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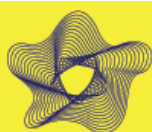
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IMTFI
INSTITUTE FOR MONEY, TECHNOLOGY
& FINANCIAL INCLUSION

Monday, May 18, 2015

Juggling Currencies in Transborder Contexts: Field Notes from Sabinilla and Calexico (Part 1)

By IMTFI Researchers *Magdalena Villarreal, Joshua Greene, and Lya Niño*

Mexican and bi-national families residing and/or working on both sides of the Mexican-American border experience and manage different monetary and social currencies, not only in peso-dollar exchanges, but also in transactions involving different means of equivalence that entail diverse normative and cultural frameworks.

This is the object of our study, which we carried out in two different localities: one is the rural community of Sabinilla, in Jalisco, Mexico, which is closely linked to its diaspora in Hawaii; and the other involves commuters between Calexico in the United States and Mexicali in Mexico. The most important eye-opener for us is that people not only manage and juggle different currencies, but that they *need* to do so in order to make do. Those who are more adept at such juggling are the ones considered more "successful" by virtue of their relative economic stability.

Part I

Let us first go to Sabinilla, a village located deep in the heart of central-west Mexico. We are considering this village as a border community because of an almost 50 year history of migration to Hawaii. Most of the men and a handful of the women in this village have lived and worked in Hawaii. A

combination of increased risk and cost in making the dangerous and illegal journey has meant that many of the village's sons and daughters have simply not returned. On a daily basis, villagers here negotiate a world dominated by decisions and conditions far beyond their control. Yet they juggle the resources they have in order to make do.

The lucky ones can include land, cattle, and decent crops as part of their resources, and most have close relatives in the United States who can send remittances in times of difficulty, but all resort to their own work and that of their families as the key sources of income. [Children](#) and the elderly play key roles in such endeavors.

Another important resource is debt. Debt fuels household economies, making up for shortages and time gaps in income. Families can borrow a chicken, cement or bricks. But in times of great need they will ask brothers, sisters, cousins, neighbors or friends for a loan. Most emergencies have to do with health. There is no way they can pay for the costs involved in an accident or a sickness with their small liquid savings. They generally ask for loans from several people at a time (one person will hardly be likely to possess the needed amount in cash). If the money is required immediately, they will resort to their local networks.

But networks cross national borders. Uncle Chelo, for example, is now 77. He was short on cash for his team of ten men and to pay for the tractor needed to harvest his ten hectares. He simply called his son in Hawaii. By cell phone, Uncle Chelo--three hours from a city and half-an-hour from a store, on a dusty, rocky river-crossing in Mexico--can borrow money from his sons, brothers, cousins and nephews and nieces in Hawaii. Chelo had debt with a local credit union, and he sold a few cows to pay it off, but in the end it was his son who provided the money that allowed him to harvest his crops.



Sabinilla, Mexico (Photo by the authors)

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Like Uncle Chelo, most sell assets to pay back loans: cows, pigs, houses, and trucks are used in these cases, depending on the amount of debt. Money does flow from, but also to the United States. However, most often people will resort to migration to cover their debts, especially if the amount they owe is high. Here they need to ask for another loan in order to make the journey. Such loans are generally provided by their relatives in the United States.

We must point out that debt is also used as advanced savings. People can build a house with loans and then pay little by little. Some have had to work for three years in the United States to pay back debts acquired to build a house or buy equipment.

Different normative frameworks are brought into play with the use of debt and other resources such as cattle, land and labor. Money is signified differently within different domains. For example, land is not necessarily valued in monetary terms, and when it is, its price might be considered in pesos and/or dollars. And debt, of course, entails a host of social relations that are assessed according to the nature and context of the bond. Here we find different currencies at play.

Some people are more adept at juggling these different currencies. Bacho, who recently returned from Hawaii, has been able to skillfully operate his networks. He makes agreements and semi-commitments throughout his working day as he encounters people or they call him. He labors as a field worker, grinding corn stalks as part of a crew; as chef in a nearby restaurant, making cheeses for his father-in-law; and as a tradesman, building and restoring custom wood and ironwork. But Bacho is forever calculating the production capacity of his turkeys in eggs per week, or his cows in liters of milk per day and calves per year. He anticipates the value of raising breed dogs and organic chickens, two of his favorite projects, which he started operating but hopes will grow with the increasing demand for them in nearby cities.

Read Introductory blog: *Juggling Currencies in Transborder Contexts* (Intro)

Read: *Juggling Currencies in Transborder Contexts: Field Notes from Sabinilla and Calexico (Part 2)*

Link to film: "[Juggling Currencies](#)" (40min)

Posted by TSF at 7:56 AM



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