

## ‘INTEGRATION’ INTO THE CREDIT SYSTEM

A note on the meaning of fieldwork experience and money-lending in coastal Kerala  
(South India)

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**ABSTRACT.** Credits are an integral part of everyday life in the South Indian state of Kerala. Beside credits from banks, agencies and social welfare organisations, a large number of credits are given among relatives, friends and acquaintances. The giving and taking of these credits, which are referred to as *katam* (debt), constitutes a kind of gift exchange. Though the need for an object – money – is the driving force behind the exchange, the giving and taking of *katam* depends on and is unthinkable without personal relations: it is the focus on existing relations and the desire and need to keep and strengthen them that makes the private lending of money a gift exchange. The difficulties experienced throughout the partial integration into the credit system during fieldwork in coastal Kerala profoundly contributed to the understanding of the credit system and its underlying value-ideas. Starting the discussion on money-lending by describing these personal experiences may help to make these value-ideas, which are so different from our own, more easily communicable and comprehensible.

### 1. INTRODUCTION

Should anthropologists write about themselves? What can be gained by such ‘navel-gazing’? Do we have to fear ‘selective autobiography’ replacing ‘honest scholarship’ or appearing in its ‘guise’ (Kuper 1993:57)?

In two articles dealing mainly with their own fieldwork experiences among tribal communities in Orissa (Middle India), Roland Hardenberg (2005:73) and Peter Berger (2004:17) take a critical stand to the post-modern inclination towards reflexivity and subjectivism, and disapprove of approaches centring on the anthropologist her- or himself rather than on the society under study (cf. Kuper 1993). Both, however, emphasise the importance of acknowledging the conditions and course of fieldwork to make the ethnographic results more easily communicable and comprehensible (cf. also Berrenberg 2009:213), an aspect already highlighted by the ‘progenitor’ of anthropological fieldwork, Bronislaw Malinowski (1953:2–3). In addition, Hardenberg and Berger stress the significance of personal ethnographic experience in grasping the value-ideas of another society. Hardenberg, for example, states that it is especially important to describe the difficulties and conflicts the ethnographer experiences in the field because these ‘show us those values and ideas which we cannot inquire about, but only experience’ (2005:71; all translations M.B.). Similarly Berger points out that what he calls ‘key emotional episodes’ – prominent situations in the field that have a particularly strong

emotional effect on those involved, especially on the anthropologist – ‘may highlight the crucial themes, norms or values of the particular culture’ (2009:172), which are not necessarily new to the ethnographer, but catch her or his attention in a stronger form.<sup>1</sup>

In these two articles, ‘selective autobiography’ does not replace ‘honest scholarship’ or appears in its ‘guise’, but rather complements and supports it. Taking into account one’s own experiences can be a valuable way of drawing closer to the understanding of another system of ideas, while writing about them can be a valuable way of communicating these ideas to others.

The present article describes my personal experiences and especially the difficulties I faced in the course of my (partial) integration into the credit system during fieldwork in a coastal village in central Kerala (South India). These experiences and difficulties allowed insights into an integral part of everyday life in coastal Kerala, the importance and underlying ideas of which would otherwise have remained hidden: only my ‘integration’ made it possible for me to understand that the giving of credit among relatives, friends and acquaintances constitutes a kind of gift exchange which depends on personal relations between them. The following description of my personal fieldwork experiences therefore does not constitute an end in itself, but is supposed to make the credit system and the underlying value-ideas more comprehensible in providing a direct comparison with the anthropologist’s own system of ideas and values.<sup>2</sup>

## 2. *GETTING ‘IN TOUCH WITH THE NATIVES’, OR THE DIFFICULTIES OF INTEGRATION*

In accounts of fieldwork experiences, a recurring question is how to do fieldwork, or more exactly, how to do ‘proper fieldwork’. This question is always posed against the background of the Malinowskian ideal, which, despite the contradictions recorded in his own diary (1989), apparently remains dominant. In “Argonauts of the Western Pacific”, he sees the ‘preliminary condition of being able to carry on successful fieldwork’ as getting ‘in touch with the natives’ (1953:8), a formulation that repeatedly appears in the depiction of his method. Newer accounts often describe the Malinowskian ideal of getting ‘in touch’ by using the term ‘integration’. Thus Busby, to return to the Indian

<sup>1</sup> Cf. Berger (2004:27) and Galina Linquist’s concept of ‘experiencing participation’ (1995) or Gerd Spittler’s concept of ‘thick participation’ (2001). Such experiences are certainly not always chosen voluntarily, but ultimately might be especially effective. Cf., e.g., Berit Fuhrmann on the experience of falling seriously ill during fieldwork (2009:180).

