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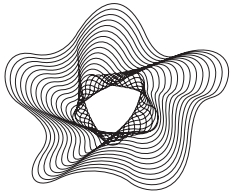
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About Calculations and Social Currencies: Indigenous Households' Financial Practices in the Highlands of Chiapas

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The article focuses on the frameworks of calculation and margins of calculability accessed by indigenous families in their financial practices. In a region that is considered one of the poorest in Mexico and still largely based on a “*milpa system*”, barter and the “reciprocal hand,” the indigenous way of life is facing important changes. We argue that arithmetic is signified in the light of beliefs, fears and hopes in the struggles for certainty and adaptation and negotiations with modernity.

Uncertainty sets the tempo within which many people manage their economy in the highlands of Chiapas. Unpredictable weather, unreliable government policies and uncertain markets make planning ahead difficult. Their day-to-day calculations must then take into account the consideration that they might not have access to critical resources in the immediate future. Such calculations are the focus of this paper.¹

In studying indigenous families' financial practices in two towns—Amatenango del Valle and Zinacantán — in the state of Chiapas, southeastern Mexico, we encountered a complex intertwining of economies, some drawing heavily on socio-cultural traditional practices, others aiming at “modernist development” goals, but most pursuing mixed strategies in their struggle to get by. The region is classified, according to official statistics,² as one of the poorest states in the country. That is to say, fieldwork for this project was carried out in what is considered one of Mexico's poorest regions.

Each town hosts a different indigenous and language group. In Amatenango, Tzeltal male inhabitants work in agriculture — mainly maize cultivation — while the women mostly occupy themselves doing craftwork, from which they receive monetary income. In Zinacantán, Tzotzil men have a variety of trades, the most salient of which is flower cultivation in greenhouses, and women weave traditional textiles on waist looms. They make tablecloths, cloth napkins, shawls, tablemats, skirts, blouses, dresses, scarves, and bags amongst other things destined for sale to tourists.

During our fieldwork, we made a special effort to tease out monetary and non-monetary calculations from conversations and the observation of everyday life transactions. People were quite open in providing us with numbers concerning costs and prices, but these did not always add up in a way that made sense to us. Frequently it was the time dimension of their calculations that we had to understand, and most often we had to come to grips with the social and cultural framework within which these were construed. Here, like in many other settings all over the world, arithmetic is signified in the light of beliefs, fears and hopes.

This raises the issue of identifying different frameworks of calculation and processes of calculability present in economic transactions and decision-making. Here we resort to the notion of calculability introduced by Callon (1998), to look into the socially constructed boundaries within which people construe significations and the tools they are able to draw upon in so doing. Many of the relations entailed — which might not be strictly defined as capitalist — mediate and structure monetary processes.

1 We would like to thank Ana Torres, Jessica Vooris, Ana María López, Gerardo Rodríguez and Joshua Greene for the insightful work they carried out in the field. Their contribution to the ideas and information for this project has made a great difference. We also appreciate the work of the UNACH students who implemented the survey, and the invaluable help of the translators. Gerardo Rodríguez did an excellent job in coordinating the survey, and, together with Arely Rocha and Katherine Nelson, provided much needed support in the final stages (when Magdalena's arm was uncooperative), for which we are very grateful. We greatly appreciate the financial support and academic stimulation provided by IMTFI to undertake such research, and wish to extend special thanks to Bill Maurer and Jenny Fan.

2 CONAPO 2005's marginalization index, where the state of Chiapas is portrayed as the second most marginalized in the country. The two municipalities studied are classified as having a high and very high rate of marginality.

To discuss these, we will concentrate on three critical scenarios: (1) The “Indigenous Way of Life”: Calculating in God’s Time, (2) Gifts, Money and Social Currencies Involved in the Struggles for Certainty and Adaptation, and (3) Negotiations with Modernity: What is a Fair Price?

An indigenous way of life: calculating in God's time

“There will be hunger if it does not rain soon,” said Antonio,³ looking up at the cloudless sky with anguish. “People from neighboring communities will come down seeking maize... and how can we deny them? Speculators will hoard their stocks till the last moment, and then they will sell at very high prices.”

Antonio’s concern was shared with the rest of the community, whose livelihood largely depends on maize. The date was set for Monday at nine “God’s time”. A large number of people⁴ assembled at the ancient Catholic Church in Amatenango to plea for rain. The altar had been beautifully adorned with a large variety of flowers and plenty of candles, and the floors covered in pine needles. Another makeshift altar had been set up in the plaza, in front of the church. The path to it was also covered with pine needles. Praying on their knees, petitioners made the salutation to the four cardinal directions,⁵ then they divided into three groups to request rain from their ancestors and God: One group set off to climb to the top of the hill, another made its way to the cave, and the last stayed at the plaza.

We followed the group that paraded into the entrails of the mountain, to a cave where, we were told, the ancestors inhabit. An elderly woman explained: “they are the ones that take care of us.” The cave had been swept, covered with pine needles and adorned with flowers to form an arch at its entrance. Coca-Cola bottles,⁶ other carbonated drinks and bottles containing *pox* (local alcohol)⁷ had been placed close by as part of the offerings to appease the ancestral spirits. As they were arriving the women took more soda bottles from the *robos* (shawls) on their backs and placed them with the other drinks.

Traditional music — an accordion, three guitars, a *guitarrón* (large guitar), a flute, two drums and several rattles — set the tenor, accompanied by the harmonic murmur of people praying in Tzeltal. Once in a while someone raised his or her voice, pleading

3 The names of our informants have been changed.

4 Only Catholics participated in this event. Forty per cent of the population has changed religion (including Christian, Evangelicals, and Renovated Presbyterians). In Zinacantán, on the other hand, 93 percent are Catholic.

5 Although Vogt (1992: 117-118) suggests that in Mayan cosmologies the emphasis, rather than North, South, East, West, is on the rising and setting sun and its solstice positions.

6 Consumption of carbonated drinks, particularly Coca-Cola, is very high in this area. We were surprised to observe locals using them in rituals as well. June Nash (2007: 627) explains how, in the 1980s, when there was growing concern about alcohol, traditional religious leaders began to substitute soft drinks for liquor, establishing concessions with the Coca-Cola and PepsiCo companies that were making inroads in indigenous markets. In Chamula (a Tzotzil municipality neighboring Zinacantán), elders granted a sales monopoly to the Coca-Cola Company. In Amatenango, the concessions were granted through allegiance to political parties, with the Institutional Revolutionary Party (PRI) officials purchasing Coca-Cola and the Party of the Democratic Revolution (PRD) officials favoring Pepsi.

