

# **Remittances, Transnational Practices and New Liminal Spaces**

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## **Abstract**

In this paper I examine the role that remittances play in the social and technological life. Drawing on my own fieldwork of interviews and observations with money transfer agents, I will set out the ways in which money transfer technologies have impacted upon an understanding of certain spaces in the city. I aim to show the specific role of money, from the point of view of the transfer agent. I contend that the remittance process has a place-specific intimacy, but one which is inflected by a backdrop of deterritorialised money flows. The role of technology is therefore to root trust and security in the transaction process, whilst disorienting orthodox notions of space and time. Using the example of how trust-relations are recast and “reembedded” in remittance transactions, I will argue that money transfer is implicated in a new liminality of space in the city.

## **Introduction**

On 2<sup>nd</sup> February 2009, Western Union rolled out its first global TV commercial to signal its new “yes!” marketing campaign (Western Union 2009). The short advert pictures a number of scenes, showing the hum of a typical, buzzing metropolis. Throughout the playful scenes of women getting their hair done to children playing in the streets to mechanics fixing cars, a profusion of yellow bubbles start to appear and stream through the landscape. Emerging from the sea and making their way towards the city centres, the bubbles are shaped in the letters of ‘Y’, ‘E’, and ‘S’. The letters multiply and the city dwellers, of all races and dispositions, converge to see the culmination of a giant “Y-E-S” spelt atop of several blocks downtown. The advert ends with the campaign strap line: “Western Union, fast, worldwide, money transfer: Yes!”.

In April 2009, Western Union and advertising agency Publicis HK commissioned “reverse-graffiti” artist Moose to build a visual, community engagement campaign in the places where migrant workers live in London (Li 2009). Gail Galuppo, executive vice-president of Western Union, says:

“Moose looks at something and finds a way to make it better. We find this a metaphor for how our customers live their lives - they may be separated from their families for long periods as they seek better opportunities, but they make the best of it. The yes! campaign reflects their positivity and can-do spirit.” (quoted in Li 2009)

### **What are Remittances?**

The transfer of money across parts of the world is becoming omnipresent in modern cities. As is evident from the above vignette, the business of sending money is becoming a pervasive intervention in the social life of migrant workers. In this paper I am going to look at the role that remittances play in the social and technological life of the modern city. Remittances are cross-border person-to-person payments, usually by migrant workers to their home country, on a recurring basis (Bank for International Settlements 2007a: 6). In 2008, World Bank estimates claimed remittance transactions totaled a staggering \$305 billion (2008).

Signs proclaiming to “transfer money abroad” are insistently etched into the visual landscapes of London high streets from Rye Lane to Brick Lane. The sheer volume of remittance services on offer will confront any casual observer walking down these streets.

Why remittances, then? Benedict Anderson (1983) charted the rise of print capitalism as the technological means by which societies could imagine themselves as nations. Anderson sought to focus on print capitalism and the consequent burgeoning of nationalist literature, in order to show how nations could be imagined through such a mass medium. The approach I have taken with regards to money transfer technology follows Anderson in spirit. Remittances, as a transnational practice, are a site in which money, space, and technology, all intersect at a scalar level beyond the national state, and indeed, beyond the city. In this respect they are intrinsically *globalised*. Money transfer is a process that is sufficiently transnational to act as a *heuristic* device, which can reveal and unfold elements of global, cosmopolitan cities.

## **My Approach**

My research question seeks to understand the implications for a conception of the city, in the incidence and process of remittances. In doing so, I will explore the core elements in remittances, namely, money, space, and technology.

To begin with I will take some time to understand the critical contexts in which remittances exist. Firstly, I will look at existing literature on remittances and seek to position them as camped in a structure that holds the local and the global in a mutually constitutive relationship. My second critical context will look at the scale and dimensions of such a “glocal” process. Understanding the conceptual planes in which remittances take place is crucial to situating money transfer as a practice that occurs across space and through time. Finally, I will provide an understanding of technology that is neither deterministic nor does it “black-box” its role in relation to the social. My theoretical approach takes the position of the technical as relational to the social: both are part of a dialogical process.

Drawing on interviews and observations with money transfer agents I am looking to understand the constitutive impact that the technological process has on our understanding of spaces in the city. Focusing on London, my fieldwork has attempted to describe perceptions towards technology as well as understand what kind of impact it has on notions of space and time.