<sup>2</sup> In addition, though fieldwork situations certainly differ considerably, one from another, revealing one’s own experiences can surely turn out to be helpful for others. Cf. Kuper (1993:60), Hardenberg (2009:339). Cecilia Busby, for example, regrets in her fieldwork report having read neither Malinowski’s diary (1989) nor Michael Moffatt’s preface to his monograph (1979) before starting her own fieldwork in Kerala (2000:xiv–xv). Cf. Deliège (1992:157).

context, summarises Moffatt's (and, initially, her own) understanding of 'proper fieldwork', oriented towards Malinowski's method, as follows:

[...] integrating as much as possible, relying on your own basic linguistic skills and hoping to learn the language thoroughly through daily interaction, making relationships with people and trying, on some level, to become an unobtrusive part of their lives (Busby 2000:xv).

Likewise, Berger mentions the improvement of one's language skills and integration into village life as one of the main aims of fieldwork (2004:20), while Hardenberg too states that his focus was on efforts to integrate (2005:77). The importance of 'integration' is an issue in all these reports and surely in all fieldwork contexts.

However, even more pronounced than the need for integration is the long and gradual process of integration, which Berger compares to the phases in rites of passage (2004:20), and the difficulties encountered in the process. Finally, there are the limits on integration (cf., e.g., Moffatt 1973:xxxviii), which, though so sought after, is apparently never fully achieved, nor even achievable (cf. Busby 2000:xviii), though Malinowski's description of his method in the monograph mentioned above seems to suggest otherwise. Here, feelings such as hopelessness, despair and despondency (Malinowski 1953:4), partly due to the lack of contact with the people and the connected fear of not being able to conduct successful research, are (in his official statements) confined to the initial phase of his fieldwork: the author describes himself as fully integrated as soon as he moves into the village (1953:7–8), as someone who ceases to be 'a disturbing element in the tribal life' (1953:8).

Numerous reports about the process of 'integration' describe the first happiness at one's 'achievement' and the subsequent realisation of how much the integration, however desirable (socially and for oneself) and indispensable for the conduct of 'proper fieldwork', demands of someone socialised in another culture and society. It seems, at points, next to impossible really to integrate, and it is definitely a personal challenge which is often answered by escaping (Busby 2000:xv, Moffatt 1979:xxiv, xxix). The limits of integration are thus, to a large extent, set by the ethnographer her- or himself,<sup>3</sup> and it is especially these limitations which allow an important insight into the other society and, through contrast and comparison, into the anthropologist's own.<sup>4</sup>

<sup>3</sup> Berger points out that, 'not only does the ethnographer want to be socialized, but so do the people with whom he lives often desire his socialisation and integration' (2009:161).

<sup>4</sup> Cf. Hardenberg (2005:71). This is by no means to say that the societies into which anthropologists try to integrate constitute homogenous, bounded groups. It is, however, argued here that members of a society share certain value-ideas. That these differ from the value-ideas an anthropologist is accustomed to from his or her own society makes integration difficult and, at points, impossible (cf. Dumont 1986:11). Global models certainly influence local ideas. Whether and to what extent they affect a society's basic value-ideas needs to be examined from case to case. Cf. Dumont (1980:217), Robbins (2009:66).

I myself clearly remember my happiness at my host father asking me for the first time to bring him a glass of water – something he would also have asked his wife, daughter, nieces and sisters – and my increasing annoyance whenever he ordered me around afterwards. It turned out that gender hierarchies seemed much easier to bear in theory than in practice, and it was I who limited integration from time to time by resisting acting like an ordinary female member of the family exactly during those moments in which I was actually treated as one (and not as a guest). As Jeanne Berrenberg remarks: ‘Different perspectives, value-ideas and classifications of reality are the very stuff of anthropology, but they can prove very disturbing for the self once they are actually experienced – and not talked or read about or reflected on’ (2009:232).

Next to the gender issue, my integration into the credit system was, to put it positively, especially challenging. Simultaneously, however, it was also revealing and illuminating, as it granted me insight into a subject matter which, had I not experienced it directly, would not have come to the fore with such explicitness, especially because it was a topic many people, when asked directly, were rather reluctant to talk about freely and in detail. The difficulties I and, in a similar fashion, others (cf. Schömbucher 1986:14, Werth 1996:xv) experienced (with our Western selves) when asked for credit clearly show different perceptions of exchange and relations between persons and between persons and things (cf. Strathern 1992), thus significantly contributing to my understanding of the credit system.

### 3. *THE CIRCUMSTANCES OF FIELDWORK*

My fieldwork was carried out in the context of my PhD research in a coastal village in the South Indian state of Kerala. It lasted a total of sixteen months, from 2007 to 2009, and was divided into three phases.<sup>5</sup> Due to various previous stays in the area, the longest of which lasted for six months in 1998/99, I was already accustomed to the region and had several contacts before starting my fieldwork.