7 Drinking is part of every ritual they undertake. It is said to enhance communication with their ancestors’ spirits.

forgiveness for their sins and imploring support. Then it all subdued. A small group of men began to light new candles and positioned them inside the cavern amid respectful silence. An elderly woman took incense and set it at the opening, after which the rest of the women came forward with flowers.

A cup of *pox* was repeatedly passed around to both men and women, alternated by a cup of Coca-Cola or another bottled drink, to be gulped down quickly so that the next person could have their turn to use the plastic cup. The women then started to dance, swaying slowly from one side to the other to the rhythm of the music. The candles melted gradually. It was getting late and no one had had food. Only drink. The music continued. It was an intense, mystical moment.

By the time the group started heading back to the village, it had started to rain.

* * *

This ritual petition for rain reveals critical issues concerning calculations in the indigenous way of life, one being the centrality of religious beliefs. Placing hopes and fears in the hands of God through the intermediation of ancestors is a way of dealing with uncertainties. People's trepidation found solace in religion, which, as Jan De Vos (2002: 40) explains for the case of the adjacent jungle area, "became the first and main organizing axis of social life." Most Catholic homes keep an altar in their main room for protection: an image of the virgin (and/or saints) surrounded by lit candles and fresh flowers. Religious celebrations and rituals are an important part of everyday life.

Deities must be kept happy through displaying obedience, acquiescence and deference, as well as the generosity manifested in rituals, providing ample supplies of fireworks, candles, flowers, alcohol (*pox*) and food. These are constantly brought to the saints when the petitioner is in search of support for a particular problem or as a way of acquiring "credit," that is, being on good terms with the deities so as to benefit from their goodwill in times of need. Religion and tradition thus provide some structure to weigh possible outcomes in the face of uncertainties.

God's Time is the term locals use to refer to non-daylight savings time. The latter, they say, is a government imposition, so they do not abide by it.⁸ God's Time is that of their ancestors. It is the time that guides their activities throughout the day, their schedules for planting the *milpa* (maize plant).⁹ Such scheduling is critical, since producers that plant ahead of time or too late risk losing their crop. The "*milpa*" is a traditional family system of cultivation that was practiced in Mesoamerica in pre-Columbian times. Maize is cultivated together with beans and/or squash, *chile* and other vegetables according to local practices. It is a bio-diverse system wherein the use of inanimate energy per unit of cultivated land is minuscule. Producers leave the terrain fallow for at least a few months after harvesting, some even cultivating every other year to let the ground rest.

8 This makes time complicated in this region, since some cities go by daylight savings time, but most villages stick to God's Time.

9 As far as we could tell, this applies as well to Christian and other denominations of Protestants, who do not believe in saints, only in God. Many of them go by the *milpa* system, and also resort to the "reciprocal hand."

Calculations involved in the *milpa* system tend to be formulated on a yearly basis. Women and children participate in planting and weeding, although the *milpa* is considered men's work. It is expected that, while men are busy cultivating the land, women produce pots, textiles and other craftwork to sell. This provides for salt, soap, coffee, sugar, and other necessities. Important to their economy are home gardens where fruit, vegetables, and herbs; and chickens, ducks, turkeys, and sometimes rabbits are raised.

Harvested maize is kept to be consumed during the year, and only small portions are sold to cover certain costs. Having a stock of maize provides certainty. There will be food for the year. When we asked Don Eleuterio — a peasant of Amatenango — whether it would be better to sell his crop and invest part of the money while using the rest for consumption, he was adamant:

“No, keeping the harvested crop in the form of maize allows us not only to eat and feed our animals.¹⁰ It also keeps our spending in check. We only exchange maize for money when it is indispensable, because we know it is food that we will need later. Sometimes we barter maize for salt or soap, but only when we need it.”

He explains that cultivating maize for the market is risky, because that implies heavy investment in fertilizer and labor, which is then difficult to repay with the harvest. The producer can be left with debt and without maize.

Barter is fairly prevalent, especially when maize is scarce (for example, in communities that lack irrigation). De Vos (2002: 146-47) documents that fifty years ago, plantation owners and other landholders would pay their workers in maize. This, he says, was another way of exploiting them, since equivalences were established in a very disadvantageous way for the workers. Thus, mutual help emerged vis-à-vis the need to protect themselves as a group within a hostile environment.

Now, inhabitants from villages located in the higher and colder parts of the sierra make their way to Amatenango carrying plums, apples, and other fruits to exchange for maize. Measured in price, maize and apples do not have the same value, but — as one of the locals explained to us — they accept the exchange even if it is not equivalent because they know that people in these communities are very poor and need help. However, it is also true that this town hardly produces fruit, and its inhabitants enjoy the possibility of diversifying their diet of beans and tortillas.

The system of *mano vuelta* (reciprocal hand) is still common in this town, particularly in agriculture. People help family and friends in their agricultural plots and their labor is returned when they need it for their own fields. Sowing and planting is generally programmed in such a way that harvests do not come at the same time for each producer. “We like this system because we finish sooner when we have help, and we feel happy to work together,” says one of the interviewees.

Here we were able to witness the ways in which maize was shared between families. A couple from the municipality of Hixtán, some 30 kilometers away, visited Elodia and Beto in Amatenango in search of maize. They were not long time friends, having met recently in a church organized event. Elodia told us that she felt really sorry for the woman because she had to carry her own firewood. Most people nowadays, she says, buy their firewood. But there are still many women that have to go out to the hills

10 He was making reference to the chickens, ducks, and sometimes rabbits they feed maize to.

to cut their own and carry it back home. To her, that is equivalent to being really poor. Thus, she and Beto decided to help this family. They lent them some land so that they could sow their own maize, and also gave them a 50 kilo sack of grain for them to eat until they harvested their own. Although one might have expected that their friend would sometime pay them back with labor, this was not explicitly mentioned in the agreement.

However, as Greene (forthcoming) shows for the case of Amatenango, “farming corn in a globalized market where poor farmers struggle to manage half hectare plots and are forced to compete against the U.S. corn industry,¹¹ is currently viewed as both cause and symptom of the poverty endemic to the region.” Many interviewees both in Zinacantán and Amatenango, he says, suggested that *milpa* farming is almost equivalent to being poor.

