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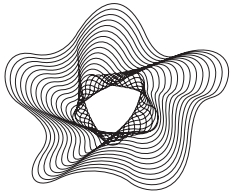
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INSTITUTE FOR MONEY, TECHNOLOGY  
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## **Hidden in a Coke Bottle: Modernity, Gender and the Informal Storing of Money in Philippine Indigenous Communities**

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This paper explores the relationship between modernity and gender in a traditional society, using as a case the informal storing of money among indigenous populations in the Philippines. Using 69 semi-structured interviews and observations, the study was conducted in three Philippine indigenous communities: Bontoc, Tagbanua and Higaonon. In these indigenous populations, traditional forms of money (livestock, relationships, gifts) are utilized side by side with the modern form (cash), using one or both types to fulfill the requirements of a purely traditional, purely modern, or both modern and traditional transaction. Money storage patterns, such as location, duration, mobility and visibility usually differ by gender, arising from men and women's varying comfort zones, frequency of spending, and amount. Modernity subtly reworks traditional gender relations between spouses where money becomes a major source of conflict and where husband and wife conceal money from each other, as they maintain traditional culture with gradual input of modern ideas of individuality and empowerment.

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## **Modernity, gender and money in traditional societies**

Modernity until recently has appeared in the form of a Eurocentric male. As women and non-Western scholars examined modernity from geographical and gender standpoints, the woman became the “gender of modernity” (see Felski 1995), and many forms of modernities emerged (Hodgson 2001) from so-called traditional societies. By establishing gender and modernity as a framework of analysis, these studies have examined modernity as a terrain experienced, negotiated and contested by women (for example, Felski 1995, Stivens and Sen 1998, Edwards and Roces 2000, Hayami, Tanabe et al. 2003). As Hodgson (2004) shows, modernity is a “gendered ideology, process and practice” that reworks and reshapes “local dynamics and relationships.” This is illustrated in Hayami and others’ (2003) edited book, “Gender and Modernity,” with a focus on the Asia-Pacific, covering various processes such as shifting masculinities, women’s defense of their notions of progress, challenges to male/public and female/private dichotomies, and women’s negotiation of modernity and tradition.

Money, as classical theorist Georg Simmel (1982) viewed it in his *Philosophy of Money*, is a symbol of modernity, imbued with rationality, calculability, impersonality, and voluntary relations, traits that are just the opposite of traditional forms of money, such as barter, livestock, promises, and other webs of exchange. It appears, however, that when gender and non-Western society are a factor in the analysis, contrasting notions of money emerge. For example, Kaler (2006) brings forth elderly Malawians’ conceptions of money in emotional terms: money as an agent of chaos, discord and irrational behavior. Emotionality is particularly evident in Malawi marriages, where money caused the deterioration of gender relations, specifically with regard to the respect which used to “govern the interpersonal content of marriage, [and] replacing it with impulse and heightened emotions” (Kaler 2006, 343). In addition, Zelizer (1997, as cited by Kaler 2006) noted that within the family, “money is invested with emotional meanings,” where money frees men and women to “express mutual respect, antagonism, or power relations in ways that would not be possible in a moneyless world.” For Simmel, possession of money enhances individual freedom, which allows for the creation of more social relations (Deflem 2003), and if I may add, also the freedom to reproduce, transform, or break existing ones. This individual freedom accorded by one’s possession of money creates various dynamics in the gender order: threatened relations shown by Kaler and more liberating interactions as demonstrated by Zelizer being a few of these dynamics.

This paper explores the relationship between modernity and gender in a traditional society, using as a case the informal storing of money among indigenous populations in the Philippines. It examines 1) gender as the interface of tradition and modernity; 2) money as the interface between tradition and modernity; and 3) money as the interface between men and women (please see Table 1). In particular, the paper examines the ways modernity shapes and reworks gender relations by looking at informal money storage which provides evidence of rationality and individualism, characteristics of modernity. It also looks at indications of tradition such as the house as a site of storage, and relationships and livestock as forms of money. In addition, this study examines money storage as a social process whereby modernity and tradition are inherently intertwined and gendered. In many traditional societies, men and women weave through the processes of modernity and tradition as they see fit in their everyday lives. For example,

Kubota Sachiko found that aboriginal women, obtaining influence of cleanliness and nuclear family structure from the Christian missionaries, would maintain the “external appearance of orderly nuclear-family homes and gardens” but “disregard cleanliness inside the home and use the dwelling intended for a nuclear family to house an extended family” (Nakano 2003). Finally, the paper investigates gender as a class and a site of bargaining observed in the ways men and women store their money, where relations can be harmonious or antagonistic inasmuch as men and women share or conceal money from each other to protect their gendered interests in the family.

**Table 1. The Interaction of Gender, Modernity and Money**

| <b>Gender</b>                   |                                |
|---------------------------------|--------------------------------|
| <b>Modernity</b>                | <b>Tradition</b>               |
| Man (alienation, dehumanizing)  | Woman (intimacy, authenticity) |
| Symmetrical relations           | Asymmetrical relations         |
| Concealment as power bargaining | Woman as the money keeper      |

| <b>Money Storage</b>              |  |
|-----------------------------------|--|
| <b>Modernity</b>                  | <b>Tradition</b>                       |
| Monetary                          | Premonetary (animals, labor, promises) |
| Individualistic                   | Familistic/ Communal                   |
| Rational and calculative (mobile) | Emotional and personal (located)       |
| Cash in the bank                  | Cash in the house                      |

| <b>Money Storage</b> |              |
|----------------------|--------------|
| <b>Men</b>           | <b>Women</b> |
| Longer term          | Short term   |
| Less mobile          | More mobile  |
| Less visible         | More visible |
| One location         | Many places  |

The literature on informal savings and storing of money is frequently framed in the context of microfinance institutions’ programs for the poor or of rotating savings and credit associations (see Seibel 1985, Biggart 2001, Anderson and Baland 2002). There is a dearth of literature on informally stored money within the household and in social relationships without these associations. The rural poor frequently resort to traditional methods of storing wealth for lack of access to formal banking system. Even if they do have access to a bank, informal storage of money forms

part of how they diversify their limited resources.<sup>1</sup> Storing money under the mattress, or in the form of crops and livestock, is viewed as risky by financial experts (see Vonderlack and Schreiner 2002, Easton 2005). Thus, institutional efforts at helping the poor have been geared towards financial inclusion either through the formal banking system or through microfinance programs. This paper argues that informal means of storing money, independent from these financial institutions and associations, reflect indigenous people's strategies against economic shock. It considers money as a store of value representing strategies to achieve women's bargaining power within the household. After all, money is power (Baker and Jimerson 1992), a weapon that has been used for social oppression (Ganssmann 1988).