I spent the first month of fieldwork in an Indian Catholic convent in Kerala (Alleppey District), where I had stayed during previous visits, attended lessons to improve my skills in Malayalam, the language of Kerala, established initial contacts with my future host family and strengthened ties with the nearby coastal village where I was going to carry out my fieldwork. At the end of the month I moved to the large village of Chellanam, where I stayed for the rest of the year, and the two following periods of two

<sup>5</sup> From May 2007 to April 2008 and from January to March and August to September 2009. My PhD research at the Freie Universität Berlin was funded by grants from NaFöG (FU Berlin) and DAAD.

months respectively in the house of a Catholic family who run a boat-building yard on their compound as a family business.<sup>6</sup>

The village, situated in the Ernakulam District of Kerala, has about 36 000 inhabitants.<sup>7</sup> As is common for Kerala, the borders of the village are hard to make out: in the south, Chellanam merges into another coastal village, in the north into an urban settlement; it is restricted by backwaters in the east and by the sea in the west. Chellanam is a multi-religious and multi-caste village: apart from the Latin Catholics, who make up about seventy to eighty per cent of the population in the village and certainly constitute the dominant community in the area in many respects (cf. Srinivas 1967), Pentecostals and four different Hindu castes (Gaudha Saarasvatha Brahmans, Kudumbi, Izhava and Pulaya) also inhabit the area. The Latin Catholics stem from conversion by Portuguese missionaries in the sixteenth century, who arrived with traders from Europe and converted mostly the lower castes in the coastal region of Kerala and other parts of South India. Due to their former liturgical language, and unlike the long-established Syrian Christians, these Roman Catholics are referred to as *Latinkaar* (Latins) in Malayalam.

Since the community of the Latin Catholics constituted the focus of my study, the credit system and gift exchange, though reaching beyond community and caste boundaries, is mainly described in the context of this community in the following paragraphs.

#### 4. *INTEGRATION INTO THE CREDIT SYSTEM*

Shortly after my arrival in Chellanam, a friend whom I knew from previous stays told me that she was in urgent need of a large amount of money to pay some of the fees for the education of one of her sons. She had been asking a money-lender but considered the interest he had demanded much too high. When her other son, in my presence, suggested asking me for the money and I indicated my willingness, she strictly refused. I was instead invited to ask her family for money whenever I needed some. One month later, there was again an urgent need for money in the same family, required in connection with the family's business, and this time I was directly asked for a considerable sum of money, about 10 000 Indian Rupees (Rs.).<sup>8</sup> The sum by far exceeds the monthly income of ordinary people in the village – not even close friends in Germany had ever asked me for a comparable amount. I was very happy to have been asked, feeling that it was a further step in my 'integration', especially since my previous offer to lend money had been refused. Furthermore, I was happy to be able to help out a family who had

<sup>6</sup> Since my research focused on the Catholic community, I chose a Catholic family and a village with a Catholic majority. Contact with my host family was established by the sisters of the convent.

<sup>7</sup> Though neither the size nor the composition conforms to conventional ideas of a village as a relatively small, bounded area with a 'face-to-face' community, the term is used since the place is, and is generally considered, rural (cf. Osella and Osella 2000:20).

<sup>8</sup> Today, this would amount to about 170.00 euros.

supported myself and my research in many ways. This happiness, however, ceased the same day when the money I had said I would like to keep to pay my assistant's salary for the following week was also asked for – or rather, demanded – with the promise that I would to get it back soon enough to be able to pay the salary.

I kept lending money to this friend and her family throughout the time of my fieldwork, but never felt completely at ease with the situation, though coming round to it little by little.<sup>9</sup> If I refused to lend money, saying (that is, lying) that I did not have it at that moment, I had pangs of conscience (cf. Schömbucher 1986:14), while if I lent it, I felt dependent and insecure, especially since I did not like to ask for the money back when I needed it. I often tried to cope with this dilemma by saving some money for my immediate needs.<sup>10</sup>

It was generally not so much the giving away of money in itself that bothered me: I always felt certain that I would get my money back at some point (though I was rather unsure I would get it in time, e.g., to pay my assistant's salary), and I always did get it back. It was rather the feeling that my money, as well as, for example, my mobile or my bicycle, was no longer at my own disposal (it was not at all common to ask for these things – they were just taken): it was no longer I who was in charge of my own things and who was able to use them whenever I wanted or needed to. Instead, if I had given away all my money and then found I needed some, I would have had to ask for it. My things, including my money, were thus no longer only my things, but in more or less common use. I thus felt that it was, on a more general level, my independence and autonomy that were at stake, and this was, in fact, what troubled me most.

Though in the future I was invited more than once to ask these friends for money when I needed it, I never did so. The credit exchange, though in terms of money always balanced through repayment, remained one-sided: since I tried to keep as much autonomy as possible by not asking for credit, I did not make as much use of relations and mutual interdependences as the people did. In contrast to them, I did not rely on the credit system that connected people and made them dependent on each other in complicated networks within and beyond the village; or, more accurately, as I did not want to give up my putative independence, in the end, I excluded myself from full integration into the credit system.