Such a lifestyle has been curtailed in many ways by population increase — there is not enough land to go around — and the introduction and subsequent over-usage of fertilizer, as well as the increasing need for cash and thus need for wage work. This in addition to the encroachment of cash crops and greenhouses — which are now being encouraged in Amatenango through government loans as part of the *Agenda Chiapas - Naciones Unidas* (Chiapas-UN agenda) — and the flourishing tourist industry have introduced the need for new trappings to indigenous life.

In the town of Amatenango, where most agricultural land is irrigated, maize and bean harvests are reported to feed the family all year. According to the survey we carried out (May 2010), 90 percent of Amatenango’s households rely on maize cultivation for a living, 81 percent of which still combine maize with beans and sometimes other vegetables — *milpa* style. In Zinacantán, on the other hand, only 41 percent continue to produce maize, thirty five percent of which are able to carry on sowing *milpa* albeit in much smaller plots. This has to do in part with the actual acreage of the two municipalities: Amatenango is almost four times larger than Zinacantán, where producers have turned to flower cultivation in greenhouses, and income is more diversified.

Doña Juana’s household in this latter town is an example of this. Income-generating activities range from the most traditional weaving with waist looms, to the use of the internet for marketing. Everyone in her all-female household contributes in one way or another to their diversified economy. Doña Juana complains that widows like her have a more difficult life since they are constantly being molested by men, so after her husband died she decided the family would move in with her mother, who was living on her own. It was not easy to bring up her four daughters — one is married and has a baby child, and two are doing university studies in San Cristóbal de Las Casas. Natalia, her eldest has two part-time jobs and studies on weekends. She is the main wage earner of the family. The youngest attends high school and helps her mother with housework and runs all the errands, while Doña Juana and Francisca, her third daughter, use every moment they have free to weave and embroider. Doña Juana has used

11 Reports of US corn swamping Chiapas markets were rampant in our investigation. According to the United States Department of Agriculture, average corn farm size in the US has grown from 200 to 600 acres in the past 25 years. According to the Food and Agricultural Organization of the UN mechanization and bio-technology have pushed US yields to three times the yield in Mexico. As farm size and productivity increased in the US, these highland farmers in Zinacantán and Amatenango continue to work small plots on steep and rocky mountainsides, planting and harvesting by hand. In the logic of international trade, farmers from these two corn-producing nations are said to ‘compete freely’.

the waist loom since she was a child. She smiles when tourists come to her house and ask to try it out. They wince after a few minutes of kneeling on the floor, so she offers a stool, but it is nevertheless extremely difficult.

The family also owns two sewing machines, one of which is designed for embroidery. These Doña Juana obtained as part of a loan from an NGO. She is the leader of a consolidated group of women weavers that now includes her daughters. The group has received loans from this organization for 11 years with the explicit aim of helping them gain economic autonomy. They join forces to sell their craftwork, which they display at Doña Juana's house. Such groups are not at all uncommon in the area, which has been fertile ground for NGO's and other change oriented organizations.

Their friends in San Cristóbal send Doña Juana's family tourists, particularly people who are interested in supporting indigenous and feminist causes. Natalia keeps in touch with these networks through the internet, and receives requests for craftwork. She and Francisca are the ones who "know about numbers," so they take charge of commercial transactions for the whole group. Francisca, who is studying to be an English teacher, likes to fabricate new things while still using traditional textiles and designs, exhibiting new patterns and colors. She also creates bags, small hair pieces, and bracelets that tourists find easy to take home as souvenirs. These pursuits are combined with other income-generating activities. Doña Juana owns a small plot. She sold most of the land to pay for her late husband's funeral, but like many other Zinacantecos, retained a plot for *milpa*. She leases it out and receives maize in payment.

The family has some pear trees in their garden, the product of which they sell, as well as some vegetables for home consumption. They also keep a few chickens and ducks. A further important activity is that of the grandmother, who, in addition to spooling thread and helping out in the kitchen and garden, owns sheep, which she takes out to feed in the nearby hills every morning. There she will sit on a rock or walk around for a few hours, making sure they do no mischief. She then brings them home to a fenced corral. Once in a while she will sweep and collect the manure and earn some pesos from it. The wool she shears and takes to the market at San Juan Chamula, a nearby town. Sometimes, however, she will save it to weave *mosheuales* (men's traditional winter dress).

Although one can identify the crisscrossing of different flows and exchanges (some local and non-commoditized and others deeply buried in commodity markets) Doña Juana's family claims to organize their life largely according to God's Time. They visit churches on different saints' days, and have an altar at home, which always has lit candles and fresh flowers. Different forms of reciprocity are very much part of their livelihoods, and these tend to be included in their calculations, as are the international solidarity networks to which they are linked. Visitors from such networks often buy their produce and help expand their contacts abroad. Those involved in these transactions generally frame them as part of the "solidarity economy," rather than just "market." But in the same town, greenhouse producers¹² are connected to regional, national and international markets in what is typically described as "the market." Here the value of their production is established within "less personal" frameworks of calculation, based on their guesses of what the prices will be and how much margin for gain they will have. It is not easy to understand the

12 The largest producers have 30 and 40 greenhouses. Some are 164 meters by 30 boasting 17,000 rose plants of which each is fumigated every other day (Greene: forthcoming)

workings of these market flows: although flowers are in great demand locally — being required, as they are for every ritual and celebration, of which there are plenty — people purchase them from wholesalers at the regional market. Most of the flowers they buy come from Tapachula and Mexico City, although one of the wholesalers claimed his flowers also came from Miami.

In turn, greenhouses in Zinacantán¹³ hardly sell to locals. They export their produce to Miami, Mexico City and even Japan. Producers have learned to plan for these markets in such a way that their harvests meet international needs. Often producers have established commitments and loyalties with certain buyers who need a continuous and reliable supply. They thus get a better price for their flowers and are able to sell in large quantities rather than bothering with small requests. When flowers are not in a good enough state as demanded by international markets, they will sell in San Cristóbal de las Casas for next to nothing. It is not uncommon that neighbors from Zinacantán will buy them there, rather than directly from the greenhouse.

In a nutshell, this has to do with what have come to be lumped under the label of “market forces,” wherein structural factors but also many contingencies intertwine. Here, like in every other market in the world, estimates have to factor in risk, and hence trust, reliability, and other social currencies.

Frameworks within which such calculations are made, however, differ significantly to those made within God’s Time, and also to the scaffolds within which solidarity networks operate. Yet, many inhabitants of the towns we studied intertwine elements from all three in their calculations.

