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Money and Blood: Remittances as a Substance of Relatedness in Transnational Families in Nepal

Abstract

Drawing on research with transnational families in Nepal, this paper explores how kinship is reconstituted in the situation of transnational mobility and what role material flows play in sustaining and disrupting kinship ties, rethinking remittances as a substance of relatedness. In a situation of unprecedented international mobility in Nepal, money has become a substance through which kinship is produced across time and space, resulting in a profound reconfiguration of the institution of the family, with long-distance marriages and nuclear families increasingly becoming a norm. Transnational families in Nepal maintain cohesiveness, on condition that there is a flow of remittances, pointing towards the role of money in constituting affective relations, delineating the boundaries of transnational families, and reproducing kinship ties across borders. Rather than arguing that money is 'thicker than blood', the article shows that the flow of money illuminates how thick 'blood' is, the extent to which affective kinship ties map onto formal kinship structures in the world of today.

Introduction

As I was taking my usual early morning walk through the village of Thabang situated in the mid-Western hills of the Nepali Himalayas, I stumbled upon a group of three young women who were conversing in the first rays of sun. Two of the women were breastfeeding their babies who had not turned a year yet, while the third woman was in the early stage of pregnancy. The husbands of all three women were abroad: they are among thousands of Nepali men who have left their families in

order to toil in foreign countries, mostly in the Gulf States or Malaysia. The three young women are among thousands of Nepali wives who see the departure of their husbands shortly after marriage, while their babies are among many children who do not see their fathers until the age of two or three – the time when fathers return home in-between yet another journey abroad.

Nepal is the third biggest receiver of remittances in the world as a share of GDP after Tajikistan and Kyrgyzstan, and, arguably, it also has one of the highest rates of absentee nationals in the world. Large-scale international migration is a relatively recent phenomenon, associated with the democratization and liberalization of the Nepali state in the 1990s, accompanied by high levels of unemployment and a parallel process of rapid monetization of previously semi-subsistence rural communities. Over the last two decades, Nepal has turned from a nation that supplied ‘global warriors’ for the Gurkha regiments of the British and Indian Armies to supplying ‘global workers’ for the global capitalist economy, especially at its fringes in the South (Yamanaka 2000). In 2010, every fifth Nepali was absent from the household and 73 per cent of these absentees were men (Sharma et al. 2014, 10). Around one thousand and five hundred people leave Nepal on a daily basis. Nepalis who migrate abroad are predominantly men (88%) from rural areas (85%), who are married (62%) and who belong to the most productive age group, 15 to 29 years old (50%) (see Sharma et al. 2014). Only twelve per cent of international migrants are women (Sharma et al. 2014, 33), with many women migrating through irregular channels. While India used to be a major destination for Nepali migrants in the past, over the past decade the trend has changed. At present, 37 per cent of Nepali migrants go to the Gulf, 37 to India, 13 to ASEAN countries – with Malaysia being the main destination.

The situation when almost half of rural households in Nepal have at least one person who is abroad or who has recently returned has led to the popular and media discourse on the break-down of the family, on villages being depopulated, with elders, women and children being the only inhabitants who have to shoulder the burden of male absence. Thus, my interlocutors in mid-Western Nepal complained about the decline of morality: migrants’ wives dreaming of swapping the hazards of rural life for the amenities of urban areas and, in worst-case scenarios, eloping while their husbands are away. While the moral panic is not unfounded, especially when it comes to the plight of the elderly (Speck 2017), this discourse conceals a more complex picture on the ground. Despite moving across borders and not seeing their families for years on end, Nepali migrants from rural areas remain embedded in kinship networks and rural localities, which they physically leave behind but with which they maintain relationships through a set of new practices, ranging from Facebook

exchanges and phone-calls to remittances and carefully timed visits that can last up to a year, thus normalizing physical distance as an inherent part of family life in contemporary Nepal.

In a situation when long-distance families are increasingly becoming a norm not only in Nepal but also in many parts of the world, the question of whether kinship ties and family relations should necessarily entail an embodied dimension becomes critical. Are transnational practices of relatedness, such as caring and mothering from afar (Baldassar and Merla 2014), creating spaces of virtual intimacy (Parreñas 2005; Wilding 2006) and sending remittances enough to maintain kinship ties and the unity of families stretched across borders? What happens to families whose members can no longer recreate relatedness through sharing substances such as food or bodily fluids – all rendered impossible because of the physical distance?

In the world of increased global mobility, sweeping monetization and the ubiquity of global capitalism, remittances have become a substance central for maintaining and recreating kinship ties in transnational family networks. Drawing on research with transnational families in rural Nepal, this paper shows how migrant money becomes a substance of relatedness and remitting becomes a practice through which kinship is produced across time and space. Not only do remittances produce relatedness and maintain the unity of the family stretched across borders, they also transform the family structure by prioritizing some kinship ties and excluding others. While the sharing of biogenetic substance, on the one hand, and the performance of everyday social practices such as sharing food, on the other, are fundamental for creating and re-affirming kinship ties in different cultures (Carsten 2000), the act of sharing money is also a globally important means of constituting relatedness (Zelizer 1997). One could argue that inasmuch as the act of sharing food in many contexts produces ties of belonging to a distinct kinship group and defines its boundaries – with strong taboos on commensality imposed on people who could potentially intermarry, among the Nuer for instance (Hutchinson 2000) – the ongoing circulation of money among kin also produces enduring ties of loyalty and interdependence.