This study contributes to the literature on the gendered interplay between modernity and tradition, using informal means of storing money among the indigenous households as a case. This exploration into the informal money storage mechanisms of indigenous communities brings to the surface two points. One, that their usage of monies in various forms (livestock, webs of obligations, crops, and nationally issued currencies) situates the in-betweenness of indigenous peoples in the tradition-modernity continuum, and provides them with a safety net when economic and marital shocks occur. Maintaining traditional practices of storing money complements modern practices of formal banking, as these indigenous peoples are being incorporated into financial inclusion programs. Two, risks associated with these informal storing practices are defined and mitigated in gender and cultural contexts, whereby women negotiate for discretion on the allocation of household monies. In addition, their existing cultural practices of storing money serve the purpose of safekeeping as well as in maintaining social solidarity in these small, close-knit, traditional villages.

## Methods

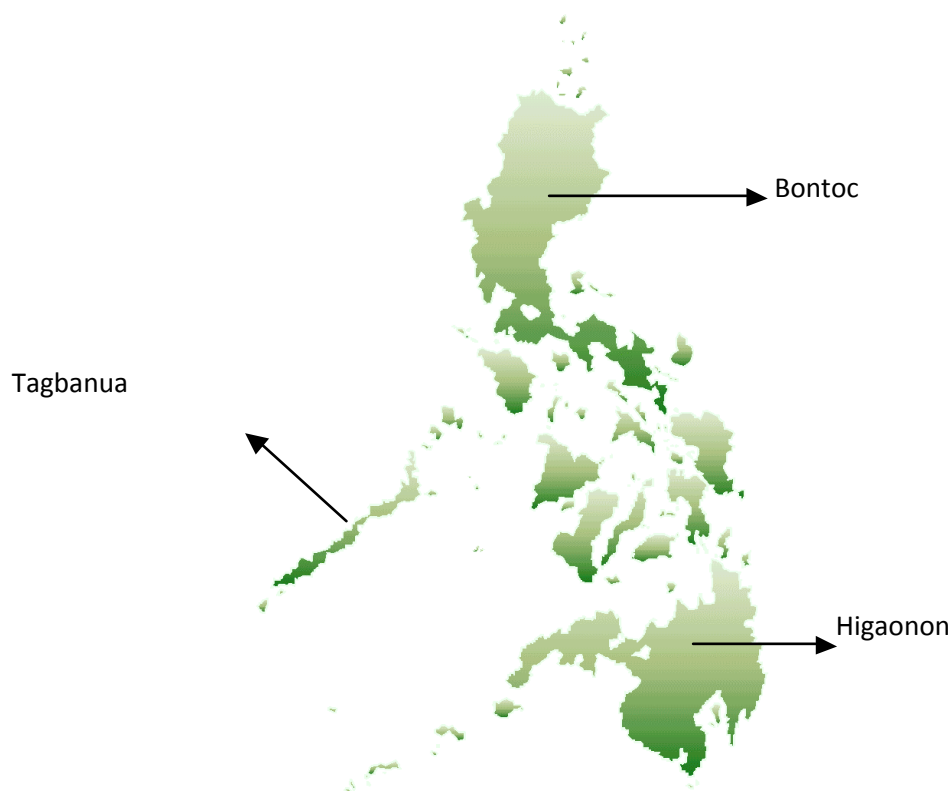
A descriptive exploratory research employing qualitative strategies was conducted in three selected indigenous communities in the Philippines. These communities include the Bontoc in the Cordillera, the Tagbanua in Palawan, and the Higaonon in Bukidnon, representing northern, western and southern regions of the country, respectively (see Figure 1). In-depth interviewing with 69 informants was the primary research technique, supplemented by participant observation, by three research associates who have worked or were currently working with these three indigenous groups. Using purposive sampling, 23 informants with the following characteristics were interviewed from each of the three communities: four elderly (2 males, 2 females), two adolescents (1 male and 1 female), three from microfinance organizations, and the remaining 14 informants were household heads and their spouses. Voice-recorded interviews were conducted in the homes of the informants.

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1. Even US Immigrants from Latin America hide large sums of money in their clothing or in the jars kept at home (Falicov 2001).

The voice-recorded interviews with indigenous peoples were transcribed verbatim. Interview transcripts, participant observation notes, and field journals were entered into qualitative data processing software and coded accordingly. These documents were read repeatedly, to identify patterns and to facilitate coding. To maintain anonymity, informants quoted in this paper are referred to by their pseudonyms.

**Figure 1. Indigenous Groups and locations in the Philippine archipelago**



## **The indigenous population betwixt and between tradition and modernity**

The indigenous population is betwixt and between modernity and tradition, as they struggle for their survival and the continuity of their tradition. Their incorporation to modernity is incomplete, either because of their resistance or of limited infrastructure. In Lucana-Richman's (2004:266) view, the integration of indigenous populations from developing countries into the market economy is "neither complete nor non-existent," due to a large gray area between the use of goods for subsistence and as a means for earning income. This large gray area depicts the in-betweenness of the indigenous peoples' position on the tradition-modernity continuum.