Gifts, Money and Social Currencies

It was the only time we saw Don Ernesto cry. “But these are our traditions!” He exclaimed as he let out a short wail, which he quickly controlled while wiping some tears from his face.

He was telling us about his daughter’s liaison with a man nineteen years her elder. The man was then mayor of Amatenango and his ex-wife, a city woman, had left him. Although his daughter’s ‘nuptial’ took place more than three years ago, Don Ernesto could not heal the wound. “The mayor was supposed to be like a father to the community!” he exclaimed. “We elected him because we trusted him to protect our traditions!”

Don Ernesto feared for his daughter’s wellbeing. How would she be able to bring up a family if they did not have the foundations of tradition? His despair also had to do with what, in his eyes, was the decline of good customary practices.

According to Tzeltal long held conventions, the groom and his representatives (generally his father and grandfather or godfather, if possible accompanied by someone of prestige in the community) pays a visit to the house of the would-be bride with gifts —

13 According to Burguete (2000:182) the numbers of greenhouses in Zinacantán grew from three in 1973 to 20 by 1984. By 1994, there were 722. From 1994 to 1995, the number of communities in the municipality of Zinacantán that had greenhouses grew from nine to seventeen.

bread, chocolate, a bottle of alcohol, some Coca-Colas and other bottled drinks — to ask permission to court her. The value of the gift provided by the groom's family shows the worth they attribute to the bride-to-be, but also the recognition of her father's stature. Don Ernesto's dignity had been slighted, his status snubbed. He was a respected man in the town, having served a religious cargo twice.

But asking permission to court a woman according to tradition is not an easy step. As Collier (1980: 237) documents in detail for the case of Zinacantán, the boy asks his representatives to be brave and support him during courtship. At the same time, "the representatives examine the boy to make sure he will be able to comply with the responsibilities he is committing himself to." Traditionally, the father of the would-be-bride is expected to show reluctance in giving up his daughter, particularly in the initial stages. Then the process initiates when he and his family first accept the visit and gifts from the groom's party. As the commitment builds up, more valuable items such as raw meat and tamales are included. Nowadays money is involved. Collier (2009: 95) explains that these practices guarantee adults' support to the newlyweds. All those that have been enrolled in the courtship, she says (1980: 235–236) have invested money in it. As courtship evolves, more and more money is implied and it becomes in everyone's interest to complete the transaction and make sure marriage takes place.

Don Ernesto has high regard for tradition. It provides order to social and economic relationships. Four of his six sons have married in the conventional way. As is the custom in Amatenango del Valle, they lived in the house of the parents-in-law the first two or three years. This is common in the region, since, due to payments the groom and his family have had to cover during courtship, the newlyweds tend to be highly indebted (largely, but not only, in monetary terms).¹⁴ The young man is expected to pay his debts with labor and the woman to toil hard doing housework. Such liabilities make it difficult for the couple to earn their way out of the situation. The husband thus works for his father¹⁵ in the field, often without a salary, although the couple receive food and lodging in his parent's house. But people say many young couples complain about such arrangements. There have been cases wherein the couple is said to be exploited by those who were owed money committed during the process of courtship.

The mother-in-law takes charge of the new bride, who must learn the ins and outs of keeping a house and looking after a husband. If she does craftwork, her earnings are administered by her mother-in-law. But generally, the latter benefits from the young wife's work in the house so that she can dedicate more time to making pottery or fabricating textiles. Such traditions have given Don Ernesto and his family the opportunity to plan for the longer term. Their calculations had been quite on target. With the help of his family, Don Ernesto managed to obtain good harvests, increase his herd of cattle, and buy property¹⁶. He divided his land in order to give a plot of agricultural land to each of his sons and also managed to give them urban plots. The daughters, he says, should be taken care of by their husbands and their family.

14 See also Collier (2009: 92).

15 Or for those he owes money to, who tend to be those he chose as representatives.

16 He explains that he was able to buy urban plots when they became available due to the evictions of evangelicals that were taking place in the town. He strongly opposed the evictions, claiming people should be free to join whichever religion suits them. His own daughter, who married an evangelical, was one of the victims. But when the evictees were faced with the prospect of starting a new life elsewhere they needed money. Some of his friends came to him and he bought a couple of urban plots.

He admits that, had the mayor asked permission to court his daughter, he would have denied it. He thinks the mayor knew this, which is why he “stole her.”¹⁷ But the practice of running away with the bride (*huirse*), is becoming increasingly prevalent, often with the silent approval of the parents. The couple thus avoids the expenses entailed in courtship and the actual wedding. Later, however, the man must ask the parents of the bride for forgiveness, for which some monetary payment is required in reparation of their “blunder.”

This is what Don Ernesto’s two younger sons decided to do. Nevertheless, the youngest brought his wife to live with him at his parents’ house. The two brothers are expected to look after their parents as they age. The youngest will inherit the irrigated land when his father dies and he will have to pay the funeral costs.

The waning of customary practices entails changes in the frameworks of calculability that had been available to people like Don Ernesto. One of the most relevant changes has to do with adjustments in the time dimension. Tangible restrictions — such as unavailability of land, the need for cash, and weekly wages — restrain the possibilities for certain kinds of calculation. It becomes more difficult for young people, particularly those who now have to rely on wage work, to calculate towards the longer term. Another adjustment has to do with currencies. Prestige as a social currency, for example, is undergoing re-signification. Money becomes more meaningful as shorthand for value, and prestige can be revalued in monetary terms.

As mentioned earlier, serving God and the ancestors provides prestige and status within the community. Those acting as God’s servants — carrying out cargos such as *mayordomos*, *alfereces*, *regidores*, and *alcaldes*¹⁸ — in favor of the community acquire prestige and stature. There are a range of responsibilities taken on by *mayordomos*, including that of organizing the fiesta and looking after the saint image and the church all year round. These cargos are a way of thanking God and the saints, who will thus look upon the community with kind eyes. The community will be protected. In what can be described as a prestige economy (Cancian 1976), *mayordomos* gain stature. Although this economy is suffering transformations, assets such as these are still made significant within social currencies in calculations involving wealth, trust, and reliability.