<sup>9</sup> There were, as probably in most fieldwork contexts, people who asked me, sometimes jokingly, sometimes seriously, for money and financial support. However, only a few people with whom I stood in a very close relationship asked me to lend money to them, which underlines the importance of relations as the basis for providing credit (see below). Cf. Osella and Osella (2000:33).

<sup>10</sup> In the description of her fieldwork experiences and the process of integration, Elisabeth Schömbucher mentions a similar situation: having been asked by two friends for 1000 Rs. (today about 17.00 euros), she refused to give it, stating that she did not have sufficient money herself at that moment, and felt petty and mean when she was in turn offered the same amount by these women a moment later (1986:14).

## 5. CREDITS IN CHELLANAM

In the morning before going to school, children are often sent to someone's house to pick up the monthly interest for a previous credit. Neighbours and friends regularly come around either to ask for a credit or to demand one back. People belonging to private agencies or social welfare organisations go from house to house for daily or weekly collections of interest: dealing with credit is an essential part of everyday life, and nearly everybody lends and borrows, people frequently being debtor and creditor at the same time.<sup>11</sup>

The importance of giving and taking credit has especially been emphasised in fishing economies, in India and beyond, since fishermen's incomes are not regular, fixed and secure, but fluctuate greatly and are often insufficient, depending on factors such as the season, the weather or the availability of fish.<sup>12</sup> However, giving credit is not restricted to fishing communities, but is also of great importance in agricultural villages (Osella and Osella 2000:200–203), as well as among non-fishermen in coastal villages in India. The income of non-fishermen – for example, of artisans – fluctuates as well, and there are numerous events and occasions which require much more money than a single person or family can provide alone.

*Reasons for lending money*

Marriage and accompanying dowries are definitely one of the first and major occasions for which credit is needed (cf. Gregory 2004:219). Articles on dowry in India thus underline the large debts that the families of girls have to take out in order to be able to provide a dowry for their daughters and meet the costs of the wedding feast (cf., e.g., Lakshmi 1989). This also conveys the impression that dowries and marriage costs are, in fact, the only cause of debt. This is certainly not the case: apart from marriages, there are many more events and occasions which make the borrowing of money unavoidable. Small credits are needed to meet everyday needs, whereas larger ones are required to pay the costs of other life-cycle rituals, as well as for needs relating to employment, business, education, housing and medical treatment.<sup>13</sup> Having debts is thus absolutely common, a usual part of everyday life (cf. Ram 1991:147), and is generally not considered something negative (that is, provided it is not too pressing). People tend to 'see loans as a benefit, rather than a burden' (Busby 2000:122).

<sup>11</sup> Cf. Busby (2000:123, 125), Platteau, Murickan and Delbar (1980:1778).

<sup>12</sup> Cf. Platteau, Murickan and Delbar (1980:1766), Abraham (1985:247), Ram (1991:148), Busby (2000:119).

<sup>13</sup> Cf. Platteau, Murickan and Delbar (1980:1766).

### *Types of credit*

Credits are available on the one hand from banks, agencies, social welfare organisations and private lenders. On the other hand, credit is exchanged between ordinary people, that is, relatives, neighbours, acquaintances and friends.<sup>14</sup> While the credit from private and public institutions, especially from banks, is mostly referred to using the English word 'loan',<sup>15</sup> people in the village refer to the non-institutionalised and non-contractual lending from private persons using the Malayalam word 'katam' (debt) (cf. Ram 1991:154). 'Katam', as one woman explained to me in Malayalam, 'is taken from friends and relatives, from people who trust in you, who trust that they will get their money back' – a statement supported by the fact that 'debts' are given without any security (or any written agreement).<sup>16</sup> It is the *katam* arranged between people who know each other and who stand in a certain relationship to each other that is the focus below.

Lending money among friends and relatives strongly emphasises mutuality and interdependence. Those standing in a certain relationship to each other should not deny each other a credit, but instead do everything to help each other in finding one if they are not able to lend the money themselves. It is thus not unusual for relatives to borrow from someone not for their own but for another relative's needs, or that intermediaries arrange a credit between people who do not know each other personally. By providing a substitute giver, the on-going relationship of exchange is maintained and confirmed. In contrast, relations with people who are known to have money or gold ornaments at their disposal but refuse to give a credit (especially when credit has been given to them before) often cool down for some time.

### *Money and gold*

Cash is certainly the main object which is given as a credit, but gold ornaments such as bangles or necklaces are another option. They are not only borrowed by women who need to wear them on a special occasion (and have no ornaments of their own), but also by people who are in need of money. The gold can easily be turned into money by giving it to certain shops that offer 'gold loans'. These shops keep the ornaments and give in exchange an amount of money, up to the amount of the ornament's value (but not necessarily the full amount). In order to get the ornament back, the sum of money received plus the agreed interest has to be paid.

