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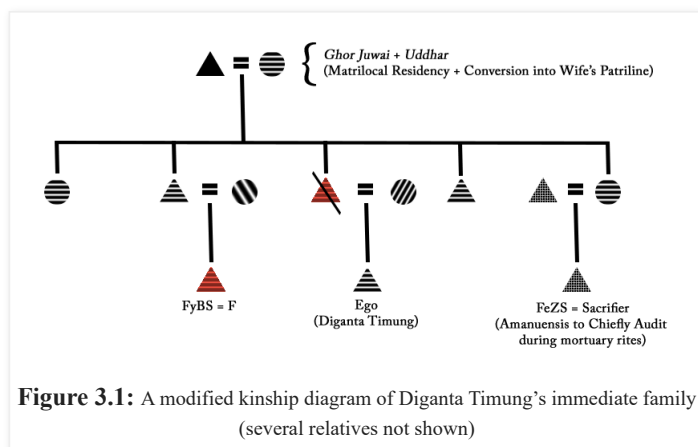
How "the Poor" Account: Financial Reckoning and its Cosmoeconomics in Assam, India (Part Three)

By IMTFI Researcher [Sean Dowdy](#)

The Shared Account

The "shared account" is my translation of the kind of "public accounting" (*raijor hisap*) that goes on in Mayong. These accounts are publicly debated in the first instance: ledgers are filled with names, dates, formal resolutions, descriptions of events, and eulogistic or baptismal forms of narration. They also very often coincide with and adopt the form of liturgical rites. Indeed, they create a kind of detailed historical record (almost a chronicle) of the history of kinship, social life, and ritual eventology in hamlets, villages, and in the supralocal kingdom. While the figure of the sorcerer dominates the mise en scène of the "secret account," it is the figure of the *king* and his analogues (big men, chiefs, politicians) that dominate the "shared account," and with good reason. For if secret accounts are hidden mnemonic devices meant to aid or protect a memory of an event from becoming a shared memory, and potentially at risk to sorcery or some other threatening source, then shared accounts, which by virtue of their publicness are always open to audit, need a person of authority to control the interpreting and shaping of that shared memory. Indeed, auditing by chiefs and kings and "big men" (*dangor manuh*) is a part of the necessary structure of shared accounts, which are not mere mnemonic devices, but *mnemotechnics* (in the Nietzschean sense), meaning that they *inflict* and *audit* a record and reckoning of reality, uniting various perspectives under an authoritative (and thus legally and cosmologically legitimate) form of public memory.

Chiefly or kingly auditing is a blessing and includes a kind of balance sheet of proper fines and ritual proscriptions meant to control the spreading of pollution created from improper unions, broken taboos, or other socio-cosmological transgressions. Once the rites are completed, an *uddhar*, or pardon/exemption, is issued. *Uddhar* amounts to a complete change in personhood: making a stranger an intimate or an intimate a stranger. One becomes a whole other being (a different caste, a different ethnicity, a different entity) once *uddhar* is granted.



My field notes are filled with examples of shared accounts. One of the more interesting ones comes from a life story narrated to me by my friend Diganta Timung. Diganta is a Karbi who lives in Burha Mayong. His paternal grandfather, Gonesh Oja Timung, is one of the more famous named sorcerers in the area. But the story of how that came to be—as well as the particularities of Diganta's *father's* life course—finds its narration around the concept of *uddhar*. Gonesh Oja was born in the area of Borpetta in Lower Assam. Work and knowledge of sorcery—which he learned

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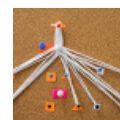
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from an adept *bej* in what is now the Dima Hasao district—led him eventually to Mayong. While there, he met a Karbi woman named Bumoni Timung and fell in love. However, Gonesh was not only from another caste/ethnicity, his paternal home was also quite distant, so when it came time for them to be married, the question of whether or not he would stay in Mayong or take his bride back to his natal home was a serious matter. I won't go into too many details, but the choice was finally made that he would live in the house of his bride (*ghor juwai*, “uxorilocality”) and that an *uddhar* would be granted to allow him to take on the ethnicity, clan, and patriline (*bongxo*) of his wife, and her patrilineal descent would hold thereafter. Fines were paid and recorded publicly, rituals that erased pollution were completed, a new name was taken, and Gonesh Oja became Gonesh Oja Timung, a Karbi man (see Figure 3.1).