In the Philippines, the indigenous peoples are gradually integrating into the mainstream society via education, intensive agriculture, and communication technology, even as they continue to promote their ethnic identities and tradition. For instance, Portus (2007) found that some of the indigenous peoples have already adopted the use of

mobile phones in their everyday lives. Like the mobile phones, the Internet is becoming increasingly accessible to the indigenous communities. The Igorots, a collective term referring to the various indigenous communities in northern Philippines, have employed blogging on the Internet to reconstruct their identities (Longboan 2009). Interestingly, the indigenous peoples have utilized these modern communication media to promote their traditional identities. Like the Igorots, the Cuyonon, an indigenous population in northern Palawan, are engaged on a daily basis “with reconciling tradition and modernity, albeit in often prosaic ways and with the complication that there are different traditions, and-one suspects-alternative modernities, the latter likely gendered, such that men and women have characteristic (but overlapping) areas of concern” (Eder 2004). The Higaonon, a Lumad population in northern Mindanao, likewise adapts to modernity while balancing it with their traditional gender arrangement. For example, women’s involvement in cash crop economy resulted in an improvement of their relative power, making them more involved in entrepreneurial and educational activities than men. Households, however, are still largely headed by men who make major decisions for the family (Burton 2004).

Other studies have unraveled the impact of capitalist expansion on indigenous peoples. Large scale mining, monoculture plantations, logging, and tourism development are among the capitalistic expansions that have encroached into Philippine indigenous peoples’ territories and compromised their food security (Dictaan-Bang-oa 2009). Consequently, they have become incorporated into the capitalist cash economy that significantly altered their traditional subsistence pattern and the role of women, among others. Indigenous women, such as the Igorots, have joined Filipina women in overseas labor migration, sending remittances to their husbands that have caused a significant change in the land use pattern from subsistence to input-intensive cash crops (McKay 2005). Carino (2004:3) noted that the introduction of commercial agriculture into the IP areas killed the “subsistence production and [made] indigenous people heavily reliant on loans and credit” to keep their production going. In addition, the cash economy has transformed the role of women from being producers to merely farm workers (Carino 2004). As far as household management goes, Dictaan-Bang-oa (2009:70) argues that “where there is very meager income for an indigenous household entrenched in a cash economy, management becomes a problem for women.”

## **Money as the interface between modernity and tradition**

As the title of this paper suggests, money “hidden in a coke bottle” captures both symbolisms of modernity and tradition in money storage. The coke bottle represents the modern, whereas the manner of its usage embodies the traditional. In modern societies, empty coke bottles are disposed in recycle bins or returned to collect a monetary deposit. Among the Higaonon in Bukidnon, however, the existence of empty coke bottles found other uses, reminiscent of the 1981 movie “The Gods Must be Crazy.” In the Higaonon context, the coke bottle is utilized as money storage receptacle and placed on the shelf of the house, instead of being stored safely in the bank (to be discussed further later).

Money as used in this paper refers to both modern and traditional. Zelizer (1997:2) refers to modern money when she describes it as an instrument that replaces “personal bonds with calculative instrumental ties [and corrupts] cultural meanings with materialist concerns.” This conception of money is true as far as modern money is concerned, but this paper also examines traditional money that tends to blend rather than “corrupt cultural meanings.” What this paper refers to as traditional money is what Dalton (1965:44) describes as “primitive money,” which is not impersonal and commercial but “frequently has pedigree and personality, sacred uses, or moral and emotional connotations.” In this study money is defined both in modern and traditional senses, to include cash, cash-convertible assets (i.e., livestock, crops, forest products), and non-monetized relationships of exchange. Cash is in the form of the Philippine currency consisting of bills and coins. Cash-convertible assets consist of livestock, which are mostly chickens and pigs, cash crops such as rice, corn and vegetables, and forest products such as almaciga resin which is very popular among the Tagbanua. The last category of money, the non-monetized relationships of exchange, involves the barter of goods (labor for food; orchids for clothes; rice for salt) and reciprocal social obligations manifested in thanksgiving, weddings, and death.

All households across the indigenous groups in this study possess money in these three forms. While cash is not always available, they address their economic needs by using their other stocks of money. Gift and payment of goods and services are expressed in cash and in kind. Sometimes, both are practiced, for example, in addition to cash wage for a day’s work in the farm, the laborer and his family are provided supper by the host in Sadangga. Harvesters may also be paid with a percentage of the harvest. Even cash loans are sometimes paid with goods.

## **Traditional methods of storing money and wealth**

Storing cash among the Philippine indigenous peoples in this study is not a common practice, as they hardly possess sufficient amounts of money to get by. Although special cases of long term storage exist, individuals frequently store small amounts of money for short durations. The concept of “*lugi*,” a Visayan term synonymous to what is generally referred to as “piggy bank” defines the informal cash storing practices of the indigenous peoples. Whereas “piggy banking” is mostly for children in mainstream modern societies, *lugi* cuts across age, gender and indigenous group in this study. The *lugi* is made of a wide array of materials, stored in various durations depending on purpose, and provided with different levels of safety measures based on its value.

The indigenous peoples have an elaborate money storage system; the manner in which it is diversified makes it sophisticated and more resilient than those who rely solely on wages or one form of money. As a storage receptacle, *lugi* is made of available local materials or those bought within the village, such as a plastic coke bottle, a bamboo pole, an empty biscuit bucket, or a chest. The more coins stored, the larger the *lugi*. The biggest *lugi* documented in this research is a 20-kilo chest, stored over the years by a Higaonon man. The *lugi* can be mobile or fixed (the examples above are those of mobile *lugi*). Some are fixed to the house, for instance, in one of the bamboo columns of



the house, or underneath a dug hole in a cemented floor. Fixed *lugi* indicate long-term savings. When money is to be used and retrieved, that part of the house that stores the money will somewhat undergo some damage and will have to be fixed.

For the many unbanked informants in this study, modern money or cash is stored in numerous ways: on the body, in the house, on the farm, in a cooperative, in other people in the form of lending or installment payments for durable goods, and/or in their children’s education (see Table 2).<sup>2</sup> Their disconnect with the banking system emanates from their remoteness and distrust due to unfamiliarity.