Viewing money as a substance of relatedness allows one to get at the materiality of affective relations, at the centrality of money in prioritizing some kinships relations over others, and its role in delineating the boundaries of contemporary families that often depart from conventional norms of physical co-presence. In using the terms ‘money’ and ‘blood’, I do not use the emic concepts of my interlocutors in Nepal, but rather follow the long-standing debate on money and the morality of exchange (Parry and Bloch 1989), seeking to unmake the purist separation between money and

blood – where ‘money’ is taken as a symbol of self-interested relations in the market domain and ‘blood’ is viewed as a symbol or idiom of kinship (Schneider 1980). As I show further, the ongoing circulation of money in transnational family networks shows how thick ‘blood’ is and points to the most viable kinship relations, i.e. kinship ties that matter. It is because, as argued by Hart, money can be viewed as a ‘memory bank’ (2000) or ‘a way of keeping track of complex social networks that we each generate’ (2007, 16) that the direction and intensity of the flow of remittances is quite telling about vital kinship ties or kinship as process, not an immutable structure.

Indeed, multiple studies have shown (Åkesson 2011; Groes-Green 2014; Parreñas 2005) that migrants do not send money to all categories of kin, but rather carefully choose who can be entrusted with remittances – a consideration often based on the strength of emotional ties, trust, the burden of obligation as well as gender and kinship ideologies in question. For instance, in the case of Cape Verdean (Åkesson 2011) and Mozambican migrants (Groes-Green 2014) remittances flow with envious consistency to migrants’ parents and children, neglecting spouses or partners; Filipino female migrants open joint accounts with their daughters and give children, not their husbands, responsibility over the use of money (Parreñas 2005) – the examples which show that rather than destroying human relationships, as the classical sociology of money would have it (Simmel 1978), the flow of money undermines some kinship ties but solidifies kinship relations that matter.

By focusing on money-sending and money-receiving practices, i.e. observing who receives money and benefits from remittances in transnational families in mid-western Nepal, this paper traces the role of remittances in sustaining and disrupting kinship ties and its power to become a substance that acts both as a binding and dividing force in transnational family networks. For it is not only the act of sharing but also of excluding kin from the monetary flow, however small, that becomes quite telling about the practice of kinship and the transformation in family structures engendered by the migration process.

Introducing the Field Site: A Transnational Village in the Himalayas

This paper is based on fieldwork in the village of Thabang in the mid-Western hills of the Nepali Himalayas, where I conducted three months of fieldwork in 2016, ten months in 2011 and shorter periods in 2008, 2017 and 2018. Even though fieldwork in 2011 was done with a different research project in mind, migration was a theme that one could not avoid. Longitudinal engagement with several migrant households over a period of almost a decade allowed me to have in-depth discussions with several generations of family members – with migrants in and out of the village –

which yielded a dynamic rather than a static view of the migration process. While I used a number of methods – participant observation, life-stories, in-depth interviewing and a survey of one hundred migrant households – the obvious limitation of my research is that it is not multi-sited. I have not done fieldwork in the Gulf or Malaysia where most of the migrants go. However, I have talked with many returnee migrants as well as conducted periods of fieldwork in the districts of Rukum, Dang, Kathmandu, and more recently in the USA. All of the fieldwork – across three districts in Nepal and in the USA – was done with the Kham Magars, an ethnic group speaking a Tibeto-Burnam language, Kham.

Known as the capital of the Maoist base-area during the civil war of 1996-2006, Thabang had been a remote village until 2008, when a rustic mud road shortened the walking distance from the nearest bus hub from two to one day. Despite being a physically remote place – with the road reaching the village only in 2015 and an unreliable internet connection arriving around the same time – Thabang's residents have been travelling beyond South Asia to engage in the global capitalist economy as labour migrants for almost a decade, with the Gulf States, Malaysia, Iraq, Afghanistan, Japan being the main destinations. This is a marked departure from the past, when only the poorest villagers, mostly Dalits, migrated for temporary labour to India, and when several dozens villagers became Indian and, in fewer cases, British Gurkha soldiers. The cases of migration to the Gulf were virtually non-existent until the very beginning of the People's War, which has speeded up the process of international migration and that fully took off only in its aftermath.

In the wake of the war, becoming an international migrant became a cultural script for young men not only in Thabang, but throughout Nepal – a default option one falls upon, if one has no means of either getting higher education, preferably of the technical kind, or passing exams into the Gurkha regiments of the UK or Indian Armies. The situation is markedly different for women. In Thabang, as in most of rural Nepal, it is the job of men to go abroad, while the job of women is to 'stay'. In 2016, out of the total 2,365 women (2011 Census Data) in Thabang area, there were only four women who had ever gone abroad. According to the survey, there was not a single international female migrant in these households: all of the 109 migrants were male.

As a result of male-outmigration, women, I was told, have turned into the 'herders of the house' (*ghar gwalas*), responsible for running all household matters, ranging from deciding on matters of planting and harvesting, sending children to school, and attending to ritual life. While this situation might be viewed as dubious for women who are forced to undertake a double burden of work in the

absence of men (Adhikari and Hobley 2015), often these are the women in their roles as wives who push and encourage their husbands not only to go abroad, but also to keep going back after short periods of sojourn at home. Why would the women, whose conjugal unions are love marriages, insist on their husbands being abroad for prolonged periods of time? And how can long-distance marriages survive and thrive despite all the physical distance involved?

Money and Relationality: Is Money a ‘Substance’?