## **The Social Life of Remittances**

The literature around remittances is primarily from a development economics perspective. Work carried out by the World Bank (2008) and the Bank for International Settlements (2007a) are the principal sources for statistical data on the incidence of remittances across the world. The reports are intended to provide an overview of the composition of the remittance economy, from the number of migrants to the amount of money transferred each year, for example.

The World Bank, in particular, is an advocate of remittances in international development broadly (World Bank 2007; The Economist 2009). As a result, the output, whilst quantitatively rich, focuses on the objectified, end points of money transfer, treating remittances as a benign process. My intention throughout the research has been to understand remittances from the vantage point of the agent and the environment from where money is transferred.

## Research Design

The fieldwork consisted of semi-structured interviews with money transfer agents and periods of ethnographic observation during the business hours of remittance shops. I interviewed five agents and spent time observing two remittance stores<sup>1</sup>. The nature of remittances, and one which I will hope to explore in further detail later on, are that they involve the interstices of technology, money and social relations in a networked frame.

Interviews with agents were therefore primarily as a means of data generation in order to gain a representation of such a networked frame (Byrne 2004: 181). The interviews revolved around a number of conversational prompts from the role of technology, the nature, scale and volume of transactions, to broader issues of marketing and branding. The interview also offered a means through which to explore the subjective complexity of technology and its position in the various sites of the remittance industry.

Where the interviews gave me a generative perspective on money transfer agents and their representations, ethnographic observation allowed for a more immersive and embedded research position. I shadowed agents in their daily routine, assisted them with their work and, at Drummonds, I got the chance to carry out some remittances. The ethnographic approach allowed a treatment of the transactions and interactions as the locus for a “markets-as-cultures” dynamic (Abolafia, 1998). Such an approach forecloses the tendency to maintain an epistemological position, which takes rationality for granted (ibid: 83). Spending time with agents where they work was therefore a vital means to understand how they “perform, shape and format” the environment in which they are a constitutive part of (Callon 1998b:2).

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<sup>1</sup> The agents are Pablo is a senior manager for Telegiros. He is responsible for marketing and operations for all the branches and franchise outlets in London. Leroy is the owner of Drummonds Mortgages, based in Thornton Heath, Croydon. Leroy provides financial services in the local area, and has been providing money transfer to Jamaica since 2005. Kelvin is the Managing Director of Express Funds. Express Funds is part of Small World Africa, a group of remittance providers who transfer money to West African countries. Sammy is a one-man financial services bureau, operating under the name Samutec Services. Sammy provides financial support to the community in Peckham Rye. He is a franchisee of a global remittance provider. Sammy declined for the provider to be disclosed in the report. Pat is the person responsible for remittance transactions at Drummonds Mortgages. She has been working there since 2005 and works five days every week.

## **Getting Access**

Through former colleagues<sup>2</sup> Jivko, Jason, and Divine, at Croydon Enterprise, I sought advice about the remittance industry and to refine my approach towards money transfer agents. Using the contacts of former colleagues I gathered a plentiful list of potential research participants. I approached agents with a letter outlining my research brief, and, importantly, informing them of my credentials. However, as Hammersley and Atkinson point out access is not just a “matter of physical presence and absence” (1995:55). My entry into the networks of money transfer involved a degree of credibility warranted by my key informants, themselves transforming into “sponsors” of my credentials (ibid:60).

Access on the whole was fairly unproblematic. However there were areas of sensitivity that posed problems but were in of themselves a revealing aspect of the research as a whole. In dealing with money transfer agents my primary aim was to convince them of my credentials. Remittances are an area, from a governmental point of view, where money laundering, terrorist financing and illegal migrants are ever-present concerns (Vleck 2006). Equally, this is a subject area where the primary literature is on the volume of money transacted, rather than on the qualitative nature of the transactions themselves. My research design involved the latter, and therefore required a strategy of approach that could couch certain methodological rationales in a language that is accessible and inviting to the participants.

