Anything a Machine Can Read

1. The Perfect File

The trotro mate's earpiece called the stops before he did. "Kaneshie, Kaneshie," the earpiece said in English, then Twi, then Ga, a calm woman's voice under the mate's own cracked one. He shouted over it anyway and slapped the side of the van twice, the way mates had done since before Kojo was born. Some things the machines were allowed to do. Some things a man kept for himself.

Kojo got down at the Ridge roundabout junction and walked to Coastal Trust Bank with his suit jacket over his arm. By the time he reached the third floor, the air conditioning had dried the sweat on his collar into a faint white line.

Half the desks on the third floor were empty now. The analysts who were left checked the assistants' work instead of doing it. The whole floor smelled of rose air freshener, sprayed fresh every morning.

By eleven o'clock he had opened thirty-nine loan files. They had names like Abena_Owusu_Provisions_GrowthPlan and Kwabena_Tetteh_ColdStore_Expansion_Final. Inside, every one looked the same. A twelve-month cash flow forecast with a gentle upward curve. A market analysis citing population growth in the district. A risk section that named its own weaknesses before Kojo could find them, then explained, calmly, how each would be managed. Every file said the business had deep community relationships. Every file was written in clean, confident English, without a single comma out of place.

When he started at the bank, Kojo used to enjoy finding typos. A typo meant a real person had sat somewhere, tired, and written something with their own hands. He had not seen one in two years.

The fortieth file was a tomato wholesaler from Agbogbloshie. Fourteen percent projected growth. Six months of MoMo statements, steady as a heartbeat. He tagged it. Recommend, like the thirty-nine before it. His assistant had already written the note.

Mrs. Agyapong placed a single sheet of paper on Kojo's desk. She was head of SME credit, and she only printed things when she wanted you to feel them. The page held one chart: two lines, one blue, one grey, climbing toward each other until they touched .

"Our excellent files," she said. "The ones the scoring model loves. They now default as often as the average file did ten years ago."

Kojo looked at the lines. "Then we rely on the transaction data. MoMo history, supplier records."

“Checked,” Mrs. Agyapong replied. She sat on the edge of the next desk, which she never did. “The files are perfect. The MoMo histories are perfect. The supplier records are perfect. Everyone’s assistant learned what we look for. Verified records prove the money moved. They don’t prove who will pay it back.” She tapped the page with one finger. “Anything a machine can read a machine can write.”

The office made a humming sound. Behind Kojo, someone’s assistant was reading a summary in the same calm voice his own assistant used. The same voice, he thought, that wrote the files.

“So, what do we read?” Kojo asked.

“People.” Mrs. Agyapong stood. “From Monday, field visits. Character assessments, like in my father’s time. And every file needs a guarantor who will pick up the phone.”

She left the page on his desk. Kojo turned back to the screen. The tomato wholesaler’s file sat open, perfect and patient. He scrolled through it twice, looking for anything: a wrong number, a strange word, one human mistake.

It looked back at him, flawless, and told him nothing at all.

2. Efua’s Morning

Auntie Efua Ansah rolled up the metal shutter of her stall at a quarter past five, when Makola was still more shadow than market. Thirty-one years in the same four square metres, between the bead seller and the woman who sold school uniforms, and the shutter still screamed the way it had the first morning.

Makola at dawn smelled of rain, and for a moment every morning it felt like the village she grew up in.

She took down the heavy rolls of patterned fabric one by one. She turned the bright colors toward the walkway so people could see them. She put out a deep blue fabric with gold circles. She also put out a green fabric that market women called Money Has Wings, because anyone who bought it would spend all their money buying more. She smoothed down the fabric with her hands. Her hands were used to this work, so her mind could focus on something else.

“Write,” she said in Twi to the small speaker pinned to her blouse. She spoke slowly, as if talking to her niece. She explained how much fabric she bought from her supplier in Lomé each month. She said that December was always a very good month for sales, but February was very slow. She explained that she wanted to buy a large amount of fabric before the busy Christmas season so she could get a cheaper price. She mentioned that

her stall had paid for two of her children to finish university, and her third child was now in nursing school.