The Chinese saying that ‘where money goes, love is’ (Kwon 2015, 493) can be taken as a leitmotif of a solid body of literature that has documented the centrality of remittances in maintaining relationships of intimacy, love and care (Åkesson 2011) and the power of money in producing relationships of mutuality across borders. Departing from the dominant emphasis on the developmental and economic impact of remittances (see critique in Carling 2014; Levitt 1998), anthropological studies of remittances have shown how migrant money becomes a medium of fulfilling obligations and providing care, acquiring prestige, and marking the presence of the migrant who is physically absent (Coe 2011; Gamburd 2002; Groes-Green 2014; Hannaford 2016; Kunreuther 2014, ch.5; Osella and Osella 2000; Parreñas 2005). In coining the terms ‘emotional’ (Katigbak 2015) and ‘intimate’ remittances (Hannaford 2016), recent literature emphasizes emotional labour, moral reasoning and care work invested in remittances, avoiding the simplistic dichotomies between economy and emotions, money and love.

Taking the literature which conceptualizes remittances as a sign of love and care one step further, I suggest that money can be viewed as a substance that produces relatedness in transnational family networks. I use ‘substance’ as an analytical term, which illuminates how relatedness is created in different contexts. Thus, money is a substance because of what it does: its ongoing flow (re)creates ties of relatedness over time and space and ensures the process of social reproduction across generations. Rather than using the term substance to denote a particular corporeal matter or vital essence, I follow the definition of substance inspired by M. Strathern’s work in Melanesia (1988) that defines substance as something, which is inherently transmissible, malleable and relational (quoted in Carsten 2004, 126). While money does not constitute a bodily substance in the same way that other substances of relatedness, for instance blood, Carsten (2011, 28) draws a parallel between blood and money in that both have ‘unbounded properties’ that allow them to move between domains that are often constructed as separate, such as familial, financial, religious etc. Furthermore, both money and blood are inherently relational and generative: their flows animate

life (ibid.). The metaphors used to talk about both money and blood, such as flow, circulation and liquidity, point towards the inherent capacity of both substances to regenerate life and create relations (Weston 2013). Yet, whereas the vitality given by blood (understood as substance) lies at the level of biological life and the biological side of kinship, money is all about social reproduction and the processual side of kinship.

Unlike blood, money does not have a physically liquid form, but arguably it is the most liquid asset, which can easily transgress the impersonal market domain getting to the heart of human relations. With the ascendance of virtual money, which comprise 90 per cent of all money in the contemporary USA and 97 per cent in the UK (Martin 2014, 13), and almost ubiquitous personal bank accounts, money has become so invisible and immaterial that its opacity yet indispensability to people's very social existence has become hegemonic. In a sense, money in a world of today has become more 'liquid' and more easily transmissible than blood.

Unlike immovable property, the inheritance of which is to a large extent governed by long-standing norms that are not that easy to transgress, money, being more liquid and malleable, can be used in ways that might not necessarily be condoned by gender and kinship ideologies of a distinct locality. For instance, in Nepal women often refuse to inherit landed property on par with brothers, even if the law now stipulates such a right (Kunreuther 2009). In many contexts, it is the duty of men to remit, whereas migrant women are rebuked for their attempts to help their families. However, the liquidity of money, its increasingly virtual and individualized nature (attached to personal bank accounts), allows women to transgress established rules and assist their natal families, not letting their husbands in the know. As shown by Sato (2016, 87), some of the Nepali female migrants to Israel not only remitted to their natal families, but also planned to build a house with their brothers, even after having married. In sharing personal money with their natal families, women do not only bend the rules of the patriarchal gender ideology but also demonstrate that affective kinship ties often lie in a place different than envisioned by the dominant kinship ideology or formal kinship categories.

Like dihydrogen monoxide that can assume many different forms, be it water, gas or ice, money has been marked by its ability to assume many forms over the course of history: from the tally sticks in the British Treasury in the medieval ages, banknotes of the modern times to the virtual money of today. Money's multiple forms, such as shells, coins, and virtual units, can be viewed as a sign of money, which points towards its property as substance. Whatever the form it has assumed, money is

a substance which serves as a measure of human interaction (Hart 2000, 233) and a system of accounting for relationships of credit and debt, not only of economic nature (Graeber 2014; Martin 2014; Mauer 2017). As noted by Mauer (2017, 112), what matters is not so much the materiality of coins, banknotes or ‘spirit dollars’, but rather that the ‘matter’ of money allows it ‘to carry value across time and space and between persons’, establishing relations, as is shown further, not only across borders and space but also across generations and into the future.

Remittances as a distinct form of money is inherently relational, i.e. earmarked for people who live many miles away, and generative, i.e. aimed at maintaining life and support the livelihoods of the ‘left behind’ family members. Unlike some forms of money that are totally disembodied, i.e. produced through financial speculations, remittances are often earned through hard physical labour or, using the words of my interlocutors in Nepal, through ‘breaking sweat’ (*pasina bhagaune*) under exploitative working conditions (in other contexts ‘earning by blood’). Thus, while not being a bodily substance, remittances probably more than many other forms of money can be viewed as an embodiment or a result of bodily ordeal and sacrifice, which migrants go through in order to provide a better future for their families.

Remittances earned by ‘breaking sweat’ or by ‘blood’ are too dear to be shared widely. In contrast to the circulation of gifts, which are habitually brought by Nepali migrants to different categories of kin (Dennis 2016), the circulation of money within transnational family networks is usually confined to a more limited circle of kin. As shown by Dennis (*ibid.*), Nepalis going abroad are often asked by their kin to bring gifts to relatives who had migrated before, even if the gift is a kilogram of turmeric that is readily available in the USA (*ibid.* 209). As a fieldworker, I was often given a small bag of hemp seeds by my village friends to bring home to make a chutney. What matters in these cases is not the materiality of the gift itself – for turmeric can be bought in the USA and hemp seeds cannot be brought to Europe – but rather what the gifts stood for: love and care. In contrast to gifts valued as a sign of love or a fulfilment of the obligation to give, remittances are valued for what the ‘matter’, or property, of money can do: its inherent capacity to regenerate life and reproduce the family

Inasmuch as money is a means of creating social relations, it also constitutes the social self in the contemporary world. Unlike immovable property, which belongs to the lineage (even if it falls into the category of private property), money is a personal resource that becomes a source of confidence and stable personal identity in the world of today (Hart 2000, 260). As shown by Osella and Osella (2000), among international labour migrants from Kerala money became a source of male potency,

constituting the core of hegemonic masculinity, with the situation in Nepal being strikingly similar (Maycock 2017).