Gonesh and Bumoni had many children, one of whom was Diganta Timung's father. He expired about 2 months after I first arrived in Mayong. It turns out there was a particular problem with his mortuary rite. Diganta's father's “life-force” or “self” (*atma*) was lingering in ghostly form (*bhut*) and was not taking a rebirth. Several sacrifices of pigs were made, as well as divination to find out if his *atma* had taken a new birth yet or not. Diganta's patrilateral cross-cousin (his Father's elder sister's son) took over the duty of performing the sacrifices and assisting the Karbi chief (*bangthai*) in a particular kind of audit of Diganta's father's life. Since his FeZs was not part of his father's patriline, he was not affected by the pollution resulting from death in Diganta's lineage. This audit absolved Diganta's father of any particular transgressions in order to speed the process of rebirth along. This went on for a couple weeks until divination proved the *bhut* had left the house and village. A couple of months later, more divination was completed and it was discovered that Diganta's father had reincarnated as his own younger brother's eldest son (see Figure 3.2).

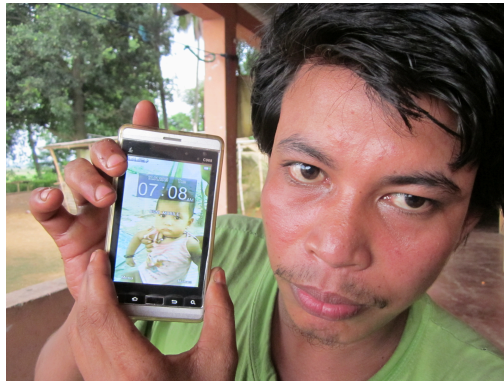


Figure 3.2: Diganta Timung (age 26) posing with a picture of his FyBS who, after divination rituals, was confirmed to have the life-force/self (*atma*) of Diganta's recently deceased father. Note, as I mentioned in my second blog post, mobile phones are and should be repositories of shared (rather than secret) knowledge.

From Diganta's perspective, his father's life and after-life required two major chiefly audits as conditions of possibility—the granting of *uddhar* to his paternal grandfather, and the granting of post-mortem *uddhar* to his father. Following basic patrilineal rules of succession and residence, none of this kind of accounting would have been necessary. Indeed, had his paternal grandfather not undergone *ghor juwai* (uxorilocal residence), Diganta would not *be* Karbi, nor would his father had to have a chiefly audit, sacrifice, eulogistic shared account, and memorial erection of the *longdrang*—also referred to colloquially as a kind of “life account” (*jibonor hisap*)—performed during his mortuary rites (see Figure 3.3), which thereby *ensured* his reincarnation into his mother's patriline.



Figure 3.3: *Longdrang*: memorial stones of the Karbi community that are erected after a mortuary rite has been completed. The rock face is where the pig sacrifice is completed, where divination of the *atma*'s release is conducted (through a technique of sieving rice wine), and where the *hisap* (in terms of both astrological calculation and eulogistic life account) is completed.

The crux of the matter regarding shared accounts, and *uddhar* / chiefly audits, is that these are the building blocks that come to tell the history of a place—here, of Burha Mayong. Not only do such shared accounts make abstractions like kinship and “tradition” visible, they make shared memory—*history*—intelligible and extendable into the future. As I will show in my dissertation, “secret accounts” are, at the end of the day, also “shared.” It is the desire for intelligible signs of history (*goroka*), for a reconciliation of individual experiences with the experience of the socio-cosmic whole, that consistently pushes the private and secret into the public and audited. For the private was never really “private” all along.

In a pragmatic sense, however, the distinction between shared and secret accounts remains a very real one for Mayongians. For even if there is an ultimate attempt to include others’ intentions, experiences, values, and resources into a collective sense of history, *inclusion* itself is always a risk. The more that accounts are shared (open, audited), the more one’s livelihood is available for manipulation by others. This, in turn, has a lot of implications for matters of *financial inclusion*.

Banking—whether conducted through mobile money platforms or not—has to be understood as a function of *different modes and methods* of accounting—and not merely of saving and paying—in places like Mayong. Programs for financial inclusion stand to benefit from incorporating these differences into their technological and infrastructural designs. Accounting “differently” (and not simply “better”) also means embracing aspects of so-called “informal” economies and extending the meaningful and practical applications of accounting beyond the economic domain. A need for secrecy in some contexts is thus only part of the story. The “poor” in Mayong use accounting techniques and idioms for dealing with ritual and political life, embracing or combatting sorcery, and for understanding who they are historically and in the present.

In sum, accounting is not just a means for organizing and improving one’s economic condition. It is a set of arguments about how social relationships—and, indeed, the cosmos as a whole—are to be remembered, stored, accessed, communicated, and manipulated. In contexts like this, poverty alleviation has to be taken in its most capacious sense—to promote the abundance and diversity of life and its reckonings.

Read How "the Poor" Account ([Part 1](#)) and ([Part 2](#))

Posted by Unknown at 10:32 AM



1 comment:

Michael Joyce May 4, 2015 at 8:45 PM

Thanks Sean, this has been one of the most fascinating insights into the perception of money, relationships and the public / private divide. It looks like the Mayong have a very unique culture, but the underlying conceptions are quite universal.

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