The Social and Cultural Interpretation of Number: A Focus on Remittances as a Currency of Care

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Abstract

The calculation of money has been central to the rationality of exchange in the market. Building on work which examines the interpretation rather than the calculation of number, I examine the macro picture of international remittances as one of the largest flows of money to developing countries and the micro perspective of remittances as a currency of care. I focus particularly on the different ways remittances are seen to be valued by the senders and the recipients. Drawing on a qualitative study of 19 direct and ‘twice migrants’ from India to Australia, I argue that the value of the money sent is different from the value of the money received. This different interpretation of quantum is partly due to ideas about the ease of earning money overseas. It is also because money sent is an expression of caring about and for the person, whereas money received is weighted against the physical caregiving that other members of the family provide in the home country. By using remittances as a lens to examine the interpretation of number, I connect the literatures of migration with the sociology of money.

1. Introduction

Classical sociologists saw calculation as the defining characteristic of money and markets. Marx, Weber and Simmel saw money as marked only by quantity. This characteristic made it perfect for economic calculation and thus made it central to the market. Karl Marx wrote that money transformed quality into quantity, and so debased and perverted social values and relationships (Marx 1971). Georg Simmel also saw money as being distinguished by quantity (Simmel 1990).
Max Weber building on Simmel’s account of money saw it as a rationalising force. He identified money only with the market situation saying (Weber 1947), ‘Where money calculations are highly developed, this will be called the “market situation”’ (p. 180). He argued (Weber 1978) that the abstractness and impersonality of money made it ‘…the most ‘perfect’ means of economic calculation’ (p. 86).

Calculation has been so implicitly at the centre of the objectivity and certainty of money and markets (Zaloom 2003), that this quality of money and markets has seldom been questioned. Bill Maurer says the exchange and calculation of money is not necessarily the defining characteristic of money in market situations (Maurer 2007). Jane Guyer questions whether number in itself is used solely for calculation, or whether it is used for approximation, dealing with asymmetry, and for moving from one scale of valuation to another (Guyer 2004).

The body of work dealing with the quality of money links to this questioning of the centrality of calculation in the concepts of number, money and markets. Zelizer has argued there are multiple monies, each of which is qualitatively distinct. One kind of money cannot always substitute for another kind of money (Zelizer 1989). She says, ‘Not all dollars are equal’ (p. 343).

Anthropological literature also shows how the quantity of money is interpreted differently depending on the social and cultural context. As Bloch and Parry (Bloch and Parry 1989) say the meaning of money is ‘not only situationally defined but also constantly re-negotiated’ (p. 23). Sansom describing ‘money blackfella style’ in Aboriginal Australia says that the dollar is transformed when it is used for transactions between Aboriginals (Sansom 1988). He says ‘it will no longer function in market terms as a generalized medium of exchange’ (p. 159). The quantum of money becomes vague and money is valued in terms of ‘acts of help’. The author’s (1997) study of money in marriage among middle-income Anglo Celtic couples in Australia showed that marriage money is nebulous and is not calculated in terms of the equality of financial contributions.
However, when the marriage dissolves, calculation becomes the key quality of the money that is to be divided.

The ambiguity of number is also found at the heart of market situations such as the futures market and taxation. Zaloom (Zaloom 2003) draws on fieldwork in future’s trading rooms in Chicago and London to conclude that ‘Flexible interpretation rather than formal calculation characterizes the styles of reasoning common in financial futures markets, both in the pits and on the screen’ (p. 269). The traders supplement the ‘provisional nature of market numbers’ (p. 259) with ‘questions about the social content of the market’ (p. 261).

Social payments rather than the calculation of exchange is also to be found in taxation systems. Bill Maurer studying the South African ‘grey money’ amnesty shows how the government allowed a one time payment to forgive offshore tax evaders (Maurer 2007). This measure reconfigured “tax minimizers” as law-abiding and rational economic actors hedging against risk’ (p. 125). Rawlings also shows how cultural values of ‘fairness’ are at the centre of trust in the Australian taxation system (Rawlings 2003).

Seeing money in terms of calculation and money in terms of social payments also changes the way remittances are perceived at the level of macro financial flows and the family.

2. Remittances

The macro picture of international remittances is one that notes that remittances are the largest flows of money to developing countries. The scale of remittances is central to their importance. The economic literature on remittances focuses on the growth in the quantum of money sent to the developing countries. There has been an emphasis on remittance behaviour, detailing the way remittances change with length of stay in the host country, income, age, gender, and the kind of family left behind (Ballard 2003; Global Development Finance 2004; World Bank 2004; World Bank 2006). The literature concentrates on the impact of remittances on the household, regional and
national economy of the recipient country (Kuptsch and Martin 2004; Oberai and Singh 1980).

Remittances are seen as a valuable opportunity to promote development and alleviate poverty.

The sociological literature on remittances moves the discussion to the micro level of the transnational family. This literature too is overwhelmingly focused on the recipients. It accepts the scale of remittances as a starting point for research and does not question the homogenous nature of money. The research focuses on changes in money management and gender relations more often in the recipient families but also at times on the sender families (Gamburd 1998; Georges 1990; Grimes 1998; Gulati 1993; Palriwala 1996; Ryan 2004).

In this section I first outline the scale of remittances in terms of the flow of funds. I then report on qualitative research which examines what makes remittances a ‘special money’ as a currency of care.