While the relationship between money, power and hegemonic masculinity is well established, the role of money in constituting personhood is something, which appears to be less intuitive. That money is central for the constitution of personhood can be seen from the trope of ‘eating’ and ‘digesting’ money common in several cultures around the world, metaphorically linking the substance of food with the substance of money. In Nepal, people use the expression to ‘eat’ not only in reference to food but also when talking about money, salaried employment, bribes, and inheritance (*paisa khane/ jagir khane/gus/sampatti khane*), hinting towards the fact that however ‘bloodless’ and ‘neutral’ money might seem, it should be ‘digested’ by the person in question, invariably impacting on the constitution of personhood. Furthermore, in Nepal money is used as a substance for recreating kinship ties during a whole set of rituals, with the annual blessings given by brothers to sisters always accompanied by gifts of money; mortuary rites being inconceivable without monetary exchanges between the kin; and the new-born child always receiving cash as a first gift from the kin coming to visit the family. Furthermore, when a ritual for the prosperity of the family is performed, money along with rice is placed in the four walls of the house. Among the Kham Magars, the ethnic group with which I have done fieldwork, the ritual of courtship preceding the so-called ‘marriage with honour’ was inconceivable without the monetary gifts of the bridegroom to the girl *and* her parents. Should the girl have denied *shahi* (the monetary payment), the marriage would not ensue – with the sharing of money coming prior to sharing bodily substances. In short, in Nepal money has been essential for a successful completion of all rites constituting new forms of personhood and sanctifying the house as the locus of family life.

Arguably, in a situation of unprecedented transnational mobility and a rapid monetisation of formerly semi-subsistence communities in the hilly areas of Nepal, money is becoming increasingly important as a substance of relatedness, the ongoing flow of which maintains kinship ties and enables transnational family members to experience a sense of togetherness and common future, despite all the distance involved. Through sending and receiving remittances transnational family members in Nepal hope to ensure not only the reproduction of their families in the ‘here and now’, but also the continuity of their lineage in time and the prosperity of the generations to come. However, inasmuch as the migrant money allows for the reproduction of one’s lineage and ‘blood’ in future, it can also disrupt the already existing kinship ties and undermine the existing family structures, the joint family being the main case in point.

Substance that Binds and Divides: Remittances and Family Conflict

Except for the hospital, one of the few places in the village where one could see a queue during the day was the local International Money Express (IME) service. Opened a couple of years ago, IME transformed the experiences of transnational families. Instead of waiting for remittances to be brought in person or going to the district headquarters, family members can now claim money the day it arrives without undertaking a two-day trip to the district headquarters. At the end of Western calendar months, the queue was longer than usual: it was the time when migrants received their salaries. On one of the last days of April 2016, fifteen women came to receive money. The sums of money, collected mostly by migrants' wives, ranged from 6,000 NPR (60\$ at the time) to 158,000 (1,580\$). The latter sum of money, quite big for the local standards, was sent to pay off the migrants' debt taken to go abroad.

Despite the fact that women might be disadvantaged at many levels by the absence of their husbands, they are also the ones – primarily in their role as wives – who receive a major share of remittances. According to the survey of 100 migrant households, 77 per cent of people receiving remittances are wives, with the second category of parents coming only at 12 per cent. The situation when wives are privileged over the elderly parents when it comes to remittances is more of a rule rather than exception in Thabang, even in joint households. Only unmarried men would send their money to parents, but in some cases young people started sending money to their own bank accounts, planning to buy a house in future and marry. For a lot of unmarried young migrants, their trip abroad was aimed at becoming a householder and a breadwinner for a nuclear unit, not a provider for a joint family or extended kinship network.

In 2011, I witnessed a peculiar hearing at the local court, a dispute between a mother-in-law who filed a case against her daughter-in-law, which exemplified the tensions experienced in transnational families of the joint type. Sapana, the mother-in-law, accused the daughter-in-law of taking all remittances sent by her son, despite the fact that it was the mother of the migrant who had taken a loan for her son's trip abroad. The hearing was highly emotional: the daughter-in-law was accusing the mother-in-law of not having cut the pig for the wife-givers (*maiti*) – a sign of respect towards the affines, whereas Sapana accused her daughter-in-law of not calling her *phuphu*, the kinship term used to refer to one's mother-in-law and father's sister.¹ For Sapana, the situation was especially bitter, because she had lost her husband in Malaysia almost a decade ago and was the

sole breadwinner, providing for her children's education, daily expenses as well as servicing the debt of her son.ⁱⁱ

Rather than commensality in food, it was the commensality in money that marked the boundaries of the family and the vitality of kinship relations in Sapana's household. Even though both women were living in a joint household and eating from the same hearth, despite the fact that they were working in the family fields together, they had different budgets or money pots. The sharing of food or work was not sufficient for creating either enduring bonds of relatedness or constituting the family. Like many joint families in contemporary Nepal, it was a joint family by compulsion, i.e. tied by the residence pattern and formal rules. By sending money to his wife and not to his mother who still had to repay his debt, Sapana's son was asserting the primacy of the nuclear family over the joint one and the primacy of his obligation towards his wife rather than his mother – the observation that confirms the findings of Gamburd (2002) for Sri Lanka, where women sent remittances to their nuclear families, neglecting wider kinship networks. As shown by Maharjan (2015), the nuclearization of the family is an increasingly common trend among migrant households in Nepal, with migrant wives leaving villages for urban areas, setting up households there, and leaving their in-laws behind.