Cash is often carried around when individuals leave their houses, especially among Higaonon. Many Sadangga informants, on the other hand, locked their money in their houses. On the body, cash is usually kept in the pocket or in the bag which they carry. To keep their cash more secure, one Higaonon woman, Rolinda, puts her money in her shoes when she goes out, as the pickpocket does not have any access to it.

**Table 2. Informal Methods of Storing Money**

| Form of Money              | Method of Storing   | Risks   |
|----------------------------|---|---|
| Cash                       | In the body, house, farm, cooperative; in other people by lending and through installment payments for durable goods; in children’s education | Stolen, robbed, or lost                           |
| Non-cash                   | Raising livestock and producing cash crops  | Death of livestock, crop failure                  |
| Non-monetized relationship | Gift-giving; spending for celebrations; labor   | Unreciprocated gifts and spending for celebration |

## Storing wealth in livestock and crops

The informants are more likely to store durable goods, cash crops, and livestock than cash. This in-kind storing acts like traditional piggy bank that stores wealth and allows its retrieval after some time. Some informants buy vehicle and appliances on an installment basis as their way of storing money and owning durable goods. For instance, Lucino (a Tagbanua male) bought a motorcycle and pays small amount every month. He compares his installment payments to storing money in a *lugi*, in which he will eventually own the motorcycle. Durable goods, such as vehicles and appliances, can be used on a daily basis and can also be sold when they need cash. Likewise, pigs as stores of value are a strategy to accumulate savings up to six months, providing women a supplemental income. The needed money for

2. A few who have access to banks because of their occupations have bank accounts.

festival celebrations can be drawn from the sale of the pig that one raised; alternatively, the pig can be slaughtered to serve as meat for the celebration.

The traditional storing of wealth must be viewed within a cultural context. While livestock die or cash crops fail, livestock raising has economic and cultural functions, not necessarily commercial. Livestock raising is part of an integrated farming system, wherein farm animals should not only be considered as meat to be sold but also as a source of fertilizer, a means of increasing men's and women's productivity during lean months, and as a symbol of financial stability or some kind of insurance that when one dies, the bereaved Bontoc family is assured of meat to feed those who come to condole with them.

Just as possession of a rare shell in Melanesia was linked to the extraordinariness of a person (LiPuma 1999), livestock ownership among the Bontoc people is associated with self-worth.<sup>3</sup> The Bontoc group has the most number of livestock, with a mean of 12 per household, while Tagbanua and Higaonon informants reported to have on average 6.0 and 5.6 respectively. Among the Bontocs in Sadangga, possession of carabaos (water buffalo) and pigs is linked to one's self-worth, as animals are necessary for slaughtering for ritual, celebration, and mourning, as well as gifts during these occasions. Goda explains below:

Goda: In our village, a family that does not have a pig or a *carabao* is like a family without any value (laughs). It's like you are not a human being. You see, if a person dies, he does not have anything. That's the big question mark for me, a source of insecurity, if my child has a family without a pig, without a *carabao*, without a cow. What will my child use when I die?

This view is similar to livestock owners in rural Lesotho who regarded livestock more as "a property of pride than a commercial commodity" (Ferguson 1985, 647). In addition to their symbolic meaning, livestock and even crops comprise a buffer system. During economic shock, animals and crops are sold. Community members have a shared understanding of the prices of these commodities, so that they do not get a lot lower than what is acceptable. Rice farming is mostly for subsistence, while vegetables are usually sold. In Sadangga, grains, *basi* and legumes are stored in the granary or "*agamang*." While it was not observed, one informant noted that older people hide money in "*agamang*" together with the grains.

## Storing money in social obligations

Spending for festivals and celebrations is another mechanism of storing money, this time in relationships. Participating and investing in celebrations and social events generates social capital or "the aggregate of the actual or po-

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3. An extraordinary man is considered "the big man who had the charisma, magic and extralocal relations to attract or pull the rare shell" (LiPuma 1999).

tential resources which are linked to possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition” (Bourdieu 1985:248; 1980). By spending for others in festivals, weddings, birthdays, and burials, families deposit their money, in the form of food or gifts, in the people within their community. In this case, money is defined as food shared during celebrations and rituals (i.e., wedding, death, birthday, fiesta). Individuals who “invested” in fiesta obtain their money back in the form of future invitations from others who will have their turn of spending for any form of celebration (see also Rao 2001). Gifts are like rotating savings, although they are not called as such. Gifts given to others act as stores of value; the giver will receive gifts of similar value at different times. Money is a tracer of social relationships, as illustrated in gift giving, that “reveals the presence, strength and direction of social ties between individuals and between groups” (Cheal 1988, in Baker and Jimerson 1992). While gift giving creates an “appearance of volunteerism... in reality [it is] given and repaid out of a sense of obligation” (Cheal 1988:20). Non-reciprocation of a gift with another gift of similar value endangers a relationship. Maintaining this web of social obligations provides the poor with “coping strategies against risk and poverty” (Rao 2001).

The Bontoc consider these social spending as “compulsory, obligatory and necessary,” while the Tagbanua informants only spend very minimal amount for celebrations. Social spending on food, through festival, wedding, and death, allows individual households huge savings due to the economy of scale. The Bontoc in Sadangga spend enormous amount money twice in a life cycle: wedding and death. The expense is primarily intended to feed everybody in the village for three to four days, which entails slaughtering three pigs or *carabaos* every day.

Although a cultural practice of feeding the whole community for several days sounds expensive on the part of the host, the certainty that a family member will eventually wed and die makes it an effective cost-cutting measure, a saving strategy. When a bereaved family feeds the whole village, cooking is centralized, and the residents, especially women, will save time related to food preparation and cleaning up in their own households. Sadangga men are involved in the pig or *carabao* slaughtering and food preparation.