<sup>14</sup> Though so-called chitty funds exist in Chellanam, too, none of my interview partners was directly involved in one. There are different types of chitty funds, but the general idea is that members of a chitty regularly contribute with a small amount of money to the fund and then, in turn, receive the whole sum as a kind of loan (cf. Busby 2000:184–185).

<sup>15</sup> The percentage of institutional loans and loans from money-lenders is relatively small in comparison to credits given among relatives, neighbours and friends (Platteau, Murickan and Delbar 1980:1767).

<sup>16</sup> Cf. Platteau, Murickan and Delbar (1980:1767–1768).



*Interest and interest rates*

Busby stresses that 'money knows no kin' (2000:125), and interest is even demanded between father and son. In Chellanam, very close relatives normally do not ask for interest. Among friends, close acquaintances and neighbours, interest is normally also not demanded for a small credit, for example, of 2000 Rs. For a larger credit, there is no standard formula with regard to interest: whether there is interest and how much depends not only on the amount given, but also on the relationship between giver and receiver. The common interest rate of 4 Rs. per 100 Rs. credit, to be paid monthly (e.g., 400 Rs. interest per month for a 10000 Rs. credit), is thus subject to variation, and a reduced rate is usually asked for between friends. Instead of 2000 Rs. monthly, friends might, for instance, make a deal that 1700 Rs. are sufficient. The lending of gold ornaments between relatives and friends usually does not entail any interest.<sup>17</sup>

*Repayment*

As it is normally the givers (or their children) who come to the house of the borrower to collect the monthly interest, it is usually the creditor who has to ask for the repayment of a credit – usually, no time for repayment is fixed beforehand. When the lender is in need of money, she or he tells the borrower that the credit has to be repaid by a certain day in the fairly near future (e.g., within a week), and it is then normally the repayment of the whole credit that is demanded.<sup>18</sup> The demand for repayment thus often leads to great tension in the family that has to repay. Regularly, a new credit has to be arranged to be able to repay the old one, and the difficulties in finding a new credit often lead to the creditor being put off from day to day. However, though repayment causes severe problems and is not always made exactly on time, there is a general understanding that it is important to pay a credit back and to pay it back punctually: the receiver has to prove that she or he can be trusted and is reliable, otherwise the giver will think twice about whether to give a credit to that person again, even among relatives. Credit relations are indeed sometimes severed or temporarily interrupted when credits are either not repaid or repayment is delayed. Even a small credit might no longer be exchanged between relatives or neighbours where repayment has not taken place or has been delayed several times. Certainly loans (those given and those asked for but not granted) often lead to quarrels between relatives, neighbours and friends (cf. Schömbucher 1986:14). However, when the lender gets the money back very quickly and without having to ask for it (which normally only happens in the case of small, interest-free credits between

<sup>17</sup> Loans, regardless of the amount, are with interest when taken from anyone who lends small and large sums for profit.

<sup>18</sup> Cf. Platteau, Murickan and Delbar (1980:1768).

friends, neighbours and relatives), the lenders often stress that a later repayment would have been entirely sufficient.

### *Involvement of men and women*

Busby (2000:119) and Kalpana Ram (1991:160) emphasise that the lending and borrowing of money is predominantly a female activity among the Latin Catholic Mukkuvar in Kerala and Tamil Nadu, since it is the women of these fishing communities who are in charge of household finances and who possess the social relations on which the credit system rests.

The situation is somewhat different among the Latin Catholics of central Kerala. Here, it is the men who are responsible for the financial affairs of the household and family; women are often left without money or with only a small sum for the day (to cover a bus fare, for example) while their husbands are at work. In contrast to the Catholic Mukkuvar women described by Busby,<sup>19</sup> therefore, women in Chellanam do not usually have money at their disposal to give independently as credit. Nevertheless, Catholic women here play an essential part in arranging credit by asking other women for credit or asking them to act as intermediaries and inquire about credit possibilities among their acquaintances. This does not mean that men are excluded from the system or that they play a minor role in it, as the reports by Busby and Ram suggest: while women negotiate with women over credit, men negotiate with men.

The exchange of gold ornaments does often take place between women, and sometimes without the knowledge of their husbands. In one case this led to a situation in which the husband received thanks for a credit (in the form of bangles) he did not know about at all. This does not mean that a woman's jewellery is her private property, as Ram stresses (1991:149), as the ornaments given as dowry are an affinal gift to the husband's family (cf. Benteler 2007:81–84). However, since they are usually in the women's custody, women can and do use them as objects in credit exchange, either with or, at times, without the knowledge and agreement of their husbands.

### *Entangled exchanges*

That there is always less money than needed (Busby 2000:126) also holds true for the Latin Catholics and other inhabitants of Chellanam. The attempt to make as much use as possible of the available money for as many people as possible – that is, to use it to its fullest – is thus a central aim, the fulfilment of which often leads to complicated and entangled credit exchanges. These may involve many people and last for years, so that it is, in most cases, difficult or impossible to follow the history of a credit from beginning

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<sup>19</sup> Busby (2000:70–71). Cf. also Ram for Tamil Nadu (1991:146).

to end. Despite often complicated networks, credit and interest rates are usually not written down but remembered by heart by both debtors and creditors.