It is hardly surprising that money was one of the most common causes of disputes in transnational families, second only to jealousy, locally referred to as suspicion (*shanka*). When remittances do not flow smoothly, conflicts between spouses are not uncommon, because of the underlying assumption that it is the obligation of men to provide (Maycock 2017). Most of the arguments happened over the phone, and these could be so bad and wives' demand for money could be so insistent, that some men did not want to have phones altogether. Thus, when I saw the phone of one villager broken and noted that he would have to repair it, the man half-jokingly noted that it would be better to leave it like that, because in this way he would not have to listen to his wife's demands for money. The man had just returned from India and was visiting his in-laws in the village, while his wife was stationed in the nearby bazaar town - the place that required a considerable income to make ends meet and to finance the education of three daughters. Some of the wives, whose husbands failed to send remittances, told me that talking over the phone often resulted in a fight: discussing family matters and children's welfare could not ease the underlying tension associated with money, often badly needed for repaying the migrant debt.

While the practice of phone calling should ideally be conducive to sustaining kinship ties across borders – a common assumption in the literature focusing on spaces of virtual intimacy (Wilding 2006) – it appears that in order for phone calls to be nourishing rather than disruptive, at least some remittances, even if token in sum, should come through. The results of the survey show that there was a high degree of congruence between the regularity of monetary flows, however meagre, and the frequency of phone-calls from abroad. While Facebook use was on the rise in 2017, especially among young people, a lot of the migrant wives above 35, let alone the elders, had neither Facebook nor smartphones. In the context where internet and mobile connection was not easily accessible throughout the year and where a lot of women above 35 could not use internet or Facebook, it was through phone-calls and the receipt of remittances that the ‘left behind’ kin could keep their heart light, i.e. know that everything is going well with their kin abroad.

The postponement of physical co-presence or ‘deferral of togetherness’ (Kwon 2015, 493) was key to the family projects in many transnational families in Thabang. Rather than waiting for the return of their husbands from abroad, a lot of women were waiting for remittances, used not for personal purposes but for maintaining the household, raising children and providing them with costly education in private boarding schools, and plotting a better life – an undertaking which would invariably involve buying a plot of land in the neighbouring bazaar town or in Kathmandu. Instead of asking their husbands to return sooner, some of the women asked their husbands not to return so often, every two years, but wait for an extra year before returning home and thus save more money. Others asked their husbands to return to the Gulf, even when their spouses had no more wish to go abroad, especially after re-experiencing the conviviality of social life in the village. One woman, who had a happy marriage and was envied by many in the village, tried to conceal her serious illness from the migrant husband for as long as she could: she did not want to worry her husband or make him to return prematurely, which happened nevertheless as soon as he learned the news.

Unlike in many parts of Nepal, most marriages in Thabang are love marriages by elopement. Therefore I was surprised when I learned that despite all the difficulties of living without their husbands, women in Thabang appeared to be content with their lot. When I asked the wives of international migrants about how they felt about their husbands living abroad for years on end and whether they missed them, a lot of the time women laughed and asked why they should miss their husbands. Accompanying their reply with a highly evocative gesture symbolizing sexual intercourse, they would ask ‘Missing that?’ and burst in laughter. It is not that wives did not enjoy sexual relations with their husbands – on the contrary, the elders in Thabang pitied Western youth

who marry that late as, in their view, to miss all the ‘pleasures’ of life – but rather that on the scale of values, sexuality fell far behind children, moral support, and social reproduction in the hierarchy of values defining a successful conjugal union. Furthermore, for most Thabangis the emphasis in family life was less on conjugality, i.e. husband-wife relationship, but more on children and posterity. Most of my attempts to solicit the stories of heart-broken wives waiting for the return of their husbands failed, except for some elderly people, who suffered from loneliness, waiting for their migrant sons to come back. While at first I thought that women were simply reluctant to share with me their sorrow, on speaking to women further, I realized that quite a few of migrant wives were quite happy in the situation of long-distance marriages and, this was the form of the union some of the women preferred.

Kalpana, a young pregnant woman, explained to me that the reasons for preferring physical distance to co-presence could be quite pragmatic and not that selfless in nature. For instance, Kalpana had nothing against her husband migrating shortly after marriage. Rather than enduring the fighting with her husband and his bouts of drunkenness – a common problem in the village where alcohol is an indispensable part of everyday life and key to maintaining sociality – she would rather he goes abroad and earns money. In a more extreme case, a young woman with signs of beatings all over her face explained that her husband returned from abroad and refused to do any wage labour, having taken to drinking instead. Being forced to work as a wage labourer and endure the beatings of her husband, that woman could only dream of her husband’s return abroad as the only possible salvation from her unhappy marriage. In a strikingly different case of a successful marriage, another middle-aged woman whose husband has been in Afghanistan for more than five years asked her husband to stop returning so often: at first, her husband returned to the village after a year of work, then after two years, so for the third time, the woman simply told her husband to stay for three-four years abroad before returning home.