The assistant read her words back to her in English. “Ms. Ansah operates a well-established textile retail enterprise with strong seasonal demand patterns. The requested facility will enable bulk procurement ahead of peak season, improving gross margin and inventory turnover…”

She understood perhaps half. Inventory, yes. Season, yes. Turnover, she would have to ask her nephew. But it sounded like a big woman had written it. A woman with an office and a driver. She was proud of it, and she did not entirely trust it. It sounded like someone she had never met.

At seven o’clock, Kwesi, the susu collector, walked down the lane with his canvas bag. He collected savings from forty different stalls before noon. When Efua handed him her daily money, her assistant made a soft beep to update her records immediately. Even so, Kwesi took out Efua’s old paper card and used a blue pen to make a neat checkmark in the next empty box.

“The phone already saved it,” Efua told him, just like she did every morning.

“The phone remembers,” Kwesi replied, just like he did every morning. “But my hand remembers too.”

In reality, the true records of the market were never written on paper. Efua kept them all in her memory. She remembered that Maame Akos took six yards of fabric on credit for a wedding and would pay on Friday. She remembered that she still owed her Lomé supplier for half of last month’s order, and he trusted her because she had always paid her debts since 2009. She remembered that the bead seller owed her one hundred cedis and a favor. She also owed the uniform woman a favor, which felt like a heavier burden than money.

Around nine o’clock, an old woman dressed in white cloth walked slowly down the lane. The market traders stood up straight as she passed, and some shouted respectful greetings. Efua bowed her head slightly. The old woman did not buy anything; she never did. She just walked, looked around, and kept moving. When the walkway became quiet again, Efua told her assistant to submit her loan application. The assistant told her that the application was finished and very strong. But Efua knew that every trader’s assistant said the exact same thing.

3. The Character Visit

Kojo wore the wrong shoes. He knew it as soon as he stepped off the paved road into Makola Market. His brown leather shoes were thin and had been shined that morning. By the time he walked down the second lane, they were grey with dust, and he had stepped in something dirty that he chose to ignore.

The assistant on his tablet guided him through the market. “Turn left after the plastic items. Walk forty meters.” But the market did not care about standard measurements. It was full of tight turns, narrow paths, and dead ends. Twice, Kojo had to press himself flat against a stall so a kayayo could pass by. She carried a tower of metal basins on her head that was taller than he was.

Near the fabric section, a nine-year-old girl sat on an upside-down bucket with a tablet on her knees. She was arguing with her tutor.

“It’s not twelve. It’s fourteen! You told me to add the extra number!”

“Let’s look at the math problem again together,” the tutor said, sounding very patient.

“You look at it again,” the girl said, crossing her arms angrily.

Kojo found Efua Ansah’s stall by the green fabric hanging out front. She looked down at his shoes before she looked at his face.

“You are from the bank,” she said.

“Yes, Auntie. I am Kojo Mensah from Coastal Trust Bank. I just have a few questions.”

She pointed to a low wooden stool. When he sat down, his knees came all the way up to his chest. Efua did not sit down. She just kept folding her fabric. He opened the form on his tablet. “How many years have you run your business here?”

“I came here in 2009,” she said. “I only had one roll of fabric on my head. My aunt gave it to me on credit. I sold it in two days. Then I sat on the floor and cried because I didn’t know where to get another one.”

Kojo waited, but that was the end of her story. “So, that means thirty-one years.”

“You can write thirty-one,” she agreed.

“And what is your average monthly income?”

Before Efua could answer, the bead seller from the next stall leaned over. “In December, she sells more fabric than all of us combined! In February, she just sits there eating groundnuts and complaining about the government. Ɔnni haw koraa!”

The surrounding traders laughed. Efua made a clicking sound with her tongue but did not say the bead seller was wrong.