The host is not left alone to bear the burden of feeding the villagers, as Bontoc people have a practice called “*churpon*” which is equivalent to donation or gift. *Churpon* takes the form of cash, rice, chicken, pig or *carabao*, depending on the financial capability of the giver. Labor contributions are also extended, such as slaughtering of the pig or *carabao*, food preparation, and cleaning up. Cash is sometimes given; among the informants, cash gifts ranged from 100 to 200 pesos. As one of the most important modes of social exchange, gift giving is an obligatory give and take system that maintains, strengthens, and creates various social bonds (Yan 1996:1). These reciprocal relations of obligatory giving and receiving emerged as a means of storing value, for gifts are given and received at different times.

## **Gender, modernity and the informal storing of money**

As used in this paper, the concept of modernity is drawn from a continuum of modern and traditional forces, of social change and the resistance that goes with it. Even as Anthony Giddens (1991:2-3) described modernity as a

“post-traditional order” he was quick to add that it is “not one in which the sureties of tradition and habit have been replaced by the certitude of rational knowledge.” Modernity and tradition are interconnected concepts that do not exist singly but function dialogically, as they work in relation with each other (Siegel 2002). As Gusfield (1967:354) put it, “The capacity of old and new cultures and structures to exist without conflict and even with mutual adaptations is a frequent phenomenon of social change; the old is not necessarily replaced by the new.”

Gender is central to the articulation of modernity and tradition. Hodgson (2001:2) pinpoints that “assumptions, processes, experience, and consequences of modernity have been deeply gendered, reshaping the ideas, practices, and relationships among and between men and women.” By the same token, in the midst of an era of women’s empowerment, traditional gender arrangements are still in place. For example, Filipino women’s exercise of power has always been behind that of powerful men, “behind the scenes as wives, daughters, sisters, mothers and sometimes mistresses of male politicians” (Roces 1998:291). In this study, the gendered money storing practices of indigenous peoples are framed along a tradition-modernity continuum, containing elements of the perpetuation and transformation of traditional gender relations.

According to Georg Simmel, storing money sustains the potentiality of power associated with the usage of money: “the significance of money coincides with that of power; money, like power is a mere potentiality which stores up a merely subjectively anticipatable future in the form of an objectively existing present” (Simmel 1982:243). This establishes the potentiality of power of men and women towards each other or with other individuals. Concealment of money from one’s spouse is a strategy to assure oneself of this power, for example, to control the use of material resources for the family. The storing of “traditional money” or other forms of wealth (what Simmel refers to as “use-value” from Marx) ensures the survival of the family, as a foremost consideration; power relations are a secondary nature.

The informal storing of monies among the Philippine indigenous peoples in this study is embedded in household gender relations, in the same way that gender relations are affected by informal saving or storing. Informal storing reflects the gender hierarchy with men as heads, the negotiation of authority by women, and the gender-specific methods of storing value. Men are the recognized household heads in these three indigenous groups. They are the major providers, whereas women keep the money and allocate it for their daily subsistence. Because of their role as treasurers, women seem to act as co-heads, emitting an air of control over the money.<sup>4</sup> Frequently, however, the husband makes the final decision, because as Burton (2004) noted they are believed to be wise.

In many households, only the husband decides while the wife executes. In this situation, the wife weaves a complex strategy of covert control of the money in the household. When covert mechanisms no longer work, women engage in verbal confrontation with their spouses. In looking at the common sources of marital conflict, money is on the top of the list among Higaonon and Tagbanua couples. In the absence of money, the Higaonon couples are drawn to argument resulting from stress of not being able to provide for the family’s basic needs. When money is available,

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4. Eder (2006) is one of the authors who alluded to co-headship of Filipino families.

conflict may also ensue because of gender differences in preferred allocation of money, indicating that indigenous wives actively negotiate with their spouses. Money-related quarrel also deals with blaming each other how money was spent and differential strategies on how to look for money. In addition to the concerns above, marital conflict among Tagbanua couples usually stem from men using their money to get drunk and to engage in gambling.<sup>5</sup> This finding resonates with Amy Kaler's (2006:345) work on the philosophy of money among the Malawi people, in which the presence of money in marriage, whether a little or a lot, is viewed to be causing passions and discontent, "creating enmity and awakening feelings of envy, greed, disappointment and jealousy."

In a few households across indigenous groups, women keep the money and allocate it for the household needs without consulting their spouses. Because expenses are routine and covers the very basic needs, consultation is not necessary, especially when the husband is out of the house.

As household financial managers, indigenous women have the potential to hold the power over the purse regardless of how decisions on the budget are made. When their deciding power is encumbered or limited, some indigenous women resort to keeping what Eroglu calls "secret kitties," as well as telling white lies to their husbands so as not to lose their money for less important expenses, as will be discussed in more detail later. This is another manifestation of modernity, where Simmel (1982) describes "white lies" as acceptable and understood as a people's way of keeping some information to themselves.

## **Money storage as the interface between men and women**

Gender shapes practices on informal storing of cash, particularly in terms of duration, location, and purpose of storing. Indigenous women tend to store for short-term durations while men for longer terms, as the former address the immediate needs of the family, whereas the latter, the intermediate ones. Women tend to store money within the house, which is their realm of authority and their comfort zone. Women's stored money is more visible than men's, and hidden in a less fixed state as they often open it to pay for daily needs. On the other hand, because men tend to store money for a longer duration than women do, they tend to hide it in more permanent locations, inside their house, in a nearby empty lot, or in the rice granary.<sup>6</sup> Aside from time, the value of money is also considered when storing. The more valuable the money, the more difficult it is to find the stash. Higaonon men for example kept monies in their house under dug cemented floors, inside bamboo house columns, or a well-secured chest.<sup>7</sup>

Regardless of the keepers' gender, money which is to be used immediately is stored in wallets and placed in the pockets of their pants for men and in their bags for women. Both genders keep money in a wallet and place it in a

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5. Among the Bontocs, conflict between couples was not discussed in the interviews, as the interviewer claimed that there was no conflict between couples. It could also be that couples do not discuss their marital conflict with outsiders.

6. These are merely tendencies; there are cases where men store for short duration and women store in more permanent locations.