One case, though simple, illustrates the entanglement and especially the shortness of time in which a credit can be put to use by different people. A woman (A) urgently asked for a loan from a social organisation, since she needed to get her gold necklace back the next day from a shop to which she had given it for a gold loan. The loan was, however, decided in favour of someone else (B) instead. Yet another woman (C), present at the meeting at which the decision was made, offered to get the ornament back from the shop for A if she (C) could herself use the ornament (that is, the money available with it) until the next day and then, afterwards, give the ornament back to A. By this arrangement, C had a chance to use the money too, though for less than half a day.

To keep money for oneself instead of lending it as a credit is considered an incomprehensible waste – including in those cases in which the lending is not at interest – because that money is needed at that very moment by someone else. Money has to remain in circulation and be put to use, and existing relations must be confirmed or strengthened by the exchange of credits. Until the time the money is needed, it could and should be used in many different ways and for the benefit of others and the relationships involved.

Against this background, it becomes clear that my wish to keep the money I had to give to my assistant a full week later was not at all reasonable. It was not understandable (and acceptable) that money not needed at that very moment should not be given to someone who at that very moment needed it, just as it was, for example, not understandable to the Vagri in Tamil Nadu that Lukas Werth needed more than one towel and *lungbi* (a wrap worn by men in South India), since he could only use and wear one at a time (Werth 1996:xiii).

## 6. INTERNAL GIFT EXCHANGE AMONG THE LATIN CATHOLICS

The lending of money between friends, acquaintances and relatives resembles in some ways what Louis Dumont calls 'internal gift exchange' (1983:80–86). A marriage is the first and foremost occasion at which an internal gift exchange takes place: apart from gifts given *b e t w e e n* the families that are going to be connected by marriage (external or affinal gift exchange), gifts are given *w i t h i n* each of these families, as well as by their respective relatives, neighbours and friends. Gifts given by affines stemming from former marriages also fall into the category of internal gifts, given *w i t h i n* the wider family (including 'old' affines), in contrast to (external or affinal) gifts given *b e t w e e n* the new affines (cf. Vatuk 1975:194). Thus, especially at marriage, but also on other occasions such as baptism or the banquet given by a church festival's main sponsor, relatives, neighbours and acquaintances give gifts of cash to the celebrating family. The exchange takes the form of a collection, to which (in the case of marriages or church

festival banquets) up to 600 people may contribute. The amount of cash, handed over in an envelope bearing the name of the giver, depends on the relationship in which giver and receiver stand to each other. The standard amount of about 150 Rs. given among fishermen and craftsmen is thus increased when the relationship is considered to be closer. During or following the ceremony, the amount of money and the name of the giver are noted down in a notebook, which serves as a point of reference for the recipient. When the same function or a similar one is celebrated in the house of the giver, the former recipient returns a slightly higher amount of money (usually around 50 Rs. more) to the former giver. Thus, those who are in need of money due to the many expenses to be met for the function receive money from those who have been invited for the function, that is, from those to whom money was given in the past and to whom money will be given in the future in a similar situation. 'A marriage', one woman explained to me in English after we had attended a marriage function together, 'is the time when one gets one's money back'.

#### 7. *GIFT AND CREDIT EXCHANGE: PARALLELS*

There are thus obvious parallels between gift exchange and the lending of money among friends, acquaintances and relatives. In the language of credit, givers in the internal gift exchange lend money to someone who is in urgent need of it, receiving a repayment of the debt when they are in need in their turn. Given these parallels, one might suggest seeing the internal gift exchange as a kind of credit system and understanding both from an economic perspective. The motive of giving could in both cases be said to lie in self-interest, as Anita Abraham suggests of the giving of interest-free credits in a fishing village in Kerala: people lend money to each other because 'it works out to be in the interest of different groups in the village' (1985:251). That the object which is transferred is money definitely favours this economic perspective.<sup>20</sup>

Marcel Mauss, in contrast, remarks 'how this economy of gift-exchange fails to conform to the principles of so-called natural economy or utilitarianism' (1954:69), and thus highlights the difference between commodity and gift exchange. Furthermore, he stresses the different meanings of (self)-interest in these two types of exchange: in gift exchange, one 'has an interest but it is only analogous to the one which we say is our

<sup>20</sup> Bloch and Parry (1989:8–9), Wagner (1977:505). Likewise, barter – the exchange of objects for objects – has commonly been understood as a type of market exchange. The volume "Barter, exchange, and value: an anthropological approach", edited by Humphrey and Hugh-Jones (1992), critically reviews this economic understanding of barter and argues for the practice of barter to be considered in its own right. In one of the volume's articles, Marilyn Strathern shows that the economic concept of barter has also influenced the understanding of gift exchange. Instead of analysing gift exchange from the perspective of barter, she proposes to view barter from the perspective of gift exchange (Strathern 1992).