2.1 The scale of remittances

International remittances, formal and informal, are ‘the largest source of external financing in many developing countries’. They are more than twice the official aid received by developing countries and more than foreign direct investment flows (Development Prospects Group 2007). In 2007, developing countries received an estimated $US 251 billion of total world remittances of $US 337 billion. India received the highest amount of remittances in 2007 – an estimated $US 27 billion (Ratha et al. 2008). At the macro level, governments and international development organisations value remittances because of their potential contribution to economic development and poverty alleviation. They are a stable source of foreign exchange and can be securitized (World Bank 2006).

2.2 Remittances as the currency of care

In this section I draw on a qualitative study conducted in Melbourne between May 2005 and June 2007. The research centred around the connections between family, migration and money, as seen by migrants from India and the Indian diaspora in Melbourne, Australia. The actual quantum
of remittances did not emerge as an important theme. Issues of meaning, belonging and family were at the centre. The research privileged the perspectives of the senders of remittances. So I report on the senders’ interpretation of how the money was valued when it reached the family in the home country.

It is a grounded study, in that it emphasises the fit between data and theory (Charmaz 2000; Strauss and Corbin 1990). The study privileges the perspectives of the migrants in Australia, rather than family members who have remained behind in the home countries or moved to third countries.

We conducted open-ended interviews with 19 middle-income persons who migrated to Australia with their nuclear families. The sample was gained through personal and professional contacts, Indian cultural associations and advertisements in ethnic media. Seven of the 19 participants are ‘twice migrants’ (Bhachu 1999), that is, they or their families have migrated multiple times, either within one generation or between generations. It was a varied sample, nearly evenly split across gender and age. It was predominantly middle-income, that is with household incomes of over $50,000.

In our study, money was routinely sent home as gifts marking births and marriages, or taken with them when they visited the family. As all but one of our participants had their nuclear families in Australia, money was sent most often to parents. In two cases the money also went to brothers and sisters, and in one case to nieces who had been orphaned. The money was primarily sent as a way of caring for the family. In one case, it was specifically for the repayment of debt, and in another three cases, for the purchase of land in India. Remittances in the Indian diaspora go not only to India but also from one node of the diaspora to another node. For three of the seven multiple migrants, money and money gifts were received in Australia from Singapore and Canada.

Remittances are the currency of care and one of the ways migrants maintain their sense of belonging to the transnational family. Fisher and Tronto (Fisher and Tronto 1990) point out that
‘...to some extent, conflict between caregivers and care-receivers seems unavoidable’ (p. 45). The
tensions of caring translate to some extent to the interpretation of the value of remittances.

In our data there are two contexts where the value of remittances is not seen in terms of their quantum. The first instance is where the dollar sent is not the dollar received. Ishaan (the names from the qualitative study are pseudonyms), 25-34, who migrated to Australia with his parents from Kenya when he was six months old, tells the story of his father who sent money home regularly to support parents and help siblings through education and the setting up of business. At times his father tried to hide some of the money he sent home. Ishaan’s mother would find out, for it was money out of her housekeeping budget. Ishaan thinks his mother found it even more frustrating for she felt their contribution was not ‘widely recognised or appreciated’. This difference between the value of the money sent and the sacrifice it represents for the senders, and the value of the money received, is often at the centre of tension for familial migrants.

It could be the ‘money tree’ syndrome where people in the home country think that money is earned easily in a foreign country. A comparative study of migrants and refugees in Australia also found that Afghani refugees were inundated with requests, sometimes for luxuries that they themselves could not afford (Baldassar et al. 2007). Akuei writing of Dinka migrants to the United States elaborates on the stress of demands from the extended family at home, the moral imperative to help and the financial needs of settlement (Akuei 2005). Migrants’ sense of not being valued is heightened if there is an uneven reciprocity in terms of communication and gift relationships, for it signals a lack of ‘caring about’ the migrant offshoot of the transnational family.

The second instance where the quantum of money is interpreted is when remittances are weighed against the physical caregiving that the migrants cannot routinely give. These tensions are often at the centre of the division of property at inheritance. The issue is about money signifying belonging to the transnational family. Even when the women have ceded their claims in favour of their brothers – as is routine in India - it is important to them that they had been mentioned in the
inheritance. Where this is not clear, there are silences around inheritance, for confronting the issue can evoke feelings of betrayal and a lack of belonging.

Hema, 45-54, a direct migrant from India, laughed off the issue of inheritance saying ‘I am not even in the picture’. Her son Hemat says ‘It definitely is a touchy issue’ and has led to a family rift. Ishaan’s father also did not inherit. It is not clear whether it was offered, or whether he on his own withdrew any claims for he was financially better off than his siblings.

3. **Conclusion**

The scale of remittances today makes them an important case study for the cultural interpretation of number. This large flow of funds is not framed by the senders in terms of market exchange, but depends on social norms of filial duty, issues of family care and belonging. Negotiation and expression of family ties are at the centre of the sending of remittances, rather than an act of payment in a calculated exchange of care. A focus on the growth of remittances and their impact on development and poverty alleviation needs to be supplemented by a study of remittances within the context of relationship and caring in the transnational family. At the same time, money needs to be seen more broadly as a medium of social relationships rather than being confined to calculated market exchange.

**References**

Author (1997).


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2 Personal communication from Dulari, a migrant from Trinidad to the United States, New York, 22 July 2008.