Such a system was at its peak in the 1960s, when, as Cancian states (1992: 219), social status in Zinacantán “was largely determined by service in the religious hierarchy. Almost every man served at least one year-long term in a ceremonial office, a *cargo* that required him to sponsor an expensive ritual. Men achieved higher status by serving more expensive *cargos* and those with great ritual authority, and by serving more than one time.” Prestige and power were gained by giving and serving. But, as Cancian goes on to argue, this system changed dramatically with the massive government spending in the state on roads, public buildings and energy extraction, wherein demand for labor was so high that many Zinacantecos found steady construction jobs (1992: 220- 226).

17 Even though often the woman, as in this case, goes off with the man of her own free will, people refer to the event as the man stealing her.

18 See Cancian (1976) for a detailed elaboration of the *cargo* system.

Today the fiestas for the two patron saints (San Lorenzo and San Sebastián) are organized by a smaller number of *alféreces* and *regidores*, who no longer have to spend large amounts of money from their own pockets. All men are asked to cooperate with a fixed monetary amount.¹⁹ However, people of prestige have obligations towards the community. Those holding a cargo are frequently requested to attend celebrations as special guests. Here they must contribute alcohol, crates of beer or soft drinks, and/or pay for the music. They are also expected to invite civil authorities and other prominent people to dinner at their homes, where ample food and liquor are offered. Hence they must have a “decent” house where they can host distinguished guests.

In Amatenango, on the other hand, a number of men (with the support of their wives) began to reject *cargos* relative to the organization of the patron saint *fiesta* because they could not cover the expense. Also, many inhabitants converted to Protestantism and were not willing to cooperate for a Catholic celebration. The first Protestants were evicted from the town. But at present, nearly forty percent of the population self-identifies themselves as Christians, evangelicals, or Renovated Presbyterians. Thus, the *fiesta* is now organized with municipal resources that pay the person taking charge. Such *cargo* does not entail prestige, as do the *cargos* involving *mayordomos* who clean and look after the church, decorate it with flowers regularly and ring the church bells three times a day.

The decline of the *cargo* system thus reveals adjustments in the frameworks of calculation wherein community service, prestige, money and time are valued and weighed. Collier (2000: 25 -26) speaks of transformations in the socioeconomic system based on reciprocal obligations to one that is increasingly based on mercantile transactions. She claims that young, emerging entrepreneurs in Zinacantán are less eager to pursue a cargo due to the fact that with the money they manage to earn, they can buy consumption goods that show wealth and power within a social system based on class — rather than age — differentiation. Not having to spend on *cargos* and drink helps.

Social obligations, however, are still quite strongly enforced in everyday life. Occasions such as baptism, graduations, matrimony, and death are marked by celebrations that include meals, flowers, and plenty of drink. On such events, godparents are invited to share the responsibility. They are asked to contribute towards dresses for the baptized, the bride, or the graduating student; to give the food; or to pay for beer and drink. Penny-pinching is looked down upon in these communities and punished by gossip and mockery. The higher one stands in the hierarchy, the more likely it is to be requested to act as godparent.²⁰ It is generally considered an honor to be invited, and rude to say no.

On the day of the dead many local beliefs surface and financial practices involving reciprocity, contribution to the collectivity and also individual interests can be seen. Expenses include offerings in the way of flowers, food, candles, and prayer to the souls of loved ones, and contributions to the *mayordomos* in food, but also in money to thank them for their services. Church bells ring constantly to help the souls find their way back, and festivities continue into the night.

19 Although this applies to all men, generally it entails only Catholics. Those following other religions do not cooperate.

20 This has been interpreted, particularly from a functionalist point of view, as a communitarian effort towards social control and equilibrium. In Zinacantán, however, the social scenario is much more diverse and complex. In some cases, for example, traditions will be called upon by politicians from different political parties to gain favor.

Funerals, on the other hand, show townspeople the regard that was held for the deceased. It is thus very important to have as many people as possible attending. All those who come to pray at the house of the mourning family are fed. Families sell assets and engage in debt so as to meet social obligations and show their last respect and love for those that have departed. The destiny of the souls is uncertain and prayers are welcome because they add blessings and illuminate the path for the deceased. Attendees trust that their presence will be reciprocated if and when someone from their own family passes away.

People who can guide prayer (*rezadores*)²¹ are appreciated and are awarded a degree of prestige. However, they hardly ever receive pay in monetary terms. They are given food to take home, but money is not expected in the transaction. The same goes for healers, who ask patients to bring candles, chickens, *pox*, and other elements required for the curative process, but do not ask for money, arguing that this will pollute the relationship. They may, however, accept a voluntary tip from the grateful patient, who will be aware of the amount expected. And midwives' recompense, in addition to some pre-established amount as "gratitude," is expected to include payment for the taxi, a cooked chicken to take home as well as food during the time the patient is in labor. Gifts — mostly in the way of food and drink — are also presented in the initial stages of certain transactions (be they economic, social or political) to signify goodwill, trustworthiness and respect. This will hopefully "soften" the resolve of the recipient.

Although money may accompany such compensations, it is signified in the context of social courtesies and obligations. But these do not always have to do with good will and reciprocity. It is important, for example, to show generosity in order to thwart jealousy and to avoid the damage that can be caused by other people's envy. In this endeavor, people are invited to share some of the fruits of the first harvest, or to celebrate the construction of a house. For the latter, a *rezador* will be invited to speak on their behalf in prayer to the spirits to ask their approval, and an offering will be made to the earth (chickens' blood, *pox*, salt) for favorable reception.

The threat of sorcery is present in people's everyday lives. The altar with images of a saint placed in the main room of each home is also expected to prevent envy. Fresh flowers and candles are placed to keep the saint happy and guarantee protection. It is important to mention, however, that we are not here necessarily looking at rational mechanisms of calculation, but at the frameworks within which certain schemes of information processing are encouraged or curtailed. In this way, fear and uncertainty play a part in marking and shaping the social currencies at play in these towns and the ways in which they interact with mercantile relations and transactions on the one hand, and development intervention and solidarity networks on the other.

In Zinacantán, Tzotzil women are known to weave with waist looms using ancient techniques based on knowledge passed down from mothers to daughters for hundreds of years. The sale of textiles represents an important income for their families. Yet colors and embroidery details in the textiles used for the skirt, blouse and cape are constantly changing. As Greenfield notes (2009: 121) growth in commercial relations has been associated with increased individualization, innovation, and variability of textile designs in the region.

21 In Amatenango most of the *rezadoras* at funerals are women. Male *rezadores* are the ones who speak to deities in rituals. There is also a difference in the ways in which one and the other is compensated.