guiding principle' (Mauss 1954:73). Proceeding from these assumptions, in his study of the North American potlatch Mauss proposes an understanding of credit in the context of, or as, gift exchange. Arguing against the idea that credit characterises a higher stage of civilisation and is therefore not to be found among 'primitive' societies, Mauss points out:

In fact the origin of credit is different. It is to be found in a range of customs neglected by lawyers and economists as uninteresting: namely the gift, which is a complex phenomenon especially in its ancient form of total prestation, which we are studying here. Now a gift necessarily implies the notion of credit. Economic evolution has not gone from barter to sale and from cash to credit. Barter arose from the system of gifts given and received on credit, simplified by drawing together the moments of time which had previously been distinct. Likewise purchase and sale – both direct sale and credit sale – and the loan, derive from the same source. There is nothing to suggest that any economic system which has passed through the phase we are describing was ignorant of the idea of credit, of which all archaic societies around us are aware (1954:34–35).

In the same vein, Schömbucher suggests that in India the lending of money is another kind of gift exchange (1986:14), while Werth stresses that in Pakistan 'contexts of gift exchange account for large sectors of material transactions' (2002:157). But what exactly is it that makes the lending and borrowing of money among relatives, friends and neighbours, with or without interest, a gift exchange and thus distinguishes it from economic transactions, such as the taking of a loan from a bank or from money-lenders lending for and because of profit?

Anjum Alvi, after critically examining anthropological theories of exchange (1999:283–306), follows Mauss in distinguishing between gift and commodity exchange. In contrast to Chris Gregory, who argues that 'commodity exchange establishes objective quantitative relationships between the objects transacted, while gift exchange establishes personal qualitative relationships between the subjects transacting',<sup>21</sup> Alvi defines commodity and gift exchange with regard to their respective aims:

A commodity-exchange is an exchange whose goal is the object, the commodity itself, which one achieves by giving another object in its place, irrespective of whether a relation between the transactors may result as a by-product or not. The subjects join in the relation of exchange for the sake of the object [...].<sup>22</sup>

<sup>21</sup> Gregory (1982:41). This radical distinction between commodity and gift exchange has been questioned by several authors. Marshall Sahlins, for example, interprets commodity and gift exchange as the two ends of a continuum (1965:146). Maurice Bloch and Jonathan Parry point to the diverse moral evaluations of different kinds of exchange in different contexts, as well as the transformability of one into the other, and thus argue against a clear-cut distinction of gift and commodity exchange (1989:8–12). Arjun Appadurai (1986:13) and Pierre Bourdieu (1998:163–169) claim that gift and commodity exchange are basically the same, highlighting that both are based on the principle of *do ut des* and entail a calculative dimension.

<sup>22</sup> Alvi (1999:285). This also includes immaterial objects such as services (cf. Alvi 1999:285).

In contrast,

gift exchange is an exchange whose goal is the relation of mutual interdependence between the transactors, and which one achieves on the acceptance of the object, irrespective of whether the transactors may gain an object or not, be it material or immaterial, positive or negative, as a by-product of this transaction (Alvi 1999:285).

Considering credit given among friends, acquaintances, relatives and neighbours alongside the internal gift exchange at marriage and other functions, it seems at first sight that in both cases it is the object which is the primary focus of the exchange – that is, the money urgently needed for one or the other purpose – and that it is the money, that is, the object, which is the reason for the exchange coming into being. However, both the gift giving at marriages etc. and the giving of credit among people who are related to each other is based on existing relations and cannot come into being without them; that is, it is only possible in the context of relations and interdependent connections between people.<sup>23</sup> An economic exchange, an exchange focusing on the object only and the profit gained by it, does not, in contrast, rest on relationships that exist prior to the exchange and does not necessitate them. As Alvi points out:

[...] gift and market exchange are qualitatively different, if alone because the former exists in [a] holistic context, and the latter in an individualistic one. In the market economy each person may interact and entertain economic relations with every other person, and need not be otherwise connected to them. In gift exchange on the other hand, persons are not independent from each other, and their interactions remain embedded within their dependencies.<sup>24</sup>

Alvi's initial formulation thus appears to need a further specification to be applicable to the giving of credit, a specification which is, however, already implied in her later remark itself. Even if, as in the context of the lending or borrowing of money, the object of exchange cannot be considered secondary – it is the money that is needed, and it is

<sup>23</sup> Hierarchy is a determining principle of gift exchange in India. Thus, for example, gift exchange between wife-takers and wife-givers (Benteler 2010:267) or different castes (Osella and Osella 1996, Uchiyamada 2000 on inter-caste exchange in Kerala) is based on hierarchy. In the internal gift exchange and money-lending described here, hierarchy is not prominently displayed, though hierarchical distinctions may influence credit relations. Interdependence as an essential characteristic of hierarchy is an important feature of the exchange of credits, too.