Is Money Stronger than Blood? On the Boundaries of the Family and the Vitality of Kinship Ties

Among the Kham Magars, kinship ties have traditionally been recreated not only through the sharing of food or alcohol, which invariably accompanies any meeting between humans, humans and their ancestors, but also through the circulation of money. During many life-cycle rituals, I found myself at a loss when I did not have a five-rupee note to give to the designated categories of

kin. While I usually had bigger notes with me, I realized that it was essential to carry a little heap of five-rupee notes that could be quickly placed in the hands of different categories of kin during such events as death-rites or rice-feeding ceremonies. At no other event is the centrality of money as a substance constituting kinship ties is more evident than during mortuary rites, including *malami*, the day when the deceased is buried, and *sraddha*, the day that finishes the period of ritual mourning. The exchange and giving of four substances – food in the form of flatbread (*roti*), locally brewed alcohol, cigarettes, and money – is central to the ritual, which structurally re-enacts the kinship system and re-asserts people's position within the kinship group. Not only is money given to the kin who are alive, but also to the dead during the burial. On par with substances which are considered vital for the prosperity and well-being of humans on earth such as different varieties of grain, money is invariably given to the deceased as though to mark its centrality not only for the constitution of life and personhood, but also for the afterlife and the well-being of the soul that embarks on a long journey in the otherworld.

While the use of money during mortuary rituals is governed by a set of formal rules, the discussion of money as a substance of relatedness becomes more poignant and revealing when it comes to defining the circle of vital relations, i.e. the ones that people maintain through a series of emotional and material exchanges without the compulsion to follow formal kinship rules. Money-lending and borrowing in transnational family networks becomes a test showing the nature and scope of affection in kin relations. Given the number of people going abroad, the undertaking which usually involves taking on a debt of at least 100,000 NPR (\$1,000) (which in the case of recent migrants to the USA can reach \$ 50,000), most of the villagers engage in some kind of money-lending *and* borrowing practices, with all the money, however big, borrowed/loaned in cash. The usual annual interest rate in the village is 36 annual per cent, and getting a loan without interest or, even, at the 36 per cent interest rate is not always easy. In fact, in some cases money-lenders, who often happen to be categorical kin because of the cross-cousin system of marriage among the Kham Magars, will charge higher interest rates to those migrants who are in special need of money.

There is a relationship between the terms of the loan and the nature of kinship ties experienced by people involved in the transaction. Arguably, the capacity to take on another person's debt is an act that tells more about the core of kinship relations than other practices that might be considered as performative, obligatory, or simply going back to rules. Carrying another person's debt is something that throws into question the limits of affection and obligation in kinship networks and illuminates kinship as practice. Among all the categories of kin, parents were the ones most readily

undertaking the burden of paying off their children's debt, without disowning their children, feeling extreme resentment or pondering the possibility of 'running away'. The fact that parents are ready to lend money without interest and repay their children's debts shows that kinship is increasingly reckoned in relation to the future, i.e. descendants, with children, unlike other categories of kin, not being obliged to repay their parents, i.e. perform direct reciprocity (and hence the 'unexplainable' love of grandparents towards their grandchildren).

The ease with which most parents shared the substance of money with children without expecting much in return alludes that money is tied to 'blood': it is where 'blood' is thickest, i.e. in kinship based on the principle of filiation or descent, that the substance of money is shared with most ease, but more so in the direction from parents to children. As the next section illustrates, it is where 'blood' is thin, i.e. in conjugal relations or kinship by alliance, that the circulation of money becomes particularly important in producing relatedness, because kinship ties are far from being a given.

When people talk about the materiality of kinship, what is often implied in Thabang is the biogenetic substance, i.e. an immutable matter, which is passed on to the descendants. Yet, if one conceives materiality in broader terms, including the transfer of property, money and resources, one would see that the creation and endorsement of kinship ties through the transfer of property is more universal than through biogenetic substance (see Kunreuther 2014, 149; Verdery 2004). Thus, while the relationships between adopted children and foster parents are processually constructed through practices of care and sharing food, they are sealed and legitimized by inheritance rights and property (Howell 2009, 151–152). The sharing of money and resources is thus fundamental to the process of kinning, with the sharing of landed property following formal rules much more than the sharing of money. Among the Kham Magars, as elsewhere in South Asia, the boundaries of the family have traditionally been determined by the co-ownership of land, with ancestral land having been conceived as an inalienable possession in the past. However, whereas the sharing of ancestral land is still important in holding a joint family together, even if against the wish of the siblings involved, I suggest that it is through tracing the circulation of money in extended kinship networks that one can delineate the boundaries of the actually existing family and define the circle of kinship ties that matter in practice.

Consider the family of Surya, the oldest brother and a head of a joint family. Centred on the figures of three brothers (two married and one divorced), the family consists of three households: one

located in Thabang, the other in a peri-urban bazaar area in the flatlands of Nepal, and the other in Malaysia. Even though the family is split across international and national borders, Surya insists that theirs is an undivided family with exceptionally strong ties. Not only have the brothers maintained the common ownership of land – the devolution of the property would lead to the separation of the joint family into nuclear households – but also maintained a common budget, with its sources coming from three different localities. Unlike some siblings in Thabang whose land is not separated in order to ease agricultural work, Surya's family takes the concept of unity to a whole different level, positing the unity of monetary resources, rather than land, as an indicator of a family unit. While the brothers are involved in different types of business/profession – Surya running an electrical supply shop in the peri-urban area, the middle brother running the International Money Transfer agency in Thabang, and the youngest one working in Malaysia – the money from all these different livelihoods went into the real estate business managed by Surya in the bazaar area.