Such changes have also been made possible through development intervention. Loans for sewing and embroidery machines have been awarded to women with the aim of establishing micro-enterprises as poverty alleviation and women's empowerment strategies. Younger women take up the opportunity that technology provides — it is much quicker to sew and embroider, allowing more trial and error experiments — to create new embroidery designs for their own clothes, which they make every effort to look different from the rest, while keeping in line with the town's tradition.

Women weave the textiles themselves, although they sometimes resort to other poorer women from a nearby town to do the embroidery or to fabricate the whole dress while they continue doing work for the tourist market. In Amatenango the traditional outfit — a heavily embroidered yellow and red blouse with a dark-blue skirt — has not changed a great deal. Here trends change less rapidly than in Zinacantán. However, younger women prefer to wear the neighboring villagers' garb if they can afford it, since these have more colors and frills and they like the pleated skirt.

But we were shocked to find that the whole Zinacanteco outfit can cost between 1200- 3000 pesos (90 to 250 USD) and a man's *cotton* (shirt) costs between 1200 to 4000 pesos (90 to 300 USD). For everyday activities they will wear the more simple traditional clothing. Men only wear the *cotton* for official ceremonies on special days. Tourists buy such outfits used, when the local women have already worn them.

Women are proud of their dresses, particularly in Zinacantán, where their attire is considered the most elegant costume in the region. If they can afford it, they will show off a new dress for the yearly patron saint fiesta. If possible they will also wear new outfits for other fiestas during the year. Fiestas are an occasion to show status, to demonstrate prestige and dignity. That the costume is so expensive serves this purpose in an economy long structured along the lines of prestige.

Of course, it is here where local eyes are able to differentiate socially. Many women are not able to buy a new costume, in which case they might only buy the blouse or the shawl. Not being able to buy anything new is a marker of poverty. And as Vooris (forthcoming) explains, "women notice whether it (the outfit) is hand-woven or machine-woven. The women can tell at a glance the difference between the two, and think that hand-woven cloth is much superior because of the way it feels when you are wearing it, and how it hangs." She narrates that one of her informants told her that she would never wear a machine-woven skirt. Vooris concludes that the outfit (*traje*) "is not just a marker of culture, but also an indication of economic and social status." Indigenous clothing is also very valuable for tourists, who seek the beauty and authenticity of ancient cultures. They come into the villages to buy textiles and feel the experience of indigenous cultures.

But the Janus face of such identification is poverty. Indigenous people tend to be considered more "authentic" if they are poor. Charity organizations and government programs provide aid that has now become an important part of household economies.

Sadly, showing poverty has also turned out to be a social currency.

Negotiating with modernity: A fair price

“Un peso” “un peso” “dame un peso” “soy pobre, dame un peso”

The mournful singsong can be heard in most touristic areas of Chiapas, where little boys and girls rush to meet newcomers with an extended hand to beg for money: *A peso,²² give me a peso. I am poor! Give me a peso!* When asked why they would want a peso, they say that they are poor. When asked what they will do with the money, they have learned to say that it is for their mother.

Sometimes annoyed, sometimes amused, at times guilt-ridden, tourists might or might not comply. One peso, insignificant for European, American, or Canadian currencies, is not irrelevant in the Chiapaneco cash economy. But the fact is that these children skip school in order to wait for tourists and will most likely use part, if not all, of their earnings buying sweets and junk food.²³ Children charge from 5 to 25 pesos to have their photograph taken, so that the tourist can take home the memory of having been with a dark-skinned little girl in a lovely costume.

At the interface with modernity, Chiapas' prevalent scenario thus highlights indigenous identity and poverty. New adjustments are being set up to pre-existing frameworks of calculation, within which scarcity, hardship, and vulnerability of indigenous populations are stressed. The right to receive aid is founded on statistical evidence of scarcity as well as the centuries of exploitation and privation these people have been subjected to.

The idea that Mexican society is in debt with the indigenous people is prevalent in many NGO, government, and academic circles. Such was the claim after the first Indigenous Congress in 1974, and also in 1994 with the Zapatista uprising and later during the whole movement. It has since also been used as a banner by political parties and government in an effort to appear to be in tune with the needs and suffering of the disadvantaged.

It is in this context that official statistics showing Chiapas to be one of the poorest states in the country are taken up, and that government programs have mushroomed, with the aim of alleviating poverty. Poverty became the focus of a United Nations-Government of Chiapas Agenda 2007-2012, established in an attempt to reach the Millennium Goals. Under this umbrella, programs are — at least on paper — aimed at reaching vulnerable populations to increase their capacities, encourage entrepreneurialism, and foment community and regional development.

Other government aid programs include: *70 y +* (Seventy and Plus: a program wherein transferences are made to elderly people); *Piso Firme* (Firm Floor: wherein households are given cement to make their floors); *Un Kilo de Ayuda* (A Kilo of Help: provides basic food for low income families); support for unwed mothers; school utensils for children; help in the way of cement, bricks, and water tanks in the construction of houses; and, among many others, *Oportunidades* (Opportunities) wherein monetary transferences are made to poor families. Throughout the country, such transferences are conditional upon children's school

22 Mexican currency. The children are asking for coins, since the smallest bill is twenty pesos.

23 Diabetes is now a common illness in the area.

attendance, family checkups, and mothers' participation in meetings where health talks are given. In consideration of the level of poverty in this area, however, some conditions are waived. A basic transference (adding up to about 700 pesos — 53 USD²⁴ — every two months) is made to people who classify as poor, even if they do not have children in school. Those with children or teenagers in school might receive from 1000 to 2000 pesos bi-monthly (75 to 150 USD).

It is telling that people in the communities often confuse this program with the previous one — *Progresa* (progress) — which (in a slip of the tongue?) they tend to call *pobreza* (poverty). This might not be a coincidence, considering the fact that the main focus is poverty alleviation. It is clear that locals consider being poor as criteria for receiving support. Government aid has become an important part of people's income. As documented in the census we carried out (May 2010) sixty-six percent of the population of Zinacantán receives *Oportunidades*, as does sixty-seven percent of the population of Amatenango del Valle.

These programs have undoubtedly helped to increase people's buying capacity. Large supermarkets and transnational chain stores opened in San Cristóbal, where many of the customers come from adjacent communities. Eighty-three percent of the households of both towns have television sets, almost one-third own DVD players and more than forty percent have cell phones (many of these households have two or more cell phones).