“Do you have any unpaid debts with other—”

“When my husband died,” the uniform seller interrupted without looking up from her sewing machine, “Efua gave me twelve yards of fabric for the funeral. She told me to pay whenever I could. I paid her back two years later, and she never asked me for the money once.” She cut her sewing thread. “Write that down.”

Kojo looked at his form. The form had boxes for Existing Debts and Monthly Bills. There was no box for twelve yards of funeral fabric and two years of patient silence.

“I’m not sure where to type that,” he said honestly.

Efua almost smiled. “Then your paper is too small.”

“Good afternoon, sir.”

Kojo heard a voice to his left. It sounded so familiar that he turned around, feeling relieved. A young woman in her early twenties stood there. She wore a neat traditional top and a phone earpiece. Behind her stall were stacks of shea butter tubs and a rack of northern smocks.

“I am Ayishetu Iddrisu,” she said, shaking his hand. “I also sent in a loan application last week. If you have time, I would love to explain my business costs and profits. My profits on these smocks are very high.”

She spoke exactly like him. She used clear, professional English and the fancy business words found in school textbooks. For a second, Kojo felt like he was back in a comfortable office. Then he realized the problem: she sounded exactly like one of the files. She was confident and well-spoken, but she sounded identical to the thirty-nine other applications he had reviewed that morning.

“How long have you been working at Makola, Ms. Iddrisu?”

“Two years. I moved down here from Tamale,” she said, keeping a bright smile. “I am building my network of business connections.”

Efua said nothing. The bead seller said nothing. The lane became completely quiet. The silence was not mean, but everyone was waiting.

“I will make a note of that,” Kojo said. He meant it kindly, and he saw on her face that she heard a door closing.

When Ayishetu went back to her stall, Kojo asked Efua the last question on his form. “If the bank needs a guarantor, Auntie, who will speak for you?”

Efua finally sat down on an upside-down wooden crate across from him. She looked at him the way she would look at a nephew who had asked a silly but innocent question.

“Ask the market,” she said.

An hour later, Kojo walked back to the main road. His tablet was full of notes and stories, but not a single one of them would fit inside a box on his banking form.

4. Kojo’s Father

Kojo’s father still lived in his house in Dansoman. The house had a mango tree that dropped fruit onto the roof every April. Kojo came over for dinner every Wednesday. His father made goat light soup with too much pepper. He served it with fufu that he bought from a woman at the street junction, because his arms were getting too weak to pound it himself.

They ate with the television turned off. His father hated noise while eating.

In the middle of the meal, his father wiped his fingers and spoke to the small smart speaker on the shelf. “What is the second verse of the hymn ‘Guide Me, O Thou Great Jehovah’? I forgot it during church on Sunday.”

The assistant read out the words in its calm voice. His father hummed along quietly, a little off-key, nodding at the lines he remembered. When the speaker finished, he said “Thank you” to it. Kojo had stopped saying thank you to machines years ago.

“Wo nua Yaw anya adwuma ooo,” his father said. “At a shipping company in Tema.”

“That’s good. How did he get it?”

“Elder Boateng spoke for him. It only took one phone call.” His father broke off a piece of fufu. “Yaw spent three years sending out beautiful job applications. Nothing happened. Then, the Elder made one phone call.”

Kojo told his father about his market visits. He talked about his boss Mrs. Agyapong’s rules, the perfect files, and how the bank was checking up on people. He told it like a funny story about getting his shoes dirty. His father listened but did not laugh.

Kojo remembered when he was eight years old and his father took him to a fancy school in East Legon where the students wore blue blazers. He remembered seeing the school fees letter on the kitchen table. His father had read it twice, then folded it up until it was very small. For eleven years, his father drove a company car during the week and a taxi on

weekends to pay for that school. At parent meetings, his father always sat at the back and stayed quiet. Afterward, in the car, he would tell Kojo, “You speak very well. They were all looking at you. You sound just like them.”