While Surya's family might be taken as an illustration that kinship remains an important site of economic activities in the world of today (McKinnon and Cannell 2013), I suggest that it shows that the sharing of money in kinship networks shows how thick 'blood' is, i.e. the extent to which affective kinship ties map onto the formal kinship categories in the world of today. As siblings, Surya and his brothers shared 'blood'. Yet, the unity of Surya's joint family, stretched across multiple localities, was predicated on sharing money, which made their bonds of siblinghood stronger than those observed among other categorical brothers in the village. The ongoing circulation of money kept the joint family alive in practice and strengthened the already existing ties of 'blood'. When joint families share co-residence and work but have separate money-pots, as was Sapana's case, the joint family is often based on kinship rules and the compulsion to live together due to economic necessity. Tellingly, when Sapana's daughter-in-law set up a separate household and started repaying her husband's debt, the conflict was over. So was the joint family.

When Remittances Stop: From Marital Bonds into Shackles of Conjuality

The role of remittances as a substance of relatedness becomes clear in situations when no money is sent. In many contexts around the world, and certainly in Nepal, the denial of the commensality when it comes to remittances signifies not only the exclusion from affective ties but often a de-facto end of the conjugal union. As noted by Coe (2011a, 259), women in transnational families in Ghana prefer to maintain even unhappy marriages on condition that there is at least some flow of

remittances: it is only after several years of not receiving money that women decide to remarry. Nicaraguan migrant wives note that the first sign of abandonment is not the silent phone or fewer visits, but rather the absence of remittances (Fouratt 2017, 798). Likewise, some of the Ecuadorian women who knew that their husbands cheated on them while working in the US noted: ‘Just as long as he sends remittances, I can’t care what he does over there. I know he is my husband and he will return to me’ (Pribilsky 2004, 320).

The critical role of remittances in maintaining relationships between husbands and wives in long-distance families indicates that where kinship is not based on ‘blood’, the exchange of other substances, including money, acquires particular importance. In Nepal and certainly in many other contexts, the creation of one body in couples has as much to do with sharing money as with the exchange of bodily substances (Bloch 1989; Groes Green 2014). When I asked one elderly woman in Thabang whether she had a common budget with her husband, she marvelled, at my question. If one could not share money with one’s spouse, how could one share anything at all, she asked? It seemed only natural to her that husbands and wives would not separate money as yours or mine, pointing towards the role of money as a substance, the sharing of which constitutes the essence of the conjugal bond on par with other substances of relatedness. So what happens when no money is shared and when spouses cannot share bodily substances because of the physical distance involved?

In 2011, I witnessed two hearings on divorce in the local court, which showed the dilemmas that migrant wives face when they stop receiving remittances. Dayalu, a woman in her early thirties, was married to a person who took on a second wife, without having divorced. Having married 13 years ago with a young man from the village who was studying in Kathmandu, Dayalu spent the last six years living in her grandfather-in-law’s house. She was taking care of the extensive family fields, raising two children and supporting her ailing grandfather-in-law, without seeing her husband even once. While Dayalu’s marriage was long-distance from the very beginning, with annual sojourns of spouses during the big festivals such as Dashain, it was after her husband went abroad and returned to Nepal that the real distance, not physical, was felt in their relationship: her husband stopped visiting and sending any money, forgetting his wife, children, and his huge tracts of land.

After several years of waiting for her husband’s return, Dayalu decided to take the matter in her hands and bring her husband to the village to settle the dispute. When the husband arrived, Dayalu demanded a divorce and a compensation worth of 900,000 NPR for 10 years of household work for her husband’s lineage, the sum unheard of for the local standards. The dispute was not resolved in

2011 and, as I learned in 2016, Dayalu did not get a formal divorce, because her husband did not want to or could not pay *jarimana* (monetary compensation). While the formal divorce was not given, Dayalu's husband and his second wife would be able to inherit only a small part of the landed property. However, Dayalu did not inherit the land either, for all the land is still passed on to males in the village, with a few exceptions. Dayalu could not get a divorce, because doing so would mean not only losing access to the land and the house but also either disinheriting her children and having to leave them.

Despite the fact that Dayalu wanted to stop being a wife 'only by name', the ruling of the court left the formal marital alliance intact, giving her neither the freedom nor the substantive conjugal ties she was looking for. Sealed by the inheritance of land, the formal marital ties were there, but the affective ties were dead, for substances vital for creating relatedness among spouses - food, money and bodily fluids - were no longer shared. Thus, inasmuch as the ongoing flow of remittances in long-distance families recreates the conjugal bond, the cessation of remittances or a one-off monetary compensation given in divorce severs the ties of relatedness and further responsibility. Thus, not sending remittances amounts to the refusal to maintain mutuality or relationality beyond the present, i.e. no common future. In Dayalu's case, the inability or reluctance of her husband to pay compensation, transformed the marital bond into shackles, with the formal kinship ties having nothing to do with the actually existing ties of relatedness between the spouses.

Physical Distance, Emotional Closeness, and Financial Support

One of the most striking findings of my fieldwork comes from the last section of the survey of 100 households, which focused on understanding the density of social networks in transnational families. Using a social network design methodology (Bernardi 2011), I asked all respondents to locate their kin in a circle with three concentric circles in diminishing order, with the first circle focused on emotional closeness (who do you share happiness and sorrow with), the second on financial help (who do you turn to for financial support when needed), the third on health (who do you ask for support when you are ill), the fourth on physical distance (the village, wider Nepal or abroad).

