonding and bridging social capital is overstated. In particular, the editors and contributors of this volume find the notion of bridging social capital problematic. Individual chapters of the book describe the mobilization of various forms of bonding social capital. However, bridging social capital, the glue that mobilizes resources across divergent groups in society, is lacking in many of the settings examined. What surfaces throughout the works, is that networks often associated with bridging social capital are exclu-

sionary in nature. Emerging from the contemporary urban milieu, these networks tend to be insular and reproduce inequalities in society. From this perspective, social capital reinforces status quo relations and fails to transform communities or liberate those who inhabit them. As the editors put it, social capital is "border-creating and maintaining, hence exclusionary and laden with power, and thus not some contingent feature, but quite central to it" (p. 13).

It is argued that this is an outgrowth of broader structural changes that have occurred in society which have transformed urban social relations and the manner in which social capital is mobilized. Much of this argument is linked to Rae's *end of urbanism* thesis. In contrast to the nostalgic, communitarian view of urban space, this perspective posits that the contemporary city has become socially and spatially fragmented. This tendency has been produced and buttressed by a variety of factors such as the expansion of mass transportation and suburbanization, the proliferation of telecommunications technology, our preoccupation with security and public safety, and the increased geographic mobility of elites. In the wake of these changes we have witnessed the emergence of social polarization in an urban landscape composed of mutually exclusive gated communities, gentrified neighborhoods, ghettos and impoverished enclaves.

What makes this critique unique is that it is presented using an international framework. This allows the book to escape clichéd attacks on contemporary American cities, and extend the discussion to a generalized critique of urban development in the global context. Consequently, the book weaves together a story that identifies underlying fissures in social capital theory which transcend cultural idiosyncrasies.

Each chapter in the book is illuminating. A few examples illustrate the breadth of issues examined. Alexandria Curley's chapter examines the effects of programs designed to de-concentrate public housing in Boston, MA on networks among poor women. She describes how these networks can be a source of social support, a drain on individual and household resource, and tapped to leverage opportunities for eco-

conomic mobility. Curley's analysis highlights the complexity of social capital and its contradictory expressions within the spatial confines of public housing.

Talja Blokland provides a concrete example of the constraints in which bridging social capital functions in her analysis of a community gardening project in New Haven, CT. This analysis highlights how existing networks defined by class, race, age, and gender establish parameters for social interactions at the neighborhood level. Despite the creation of a collaborative community gardening project between residents and local nonprofit organizations, social relations were not fundamentally transformed. Blokland concludes that doing something together at the neighborhood level does not automatically produce social capital or sustainable community development outcomes.

Tim Butler offers another perspective on the exclusionary function of social capital in his examination of gentrification in London. He describes how a small, powerful middle class transformed working class neighborhoods by mobilizing cultural capital and the symbols that define urban space. In London, the middle-class carved out exclusive residential enclaves during recent decades. However, the social isolation of these enclaves reduced the broader community's ability to deal with structural and institutional barriers to the development of sustainable neighborhoods. As a result, gentrification has complicated efforts to address deficiencies in London's school system and inadequate services.

Overall, Blokland and Savage advance a biting critique of the social capital literature. Together the chapters contextualize the effects of social networks on contemporary urban life. This is accomplished through an analysis of American and European cities. Given the efforts to develop a generalized theory, it would be interesting to see further inquiry of this nature into urban centers of developing nations.

WORK AND ORGANIZATIONS

Into the Red: The Birth of the Credit Card Market in Postcommunist Russia, by **Alya Guseva**. Stanford, CA: Stanford University Press, 2008. 224 pp. \$50.00 cloth. ISBN: 9780804758383.

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Schumpeter famously argued that there are two alternative types of capitalism, one based on traditions and reputations, the other on speculation and "wildcat" banking. In the first scenario, the ability of bankers to assess the reputation of their customers on a personal basis makes banks the "headquarters of capitalism." Conversely, whenever bankers do not abide by strict professional and moral standards and traditions, capitalism heads towards catastrophe. Alya Guseva, in her rich account of the construction of the credit card market in post-Soviet Russia, goes beyond this generalization in fundamental ways, and provides a persuasive sociological account of some of the dynamics that Schumpeter largely ignored.

Russia saw its first commercial bank in 1988; by 1996, the number of commercial banks had peaked to two thousand. The number of credit cards banks issued to their customers topped seventy-five million by 2007, whereas two decades earlier credit cards were only seen in the hands of tourists. The sheer rapidity of this transformation suggests that Schumpeterian "tradition" could not have played an important role—yet Guseva shows that the social construction of credit was achieved by relying on already existing networks and institutions.

A first reason is the problem of uncertainty. Granting credit requires some knowledge of the recipient—so how do you screen applicants in a context such as Russia in the late 1980s where the practice of extending consumer loans was virtually non-existent; where banks were mostly started as speculative institutions; and where even a much taken-for-granted task as assessing one's