Microfinance institutions such as *Compartamos* and *Grameen Chiapas* are also making their way into the area. A conversation Maria Eugenia had with Petra, from Zinacantán, illustrates some of the conundrums faced in this process:

I asked Petra how things went with the microfinance officers that came to visit her last week, offering a loan to fix her house. Petra's house was one of the poorest I had visited: dirt floor, like many others, but here some of the walls are improvised with plastic discarded from the greenhouses:

--Did they tell you how much you were going to pay in interest rates?

--They said they would lend me 20,000 to fix my house and that I should pay 500 pesos every month for two years.

--But that is impossible, Petra, because if you pay 500 per month, in 24 months you will only have paid 12,000!

--Really?

--Do you know how to count, Petra?

--No...

--And your daughter?

--No, she cannot.

Petra's daughter is fifteen years old. She is a very bright young girl. We had previously witnessed her translate for indigenous women when the microfinance officers visited. The fact that she could not read or write came as a shock. This, however, is the fate of more than a few children who have grown up helping their mothers bring tourists to the house: sixteen percent of children between six and fourteen years old are not attending school in Zinacantán. Most of them are girls.

24 Minimum wage in the area adds up to about 23 USD per week.

Little girls, mostly barefoot but with worn, hardly-embroidered traditional dresses, their black hair not-so-neatly braided, attract tourists who wish to taste, smell and feel “authenticity.” Tourists arrive in cars or buses²⁵ to the central plaza, in front of the church in Zinacantán, and young children (and often not-so-young women) scramble to be the first to reach them. If the tourists agree, they will follow the child or the woman to the house, where the mother offers them freshly made tortillas with a morsel of cheese, or a spoonful of sauce or beans. The tourists do not want a fancy meal; it is clear that the family is poor. This is part of the authenticity of the scenario. But the tortillas are delicious. Sometimes they are also offered *pox*, which most tourists want to try but cannot handle more than a small sip.

After the meal, the lady of the house shows visitors her craftwork. Having had a warm snack of tortillas for free, customers can hardly go without buying a little something. They are also expected to leave a tip. Although we were able to witness groups of people who came, ate, bought next to nothing and left an offensively small tip — perhaps under the calculation that poor people can make do with a few coins — a display of poverty generally lands the household more sales and/or a larger tip.

Unlike Petra, some families have a shack in front where they bring the visitors and a better, two or three room house out of sight. The latter (which in many places still classifies as poor and even very poor) mostly has un-plastered walls. But the shack upfront will be indicative of poverty, which, in these places, can be an asset. Another asset is to have children older than seven, at which age they can go and fetch tourists from the plaza.

To be sure, more than a few women criticize the fact that children are kept from going to school or used to attract clients. These women organize themselves in different ways to manage their households, look after children, cook, and tend to tourists. Women organized in cooperatives or small groups, for example, are able to send one member in search of tourists — either to the plaza or even to San Cristóbal, the nearby city, where they will contact tourist guides and hotels — while the others make tortillas and/or look after children. This is also the case in households where there are several women who can work as a team.

The best arrangement for these groups is to have orders placed in advance. This way the women know that what they are making will be sold. However, this is not without problems. Sometimes, as Vooris (forthcoming) shows, the order will fall through. For example, after finishing all the work, the payment might not arrive. In this situation they still have their finished products to sell, but have wasted time and money. They might have to go to San Cristóbal to sell at the market, hoping to get at least a few pesos for their work. If they do not sell, they do not have money to buy more materials. This means borrowing money to be able to continue their work. A further problem is envy. This can jeopardize the safety of the family. This is why some people prefer to keep quiet about the orders they might have received.

It is within these messy, intricate frameworks that women establish prices for their products. An experienced weaver in Zinacantán can weave three individual placemats — with a discrete decoration — in one day using cotton thread, which is finer and requires more time to work. These three placemats require the equivalent of 50 pesos (3.7 USD) worth of material. Each

25 There are times when there are as many as seven buses parked in the plaza. But at other times, as was the case during the crisis, that there are no buses at all.

placemat can be sold at 60 pesos (4.5 USD) maximum, which adds up to 180 pesos (13.5 USD) per day, minus the thread. The profit is thus 130 pesos (9.7 USD) in the best of cases, which is not too bad, considering that the official minimum wage — at which it is impossible for a family to survive — in the area was about 3.7 USD at the time.

However, this is not the average case. Many women are not so experienced, they will not likely have the time to weave the three placemats, and above all, will probably need the money urgently, so they will sell their products to other artisans — particularly those who own a small shop and/or have a good network of contacts — at a much lower price. On the other hand, more experienced women who have the means to hold back and wait for a “reasonable” price, can charge more. Doña Juana, for example, has reliable networks and can charge 200 pesos for a *chalina* (a kind of shawl) that will likely sell for 400 through her contacts in Los Angeles. As Vooris (forthcoming) explains, others sell the same *chalina* for 150. This is a low price considering that it takes about two or three days to make (more or less ten to twelve hours of work) and the material costs 45 pesos. “Thus these women will make 105 pesos (less than 10 US dollars) for a few days’ work. However, the women who weave for other women receive even less money for their work. For example, they will only receive 70-80 pesos for a *chalina*, and in addition have to buy the thread. Thus for 10-12 hours they only receive 35 pesos (less than 3 dollars). The women who sell to tourists and outside organizations will make 70 pesos when they resell the *chalina*, without the expenditure of time or costs of material.”

In Amatenango del Valle the story is similar. Most artisans find it difficult to commercialize their pottery. There are eight stands alongside the highway where women can sell their work. Here prices have been more or less standardized. But it is known that those who come to offer their work to these stands are in desperate need of money. Otherwise they would have taken their pottery to San Cristóbal to sell, or waited for tourists at home. In the stalls, pottery is often received unfinished, which makes it much cheaper. Whilst waiting for clients, the women in charge will finish off painting the clay work.

When Ana Torres asked Mariana how she set her prices, the response was to call her eldest daughter. She has studied up to sixth grade and is the one who helps with the numbers. But the girl was busy inside the house and did not come out, so Ana continued:

- How much is this one? (Pointing to a small dove.)
- Ten.
- And this one? (Pointing to another dove that looked very much like the previous one.)
- Twenty.
- Why is this one ten and the other twenty?
- Because that is the way it is.

Such prices, as Ana found out, were quite different than those in the roadside stalls. Obviously Mariana was trying Ana out to get as much money as she could. Mariana’s children gathered around them, bringing the clay figures they had made. Ana was not very impressed with the small animals that they produced, for which they were asking 15 pesos. She knew these would sell for 5 pesos anywhere else, but she thought the way they approached her was cute. Mariana also resorted to the “poverty speak” in her indigenous, broken Spanish:

“Those who have money do not feel what it is [to be] working, but we are poor, and it is difficult... we have to work for there to be money.”