7. No significant data on cash storing were obtained among Bontoc and Tagbanua men.

hiding place in the house. This hiding location may differ based on strategy. A male informant expressed storing it in a place that is least expected, such as under a floor rug. Women tend to spread money in different locations in the house and intersperse it with other household items or inside a pillow, making it difficult to locate.

As their house structure can easily be transgressed by unwanted intruders, such as thieves, spouses, and children, men and women weave cunning strategies of secrecy, deception, and lies to protect the money they store. Anderson and Baland (2002) found that women's participation in rotating savings is a strategy of protecting their savings from their husband's "claim of immediate consumption." As women in this study tend to keep money within the house, their storing strategies diverge from visibility to invisibility. Coins are stored in a "lugi" or a piggy bank in various forms such as a coke bottle or short bamboo pole. *Lugi* is more or less stored in visible places in the Higaonon house. Similarly, a Bontoc woman who owns a *sari-sari* (convenience) store also displays money on the counter. Shifting to invisibility mode, indigenous women hide more valuable bills by mixing them up with other household items. Bills are well mixed up with their clothes in the cabinet, under or inside a pillow, under the mat in the bed, inside a big container of household items, in a jar buried in the *abuhan*, or dirty kitchen. This is to deceive the prospective thief about the exact location of the money. Aside from mixing it up in the clutter, money is also kept in clusters, rather than placed altogether in one location.

For lack of control on money spending and to keep it safe from the daily money requests of family members, women resort to lying, in a way deceiving family members to believe that there is no more money. They say, "there's no more money" to their family's everyday needs beyond the basic, and when time of great necessity comes, they are able to produce cash.

Aleta: When I hide money I do not tell anyone that I have money stored in the cabinet. I would say that I have no money, even one peso, because if he would know about it, he would just say that we will just use it to buy rice, sugar, and coffee. So I would just say, there's no money. (Tagbanua, wife, 53 years old)

Women sometimes conceal money from their spouses to achieve bargaining power in the allocation of money. A person's bargaining power, according to Agarwal (1997:4), is defined by "the strength of the person's fall-back position (the outside options which determine how well-off she/he would be if cooperation failed)." In many poor households, the money that women hold is "insufficient to cover even the basic needs leaving them struggling with money shortages," including inability to "refuse requests from their husbands for money to drink or gamble" (Eder 2006:402). It is partly due to these issues raised by Eder that women conceal money from their husbands. Concealment enables the woman to dictate spending, while keeping the man's appearance as outwardly dominant (see also Eroğlu 2009). When men ask for money from their wives, women tell white lies to protect the money they conceal. By telling a lie to their husbands, women keep their stored money safe from being spent. Eroğlu's analysis of women's secret kitties informs our findings on women's white lies, demonstrating the congruence of modernity and tradition. Eroğlu (2009:59) refers to secret kitties as women's concealed savings or budgets, arguing that secret kitties "operate as a covert mechanism whereby women claim enhanced financial agency and indirectly challenge men's authority." By concealing information about money from her spouse, the woman obtains control/discretion

on the use of money as she deems best, a modern, individualist strategy. On the other hand, as Eroğlu (2009) points out, it keeps the status quo of traditional gender distribution of power at least on the surface.

Indigenous men also conceal money from their wives to maintain the status quo of their dominance over women, and as a strategy in securing the financial future of their family. Even as women manage their finances, men retain some amount for themselves. Magda, an eighty-three year-old Higaonon woman narrated how her now deceased husband used to keep money for years without informing her. Before he died, he showed her a secret stash right inside their house. On their cemented floor, covered by a rug, was a dug hole. In the hole was her husband's accumulated savings over the years. Although their house was small enough to keep a private space, it was surprising that the Higaonon woman never discovered her husband's secret stash. (see Figure 2).