<sup>24</sup> Alvi (1999:222). The distinction between holistic and individualistic societies which Alvi evokes in this statement is taken from the work of Dumont, who distinguishes these two types of societies with regard to their value-ideas. Holistic societies value the social whole/society. The individual is not totally absent, but secondary, not valorised, encompassed by the social whole. In the same vein, individualistic societies value the individual and subordinate society to him or her (Dumont 1986:279). This concept of the 'hierarchical opposition' or 'encompassment of the contrary' can also be applied to commodity and gift exchange: in both individualistic and holistic societies, gift and commodity exchange may exist, but their respective values differ (1986:252).

this need that initiates the exchange in the first place – the exchange is based on and is inseparable from personal relations, which is exactly what makes the lending of money a kind of gift exchange. Thus, while to ask for credit springs from economic need, it rests on existing relations. Credit is given to someone who is in need of it in the first place due to the relationship that binds giver and recipient to each other, though the interest which might be demanded is certainly very welcome to the creditor.

Even though the lending and borrowing of money has an economic component – the exchange is initiated because someone is in need of money – the relationship that is activated and manifested by credits is a necessary precondition of the exchange. Relations cannot be understood as by-products of the exchange, but rather constitute its basis. The object of the exchange – even the apparently anonymous object that is money – in the giving of credits among related people is inseparable from the people who are dealing with it and from the relationships that exist between them. There is 'a pattern of spiritual bonds between things which are to some extent parts of persons' (Mauss 1954:11). Added to this is the fact that the credit system, like gift exchange, is binding and in a sense obligatory (cf. Mauss 1954:31), as becomes especially obvious from the practice of people trying to arrange credit for others if they are themselves not able to provide it. Lending money to someone can be refused, but this has, at least temporarily, consequences for the relationship involved. Exchange, including the exchange of credits, is a moral transaction, establishing and maintaining relationships between people and groups (Evans-Pritchard 1990:12); its 'moral evaluation' is therefore positive (cf. Bloch and Parry 1989:1).

Given that gift exchange and commodity exchange can exist side by side in the same society (Alvi 1999:287), it is not surprising that credit among relatives, neighbours and friends, which constitute a kind of gift exchange, and credit as commodity exchange, that is, loans taken from banks or professional money-lenders, exist side by side as well. However, they belong to different spheres, differ fundamentally from each other and have to be analysed from different perspectives.

## 8. CONCLUSION

Alvi stresses that persons are not independent of each other in holistic societies in which gift exchange takes place, and that their gift exchange is embedded in their dependencies (1999:222). Like gift exchange, the credit system is based on and is unthinkable without relationships and dependencies – and it is exactly this aspect which made it especially challenging (and, in the last consequence, impossible) for me to integrate myself fully into the system. The problem was my coming from a society in which the sphere of gift exchange has been superseded by economic exchange directed at individual profit (Mauss 1954:74), in which the relationship between persons and things has primacy over the relationship between persons (Dumont 1977:5), in which autonomy and inde-

pendence, not relations and dependence, are crucial (Dumont 1980:4–11), and in which certain objects are possessed by certain people and meant for their individual use only, instead of always containing and manifesting a relation (cf. Strathern 1992:181). This made it difficult for me to participate in the credit system and ultimately prevented me from becoming a real and functioning part of it.

My giving remained reluctant (a reluctance I tried to hide as best as I could), and I never became a recipient, since I felt I would lose my valued independence if I came to rely on dependencies and relations. Not to give, but also only to give (and not to take), runs counter to the dependencies and mutuality implied in the exchange, since the obligation to receive is no less strong than the obligation to give, though just as important (Mauss 1954:10–11).

The idea of autonomy and independence, deeply embedded in Western thought and Western individualism, contrasted with the ideas of the credit system, which rests on and is not possible without relations and dependencies: a ‘confrontation’ or ‘clash of values’ (Berrenberg 2009:220, 232) therefore took place. However, this ‘clash’, hard though it was to put up with, opened my eyes to an institution of the utmost importance in coastal Kerala. By partially participating in the system, and especially by experiencing the difficulties this participation caused me, I found that basic characteristics of the system became evident to me.

To come back to the initial question: personal fieldwork experiences, and especially the difficulties experienced during fieldwork, can surely contribute to the understanding of important aspects of another society. For this reason, they should be described and made known.<sup>25</sup> The description of fieldwork experiences should, however, never be considered an end in itself or replace ethnographic studies of other societies, but rather serve as a means of enhancing the understanding of concepts and ideas which differ from those the anthropologist is accustomed to from her or his own society.

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<sup>25</sup> Fieldwork and participant observation as main methods of social anthropology are themselves not as undisputed as one might suspect (cf. Spittler 2001:3–5, 22).



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