Mariana’s house is simple. As Greene notes, six children are many — there are three that are under five. A third is a year and a half. One is nine, one eight and one fourteen. They are all little creatures — very healthy, creative, expressive, and inquisitive. They love attention and seem to be starving for it. The youngest one is still nursing and at any moment Mariana is likely to whip out her breast and begin feeding the baby. The other kids are all playing games, jumping on the dog, on each other, sharing food, playing with *tamarindos* or *aguacates*, *duraznos*, *galletas* (tamarinds, avocados, peaches, and biscuits). The house is constructed of wooden slats, and the floor is a gift from *Piso Firme*. She has a number of gifts from the government — her corn grinder, her stove, her money from *Oportunidades*. There are three beds in one largish room. The kitchen is separate, a raised block of concrete forms the place where they keep a smoky fire burning all the time.

Both the children and their mother had evaluated Ana as a client. They knew she would be willing to pay more than the customary price. They were not wrong. She did buy more than a few of their figures. The children, she says, are adorable. By the looks of her house and her children, Mariana does not seem to make a profit. But this family knows about solidarity networks. Not the same as those operated by Doña Juana and her household in Zinacantán, but Mariana also has her own. There is a German man, she says, who very much likes her work. He comes every year with his family and spends two or three months living in her house, doing his own craftwork. He is a nice man, says Mariana: when she indicates a price (which, like in the case of Ana is likely higher than normal), he pays more. He also built tables and chairs for the family and brings books for the children, and takes them out to eat in restaurants in San Cristóbal.

There is another couple, she says. They are Polish. They also stay for six weeks in her one room adobe house. There are several cases in the region of people like the German and Polish couples, who personally take on a family. One of our translators in the survey had her university studies funded by an Italian, who opened a bank account for her. People’s calculations take into account cases such as these, as well as solidarity networks (in Amatenango del Valle it is also common for Italians, French and other foreigners, clearly Zapatista sympathizers, to stop by and buy some pottery), development workers, tourists and women seeking to do business by buying cheap.

Artisans weigh and measure the clients and set what in their view is “a fair price.”

In some cases, such as ours, the price is established in the interaction between the “deserving poor” and the “rich but nice.”

Financial practices, calculability and social currencies in the highlands of Chiapas

Indigenous families, as we have seen, maneuver within different — intertwined — economies. The *milpa* system is still quite prevalent, but is rapidly being curbed by the introduction of new systems that rely heavily on technology, commercial inputs and external know-how. Credit is almost indispensable in these endeavors.

Yet in general, loans people take do not exceed 5,000 pesos (376 USD) and these tend to be used for emergencies, fiestas, or the operation of their business (such as a shop or greenhouse). Loans are largely taken on from friends or family, although people are increasingly buying electronic and other commodities on credit at chain stores in San Cristóbal.

Only ten percent of the people we interviewed had a bank account. In the case of women weavers, this was a problem, because they could not receive payment of orders placed from outside the country or even from different cities within Mexico. One of the groups borrows a friend's account, but they find this complicated, not only because of issues concerning trust, but because it makes it difficult to keep their accounting in order. Yet, there is, particularly in Zinacantán, a sector of the population — those that own twenty, thirty or forty greenhouses or work as brokers in the sale of flowers — who do have bank accounts and work with national and international contacts.

Moreover, microfinance institutions are rapidly gaining ground in the highlands: we found twelve organizations working with these communities, particularly in Zinacantán, where they have been readily accepted. Here we could clearly see the different processes both towns have undergone. In Amatenango they have been more than cautious: *"People prefer to ask for loans here in Amatenango because it costs the same. If money is to be expensive, it is best that it remains here."*²⁶ People also comment that they do not like to work in groups, and most microfinance institutions demand group organization. They tell of an experience of a credit group in the village that ended badly and are now afraid of going the same way again. When asked how they manage in an emergency, since they do not have savings or credit groups, the response was:

"If we can, we sell a cow or another animal, depending on the amount of money we need. If it is a lot, we sell a piece of land. But we can also borrow money from people here that lend. The interest rate is high, but we try to pay soon... if there is no money, we wait for the harvest to pay or we save little by little at home from what we make with the sale of craftwork."²⁷

In Zinacantán, on the other hand, there are many women involved in credit groups. Several microfinance institutions visit the town: the ones financed by the State of Chiapas provide credit to organized groups without charging interest. The money paid back goes to a revolving fund for the community. Civil organizations also offer credit and other financial services. They call on the groups of women every week. There are also microfinance institutions that offer facilities in their loans, but their aim is to obtain profit for the institution. Some lend up to 6,000 pesos at an interest rate of five to eight percent per month, but others offer loans up to 20,000 pesos.

There is not, however, direct access to information, in part because of language (many of the inhabitants of these towns do not speak Spanish), and/or because some of the women cannot read and write, but also because of the nature of customary circuits wherein information circulates. These are framed in ways that might re-signify certain understandings and interpretations.

This is the case of information that is organized in the context of different markets, such as the solidarity market, the commercial market and the "rich but nice" people circuit, as well as exchanges within the perspective of God's Time. Information categorized in the context of prestige and status, or class and other kinds of social differentiation will yield different meanings. We

26 Interview AG 24/02/10

27 Focus group 13/02/10

were able to witness the ways in which women's dresses in Zinacantán, for example, provided information that was interpreted in certain ways within particular circuits. For us, the price of the dress was scandalous because we placed it in the context of our own notions of "indigenoussness," which we could not avoid associating with nature, authenticity, and poverty. For them, it was a fair price, considering the amount of work that goes into these outfits. Moreover, like in most societies, the price itself is a marker of prestige.

In addition to access to information, the existence of trust relations and notions of security, space for financial decisions also involves emotional issues such as shame, fear and resistance to "show need." The humiliation of having to ask for delayed payment and to not want to be "in peoples' mouths" — as they put it — influences the configuration of financial practices. This can increase the cost of transactions inasmuch as it restricts their options and horizons.

In an economy marked by uncertainty and fear it is important to take into account the tools people are able to draw upon in making their calculations and the mechanisms by which information is formatted within certain frameworks to include, exclude, transform, deny or curtail interpretations and understandings.

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