**Figure 2. Money hidden underneath the floor in the house**

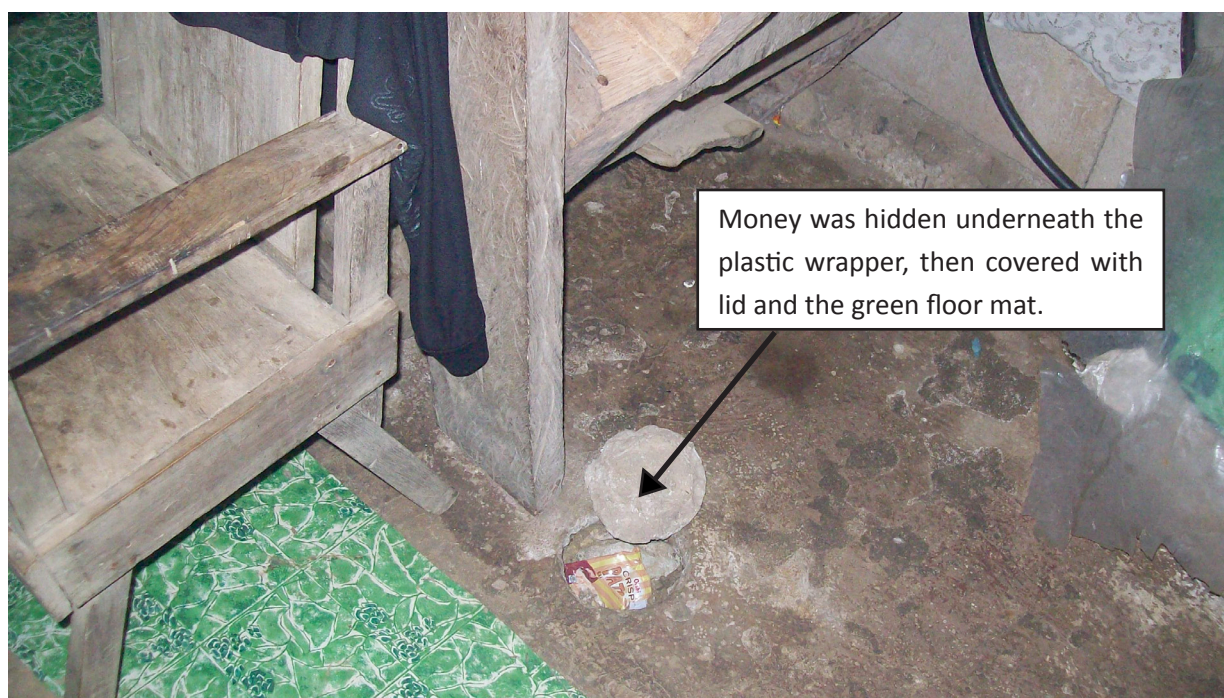


Photo: Genevieve Labadan

## **Gender and cultural mitigations of risk in informal storing mechanisms**

Some of the risks associated with traditional methods of storing wealth include loss, theft, unwanted spending, broken relationships and rituals, failed cropping, and death or disappearance of animals. Often referring to high-value items and cash stored under the mattress, scholars have associated informal means of storing with high risk because of the above factors (Rutherford 1996, Vonderlack and Schreiner 2002, Easton 2005). These scholars are partly correct, in that lack of a safe place to store money leaves the poor with little choice but to engage in “notoriously

unsafe” (Vonderlack and Schreiner 2002) storing practices. Informal means of storing money brings with it enormous risk. Cash can be stolen; it can burn when there is fire or wash out in case of flash flood; it can be spent unnecessarily in drinking, gambling and the like. Storing money in relationships also has its own risks when relationships break up.

These practices, however, are linked to their socioeconomic and geographical conditions as well as cultural traditions. The examination of these informal storage mechanisms among the indigenous peoples reveals fascinating stories and strategies at the individual, family and community levels, strategies that are linked with their cultural practices, geographical remoteness, and gender positions. Asking the indigenous people to stop practicing these so-called “unsafe” storing methods is tantamount to asking them to leave their cultural tradition. Assuming there is a universal agreement that informal storage systems are a risky practice, we now consider the various ways in which the indigenous populations keep their money from getting lost, in various ways such as inadvertent spending, theft, inflation, and others.

The risks associated to informal storing of money and wealth are mitigated through individual and cultural strategies. At the individual level are gender-based strategies of keeping money safe, as earlier discussed. First, women’s secret kitties and men’s hidden stashes ensure that the other spouse would not intervene on money allocations, although the stored money is intended for the benefit of the whole family. White lies and mild deceptions are part of this strategy; in fact husbands and wives were both surprised to learn new information about each other’s money storing practices during the interviews.<sup>8</sup>

Second, women’s storing of money in multiple locations minimizes the risk of losing all the money at once, either from theft or from sheer temptation to spend. Arlyn, a female Higaonon, would divide her money based on allocation and store it in different locations in the house. Money for their daily needs is stored in a red bucket, mixed with other household items, and placed under the bed. On the other hand, money for the maintenance of their passenger motorcycle, called *habal-habal*, is kept in a plastic coke bottle and openly displayed on the wall shelf (see Figure 3).

Third, the strategy of allowing some money to be simultaneously displayed and hidden in the house (refer to Figure 4) has a similar effect as in multiple storage locations, in particular, it directs one’s attention to what is visible. Low value money, especially but not exclusively coins, tends to be visible for easy access. This is where every need is sourced. Higher denominations of cash or higher-value money tend to be hidden. To minimize the risk, money is concealed in locations where it is not suspected to be hidden. For example, Pedro, a 66-year old Tagbanua, would put his money under a floor rug or in his pillow.

Pedro: I would just hide it in my pillow or under the rug. Who would think that there is money under the rug?  
(laughs)

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8. Husbands and wives were interviewed separately most of the time, but there were several cases where separate interviews were not possible. Additionally, even as husbands and wives were interviewed separately, some were still able to overhear the other interview of their spouse due to lack of privacy in the house. Separate and private interviews were also viewed suspiciously by spouses.



Indigenous women employ various strategies in stashing money, given the high security risk in the house. Sometimes, money is stored in a wallet and carried around; at other times, money is hidden in secret locations of the house.

Culturally speaking, these storing practices are made safe due to diversification and their traditional value system and rituals. The indigenous peoples practice diversification of their economic resources. Although there is very little less cash stored, in the backyard are pigs and free range chicken, and relatives and villagers whom they can run to in times of need. Even as some of the livestock die, others also survive. Livestock not only have a commercial function but they are also for their subsistence, celebrations, gifts, and ritual offering. When they run out of one form of wealth, they can resort to their other stock of money.

Raising these animals requires less expense as feeds often come from their local resources. Labor is not actually computed in their calculation, because it would otherwise be spent on idle activities. While families will not earn much profit from raising the livestock, it is seen as a money storage mechanism, a *lugi*, in addition to putting spare time to work. When pigs mature in six to eight months, they are sold based on prevailing market price, either per kilo of live weight or more often based on agreed estimates of both buyer and seller in the absence of a weighing scale.