Now, his father put down his spoon.

“I sent you to that expensive school,” his father said, “so that nobody would ever have to ask who your family is.” He looked down at his soup, avoiding Kojo’s eyes. “And now, that is the only thing your bank asks.”

A mango fell from the tree and tapped the roof.

“Eat,” his father said. “The food is getting cold.”

Kojo ate. He could hear his own voice in his head, the clean, professional way he spoke that his father had paid for. For the first time, his voice sounded just like one of the files.

5. Who Speaks for Her

The bank loan committee met every Thursday afternoon in a glass room on the third floor. Six people sat around a table looking at one screen. The committee assistant read out the file summaries in that same calm voice Kojo now heard in his dreams.

“Strong application.” “Strong application.” “Strong application, with minor seasonal risk.”

Mrs. Agyapong listened to each summary, then turned to the analyst who had actually visited the market. This was a new rule. The assistant still read the summaries out of habit, the same way Kwesi still checked his paper card, but nobody looked at the screen anymore.

“Ansah, Efua. Fabric seller, Makola Market.”

“Strong,” the committee assistant said.

“What are your field notes, Kojo?”

Kojo had rewritten his notes three times. In the end, he stopped trying to fill out the bank forms. He simply wrote down exactly what the market women had told him: how she started with one roll of fabric in 2009, how she gave out funeral fabric, and how her sales changed between December and February. He read his notes out loud. One of the senior bank officers smiled when Kojo mentioned the groundnuts.

“And does she have a guarantor?” Mrs. Agyapong asked.

“Yes.” Kojo looked down at a note he had written at seven that morning, when an unknown number called his phone. “The queen mother of the cloth line, Nana Adwoa Serwaa. She called me herself. I didn’t even have to call her.”

“What did she say?”

Kojo read her exact words from his notes. “She said, ‘That woman has never run away from a debt in thirty years. If she runs away from yours, come and find me.’”

The room went completely quiet for a moment. Mrs. Agyapong wrote something down.

“Approved,” she said.

The assistant logged it, and the committee moved to the next file.

“Iddrisu, Ayishetu. Shea butter and smocks, Makola Market.”

“Strong application,” the committee assistant said. “Her profits are above average. Her paperwork is perfect.”

“Field notes?”

Kojo had them. She had been at Makola for two years. Her supplier was her uncle in Tamale. She was smart and organized. He read the details out loud, but as he spoke, he realized how empty her story sounded compared to Efua’s. True, but light. Like a file.

“Does she have a guarantor?”

“She is still building her network of connections,” Kojo said. “But she is very good at business.”

“Everyone is very good, Kojo,” Mrs. Agyapong said gently. She sounded like she wished the world were different. “That is the whole problem.”

On the screen, the loan status changed to Declined. Below it, the reason was listed in three words: No guarantor available.

After work, Kojo walked back through Makola Market, even though it was the long way home. The market women were locking up their stalls, the evening noise was getting louder, and a radio somewhere was playing old highlife music.

A small crowd had gathered at Efua’s stall. She was laughing with a roll of green fabric over her shoulder. The market people had already heard the good news before the bank’s text message even arrived. She saw Kojo and waved her hand, and he waved back.

Two stalls down, Ayishetu was packing her shea butter tubs into a wooden box. Her phone was lying face-up next to her, the rejection still on the screen. When Kojo's shadow fell across her table, she looked up. Her face did something quick, then settled into polite.

"Good evening, sir," she said.

Kojo's earpiece made a soft sound. "Would you like suggestions for what to say to her?" the assistant asked inside his ear.

Kojo pulled the earpiece out and put it in his pocket.

"Good evening," he said.

Then he just stood there in his ruined shoes, trying to think of the next thing himself.

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AI use: AI tools (Claude and Grok) were used for brainstorming, outlining, a first draft, and editing feedback. I rewrote the draft in my own words and added details from my own experience of Accra, banking and Makola.