The results show that the physical distance does not have a serious impact on people's perception of emotional closeness and support. In fact, it appears that in some cases physical distance might be linked to the perception of closer emotional ties. Thus, out of 100 surveyed migrant households, 42

women had husbands who were abroad at the time of research (the survey also included households with returnee migrants). 35 of these women named their husbands as next of kin to whom they feel emotionally closest and most of these women also ranked their husbands as closest in terms of financial help. It is remarkable that all of the women who named kin other than their husbands to be emotionally closest, had also named other kin as being the primary source of financial support. In other words, the results show that while there is no negative relationship between the feeling of emotional closeness and physical distance, there appears to be a positive relationship between being able to draw on someone's financial support and feeling emotionally close.

The explanations for these findings could be different: long distance can act as a deterrent of family conflicts; it can become a source of longing for one's spouse which creates the feeling of closeness which might not necessarily be there during physical co-presence; the flow of remittances from afar might bolster the feeling of being cared for and participating in the joint project of working towards a shared future. It is clear, however, that the feeling of emotional closeness would not be there without remittances, which become the most tangible and material substance shared between spouses who do not see each other for years on end.

Conclusion

The case of Nepali transnational families demonstrates that money constitutes a substance of relatedness vital for theorizing kinship relationships in the contemporary world where an increasing number of families are living apart without any possibility of embodied presence. Remittances in particular exemplify the ability of money as a substance to transport value across time and space and between people (Mauer 2017) and exemplify money's relational and generative properties. Unlike immovable property the inheritance of which often follows formal kinship rules (Miller 2007), the ongoing flow of money illuminates the processual nature of kinship and the circle of the most vital relations. Remittances, probably more than other forms of money, show that money can be seen not only as a medium of exchange establishing equivalence between objects, but also a means of mediating relationships between humans and furthering sociality itself.

Thinking about money as a substance of relatedness is worthwhile not only because an increasing number of people are moving across borders, but also because new forms of unions are on the rise, such as civil partnerships or polyamorous relationships, which defy the conventional definition of the conjugal union. In the case of such unions, delineating the boundaries of the family based on

sharing such substances as food or bodily fluids might obscure more than it reveals. On the contrary, the sharing of money – one's ability not only to give it but also take it without qualms – is a more telling hallmark of vital kin relations. The decision to share money, for instance the opening of a joint bank account, is often a more telling sign of long-term commitment and the start of the family than years of dating or even the act of registering marriage.

Arguably, in a world where everything has been put on sale, including the human body and its corporeal substances, the substance that people often find most difficult to share and which becomes the most revealing in terms of vital relations is the substance of money. Thus, in the age of irregular migration, it is not uncommon for the kin to smuggle their relatives for money or as, shown by Vogt (2013, 773), to abandon their relatives at the border crossing, because of the more lucrative smuggling opportunities elsewhere. And while the abandoned migrants in Vogt's case noted that 'money is thicker than blood' (ibid.), I suggest that money shows how thick 'blood' is, i.e. the extent to which affective kinship ties map onto formal kinship structures in the world of today. The sharing of money is in fact often tied to 'blood': it is where blood is 'thickest', i.e. ties based on the principle of filiation that the sharing of money appears to be least problematic. Where kinship is not based on 'blood', such as between husbands and wives or affines, the sharing of money, along with other substances of relatedness, becomes particularly important in creating and recreating enduring ties of relatedness.

However much we have been falsely led to believe that there is a dichotomy between love and money, shown not stand up to scrutiny in many parts of the world (Zelizer 2009), the case of transnational families in Nepal indicates that the flow of remittances marks the direction of affective ties and delineates the boundaries of families that are stretched across borders. By tracing how money circulates in transnational kinship networks – who receives, lends and uses money – one can get closer at understanding how kinship is transformed in the process of transnational mobility and how remittances can disrupt existing family structures. The denial in commensality when it comes to money signifies the exclusion from the affective bonds of kinship or ties that matter. The pattern of remittances in mid-Western Nepal, with most of the money going to migrants' wives, even in joint households, is indicative of the rise in the ideology of the nuclear family, a gradual individualization of society, and the erosion of the inter-generational links when it comes to the principle of seniority, not filiation. While the institution of the joint family is in crisis, transnational nuclear families in mid-Western Nepal are in many cases enduring and even thriving despite all

odds and all the physical distance involved, on condition that there is a constant flow of remittances, however small the monetary transfer.

The moral economy of waiting and the sacrifice of physical co-presence, with many of the migrant wives in Nepal insisting on their husbands living abroad for longer periods of time, is made possible only due to the flow of remittances. Not only do remittances become a substance of relatedness to maintain a family in the here and now (*pariwar*), but also to sustain the continuity of life through the successful reproduction of *santan* - the notion of the family which puts particular stress on children and posterity who will outlive the 'now' through new generations to come. In Nepal as in many other parts of the world (Kwon 2015), even in love marriages, 'love' or the sharing of bodily substances do not lie at the core of marital life, with children and the continuity of the lineage placed much higher than conjugality in the hierarchy of values. In such a situation, remittances become not only a site of connection but also of regeneration of life, in a sense of conveying and carrying value across time and space (Mauer 2017), across present and future generations. The constraints imposed by the ideology of the nuclear family and the cost of raising children in contemporary Nepal will most likely lead to the situation when the current generation of children will return the debt to their parents only indirectly through ancestral spirit worship *and* raising their own children, i.e. maintaining life and passing on to their own children not only biogenetic matter, i.e. 'blood', but also the substance of money, which is acquiring more and more potency in constituting relatedness the world of today.

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Endnotes

ⁱ Kham Magars have traditionally practiced matrilineal cross-cousin marriage, therefore the term for father's sister and mother-in-law is the same (from a perspective of a girl).

ⁱⁱ A large number of Nepali migrants die abroad, with more than 1,000 having died in 2014-2015.

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