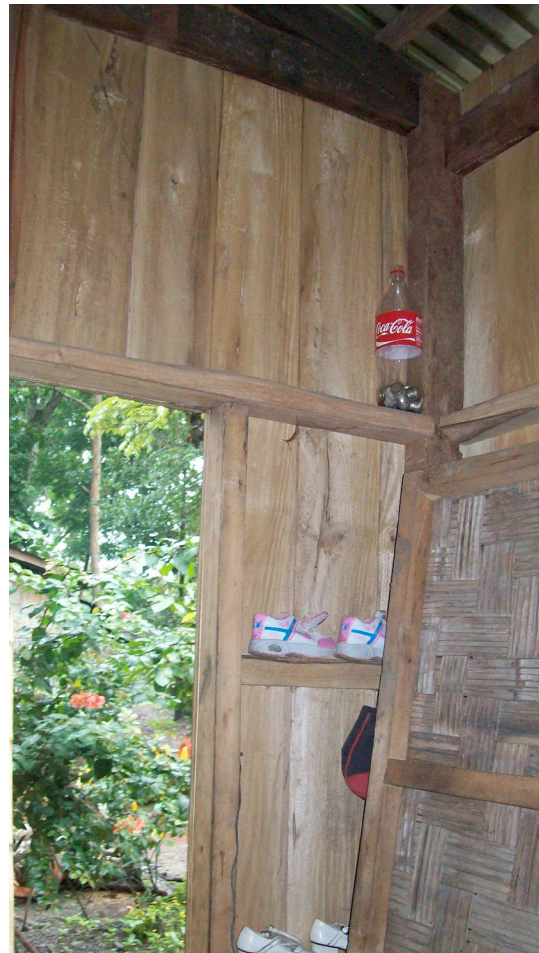
Cultural ideologies and rituals also help keep the money safe. Artemio explained that traditionally Higaonon households have engaged in "*ipuan*" or earmarking of money for specific activities, especially for rituals that require the offering of white chicken, or what Zelizer (1997) calls "special funds." One ritual is called "*pamahandi*" translated as the production of wealth money ("*panalapi*"). In *pamahandi*, they offer a white chicken to generate wealth. In addition, they also offer modern money in the form of coins to generate success in their planned action. After this ritual, they pursue the "wealth-generating" activity, such as harvesting, fishing, or collecting forest products. Though offering ritual does not keep their money safe per se, it gives them positive energy, as they feel blessed by their ancestors to obtain success in their goals of "*pamahandi*".

Households allocate money for their different rituals, according to Artemio. Complementing their value system of "*ipu*" is the cultural prohibition against spending it for something else. The Higaonon women's practice of separating cash into different containers and hiding it in various locations is an application of "*ipu*." Segregation of stored money strategically diminishes the chance of inadvertent spending.

If a sense of tradition is strong, particularly social solidarity, then money stored in relationships of obligation will be returned in various forms: gift for gift and food for food. Holt and Sears (1994) explained it this way: "Long-term, local relationships based on tradition, kinship, and a diffuse set of social obligations [permeate] all social interaction, resulting in consumption oriented to propriety rather than individual development." When consumption, and in this case spending in the form of gifts and feasts, is based on propriety and social obligations, then local relationships become long-term and reciprocal, and stored money in these relationships is likely to be safe as well.

However, as individuals become more modern, they become more practical, stop spending on wedding feasts, and cease the cycle of obligation. Igorot songs reveal their sense of modernity. One song by Balag-ey illustrates a trend towards rationality in letting go of expensive traditional wedding feasts of *carabaos*, cows and pigs, to avoid huge spending and suffering from economic difficulty afterwards (Fong 2007). Judging from the reactions of the people in Sadanga right now, this web of obligation is likely to continue as they still view it as “obligatory”.

**Figure 3. A Higaonon woman storing money in different locations in the house**



Photos: Genevieve Labadan

**Figure 4. Visibility and invisibility of money**



Above: Bills and coins are displayed in the sari-sari store to facilitate monetary transactions.

Below: Money is hidden somewhere between clothing and inside the pillows.

Photos: Jae Estuar (above) and Anthony Aquino (below).

## Conclusions

The paper has examined the relationship between gender and modernity in a traditional society through a case study of informal money storage patterns among the Philippine indigenous population. The study showed that even as indigenous communities are gradually integrated into the mainstream financial system, they continue to maintain an elaborate gendered system of informal storing of money, by hiding cash in various locations inside and outside the house, by raising livestock and planting cash crops, and by fulfilling reciprocal relationships of social obligations through gift giving and spending for celebrations. As such, money is an interface of tradition and modernity in which traditional forms (livestock, relationships, gifts) of money are used side by side with the modern form (cash), using one or both types to fulfill the requirements of a purely traditional, purely modern, or both modern and traditional transaction.

Money storage is also the interface of man and woman whereby money is stored in different ways according to gender. Money storage patterns, such as location, duration, mobility and visibility usually differ according to gender. Differences in gendered storage patterns arise from men's and women's varying comfort zones, frequency of spending, and amount of money stored.

Gender is accomplished in the everyday life of storing or saving money, maintaining the traditional culture with gradual input of modern ideas of individuality and empowerment. In this sense, gender is the interface of tradition and modernity, in which modernity subtly reworks traditional gender relations between spouses where money becomes the major source of conflict and where husband and wife conceal money from each other. Concealing money is mostly a woman's practice, but a few men do it as well, probably an indication of a wife's influence on the money allocation in the household. Women's secret kitties and men's undisclosed dug holes are aimed to protect their gendered interests in the household. With money as an instrument of control, whoever holds the money, controls.

This blending of traditional and modern patterns in storing wealth among the indigenous population may have congruence with the larger Philippine society, where social obligations among members within the extended family, fictive kinship, and small villages substitute the functions of the welfare state and insurance programs; where celebrations/mourning are significant sources of big expenses in food to feed a wide network of relatives and friends; and where the raising of livestock is viewed as an alternative livelihood to the otherwise jobless family member. As an agricultural country, the Philippines actually benefits from additional money stored or invested in cash crops. Even as these crops would not generate huge profits, their presence is essential to address food security issues. The poor family does not always have cash, but they will be comforted by the knowledge that they can at anytime slaughter chicken from their backyard, catch fish from a small pond, and dig out a root crop from their garden.

With regard to risk, the informal storing of wealth by indigenous peoples not only provides a buffer against the recurring global financial shocks, but equally important it also contributes to social solidarity, gender empowerment, and the maintenance of their indigenous tradition. From an economic perspective, the phenomenon of informal storing of wealth is risk laden. However, it must be viewed that informal storing is as much a social phenomenon as

it is economic. Thus, a purely economic analysis fails to account for the non-monetized gains. For example, raising a pig or two is not seen by the individual only in terms of economic profit but also as a way of spending idle time, sometimes lonesomeness. Informal wealth storing strategies exclusive of formal or informal financial institutions may always be practiced by the rural poor in the developing world, side by side with people's utilization of financial institutions, because these practices have social dimensions as much as it has economic significance.

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