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INSTITUTE FOR MONEY, TECHNOLOGY
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How "the Poor" Account: Financial Reckoning and its Cosmoeconomics in Assam, India (Part Two)

By IMTFI Researcher [Sean Dowdy](#)

Between Sorcery and Anti-Sorcery: The Lives of Secret Accounts

In this second blog post, I turn to some of the features of what I am calling “secret accounts.” Previously I referred to secret accounts only as the cash ledgers that are packed away discreetly in people’s homes. Most of these ledgers account for simple cash transactions and are rather minimalistic in detail. Rarely are names or dates included in the bookkeeping. When such particularistic details are included in secret accounts, the form and purpose of the account is entirely different. For example, many Mayongians keep astrological life-charts (*kusti*) in their homes, which present and predict an astrological calculation of one’s entire life course—when and if one will be married, how many children one will have, when and if certain accidents will happen, and when one will die (see **Figure 2.1**). Like single-entry cash ledgers, these *kusti* are not to be looked at (especially not by the person whose life they describe) and are rolled up and hidden away as sacred objects. I will not go into a detailed analysis of this form of cosmological reckoning here, but I point them out in order to show that a “secret account” need not always be a literal economic instrument.



Figure 2.1: One of my research assistants, Tirtha Saikia, reviewing his *kusti* while his father, Prabin Saikia (a famous Mayongian sorcerer [*bej*]), chides him for doing so. *Kusti* are anywhere between one and five meters long, depending on the eventfulness and length of one’s life. They are prepared by local astrologers and created during the time one undergoes a baptismal naming ceremony (*oxus*; *gononi*).

What unite all secret accounts, however, is their sensitivity to the logic and practice of sorcery—as well as its counterpart, anti-sorcery (or what we might call “dewitching,” following [Jeanne Favret-Saada \(2015\)](#)). Moreover, the logic of sorcery presents a serious impasse in ever resolving or closing an exchange with a kind of “final” payment. This, I think, has implications for understanding why secret accounts are kept “secret”—i.e., protected from being drawn into a cycle of sorcery dependency (more on this below).

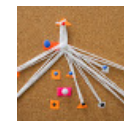
Sorcery (*bejali*; *tantra-mantra*) is a kind of service in Mayong. A sorcerer (*bej*) is called upon to bewitch another, or “dewitch” someone who has been bewitched. Mayongian sorcerers are rather famous and the vast majority of their clients today are not Mayongians at all, but people from all across Northern India. When Mayongians do consult sorcerers, they do not interact with them as clients per se but rather as their kith and kin—usually because they are in need of a cure for sickness or, in rare cases, exorcism in the event of a possession.

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Payment for sorcery services with non-local clients is almost always implied, although the act of reckoning the payment shifts ambiguously between commodity and gift—usually *tending* toward the moral logic of a free gift, specifically a “guru gift” (*guru munoni*; *guru dan*). But here the analogy is closer to one of patronage rather than the Indic “guru-disciple” relationship, since it is not technical knowledge that is transmitted, but access to a clientelist network. Sorcerers themselves keep lengthy, detailed ledgers of all their clients, marking their names, addresses, phone numbers, and amounts donated. They are careful to *always* mark the numerical column as a “donation.” Here is where it gets interesting—these are books that *clients* are encouraged to look through at length. That is, they are *not* secret accounts. Some *bej* in Mayong actually refer to these books as their “*network puthi*” (network book). Like a thick rolodex sitting on a desk these accounts are meant to be seen and reviewed, thereby illuminating the client network and fame of a particular sorcerer and serving as a legitimate representation of a sorcerer’s power and efficacy.

If sorcery transactions are accounted for in terms of gifting, then payment doesn’t really settle a debt (compare to David Graeber’s (2011) understanding of the debt-payment relationship), but acts instead as an incitement for further consultations and a deepening of the relationship between a patient/client and his sorcerer/patron. Indeed, out of 37 consultations between a *bej* and a patient/client that I witnessed during my time in Mayong, only 3 were “one-off” consultations (and these 3 were with Mayongians themselves). As Prabin Saikia, a highly reputed *bej*, emphasized to me repeatedly: a desire for personal gain corrupts the effect of *bejali*. A *bej* cannot “demand” payment, but he must graciously “accept” whatever is given and attempt to give more help than is asked by a client. The terms of agreement are always stated explicitly up front: a sorcerer only can accept payment/donation when given to him *freely* without asking for it, but giving payment/donation is expected only if the *bejali* is effective. The thing is, there is always an effect to sorcery, however minor.

Suppose someone comes to Mayong to consult a *bej*; his family is concerned that he has been bewitched and needs to be cured. What ends up happening very often is that an open-ended “patronage-style” cycle ensues, one in which reciprocity is never balanced, and “payment” becomes a means for keeping a relationship *open* and *in play*, rather than closed or finalized.

Villagers in Mayong are well prepared to speak of how they have avoided getting caught in this kind of sorcery cycle (“*Ami salu hoi gol*” – “We have wised up”). This is something often looked at as a corrupt practice—taking money for what should be a public service or perpetuating a negative relationship and implicating harm to one’s family in the process. To avoid entry into the sorcery cycle, they keep not only their thoughts protected (refusing to publicly “believe” in sorcery as a real thing, and thus declaring immunity to it). They also keep their account books and life-cycle charts hidden from view, record minimal data, and, in the case of *kusti*, put strict taboos upon viewing or accessing them. Here, a person’s account ledger and a person’s mind are considered analogous forms of “intention” (*obhipray*; *mon*). Both risk the threat of manipulation by sorcerers. The stakes are equally high whether in one case it is the victim’s (or her family’s) livelihood, in the other the victim’s sanity and social survival. Effectively, the secrecy of secret accounts amounts to a way of masking one’s intentions. Even if secret accounts were somehow revealed, techniques of opacity, minimalism, and obfuscation would render them unusable by sorcerers and mitigate any potential threat to one’s economic or social well-being.

Some implications for mobile money

At the very end of my fieldwork period, mobile money platforms began to make their way into the Mayong bazaar. Shops were now advertising M-Pesa (through Vodafone) and Airtel Money. To what extent Mayongians will actually take up these services remains an empirical question. But my guess is that, initially, it will be very few. Having used Airtel Money to pay for my own services while I was conducting fieldwork, my Mayongian friends to whom I showed my account were most often baffled by its application and use. While the population of Mayong is “banked” (most families have bank accounts at the local branch of the State Bank of India), very few villagers actually *use* the bank: long lines, a perpetually broken ATM, and paperwork in English are irritating inconveniences. Mobile money would seem to offer a convenient service. But, mobile phones are not “private property,” so to speak; they are shared and passed around freely. Data is shared and it is common for someone to pick up another’s mobile phone without asking and look through the pictures, music files, or whatever data can be found therein. *Hence, there is a potential risk of revealing too much if one can access one’s secret accounts in another’s mobile phone.* Furthermore, none of my friends in Mayong were interested in the technology as a means of *payment*. They were more interested in how they could share money with friends and family—how to make gifts and how to recharge a negative prepaid mobile balance from someone else’s positive balance. In so many words, when I showed them my mobile money account, they were

interested in how it could be used as a *shared account*, the features of which I will turn to in my next blog post.

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