## **Turning away from the Quantitative Focus**

The existing literature on remittances tends to orient around its objective existence as monies being sent from one country to another. I am trying to get at the complexity of the interaction by the intermediaries (both human and machine) that make up this milieu. During observations I had to be acutely aware of my presence,

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<sup>2</sup> Jivko is a programme manager for Croydon Enterprise. Croydon Enterprise is the regeneration arm of the London Borough of Croydon. Jivko provided me with information about Bulgarian and Polish patterns for remittances, usually from MoneyGram. Jason is the Croydon Enterprise district manager for Norbury and Thornton Heath. Jason introduced me to Leroy and acted as a worthy gatekeeper to some of the agents in West Croydon. Divine is another former colleague. He lives in Seven Sisters and frequently transfers money to family in Nigeria. Divine gave me an insight into the remittance market in Finsbury Park, Seven Sisters, and Camden. He also connected me to Sammy and Pablo. Divine was also a source of information for remittance agents who I was not sure of, which initially included Express Funds, where Kelvin works. Councillor Qureshi became a key informant late on in the fieldwork. Murad is a London-wide Assembly Member and has a personal interest in remittances, being a Bengali family man who sends money abroad regularly.

all the while trying to build a picture of trust-relations and connections from those nearby sending money to family members afar. Philippe Bourgois (2003) chose to use observational ethnographic techniques to better understand the personal relations of marginalised people, rather than rely solely on quantitative methodologies. It is in this spirit that I have privileged qualitative techniques to understand the *feel* for remittances, as opposed to the objectified quantities of money transferred. Additionally, where it is appropriate I have included images of high streets, signs and marketing paraphernalia to help “bring to life” the accounts of money transfer (Back 2007:17).

### **Reflexivity and Social Position**

My relation to the field of money transfer agents has developed from one of curiosity to a managed interaction and understanding of what they do and how. Mitchell Duneier reflects on his initial problems of “getting in” and gaining trust (1999). Duneier argues it is an impossible task to feel fully trusted by all individuals, even if they have a structure to their daily lives that is knowable and familiar to oneself (1999:338).

My own social position, from a higher educational establishment, was largely an advantage (with a few exceptions). I had to convince agents not only of my credentials but also the redundancy of my social position, from their point of view. In my situation, observations only followed an interview with the agent and a sustained period of correspondence. The presence of an external party is something that could have raised caution. In approaching agents I had to use the site of the academy to my advantage. I stressed that I was not from any governmental body, police force, or, worse, from border agencies. As a result I was indulged by agents and customers with an assumption of my political and governmental neutrality. As Duneier puts it, reflecting on his own self-perception:

“Vendors would have urinated against the sides of buildings...whether I was black or white, and whether I was here or not” (1999:352)

### **“I can’t trust you...”**

I now want to end this section with an exchange that I had with a money transfer agent, who eventually declined to participate:

Me: Have you given any thoughts to the interview request I sent you last week and yesterday?

Agent: What request? For what interview?

Me: I'm calling from Goldsmiths. It's to do with remittances...

Agent: Yes, I got that. No thanks, not interested.

Me: I don't have to disclose your name or even the name of the company...

Agent: No, afraid no is the final answer...

Me: Can I ask why? This is simply for an academic dissertation...

Agent: I don't know who you are. You're just someone on the other end of the phone. You could be market research for all I know. I don't want to give away sensitive information that will help our competitors.

Me: I can assure you that I'm not market research...

Agent: Look, I don't know you well enough. I can't *trust* you from just a few phonecalls. [The agent ends the call]

I have included this humbling exchange to highlight not only difficulties of access, but also a key theme that appeared throughout the fieldwork: trust. My research project is on the one hand an attempt to understand the technologies impacting upon urban formations of space and time. On the other hand it is about a personal immersion into a field of strangers, agents, migrant workers, receptionists, computer screens, and a number of people at opposite ends of the world waiting to receive their money (some of which I processed). What is consistent throughout is the attempt to work out the *feeling* towards technological infrastructures and to how agents preoccupy themselves in the business of sending money.

In a sense, then, this output is my own construction of other people's construction. However, where possible, I have tried to provide "thick descriptions" (Geertz 1973) of a particular microscopic constellation of actors and machines that tell how transnational practices influence the landscape of the city.

Remittances are a cash-intensive process, and involve flows of money transported across considerable, geographical distances. I will look at the ways in which money plays a definitional role for remittance service providers. I will then turn to the ways in which place and space are constituted in the remittance transaction. I argue that the

frame in which remittances occur have a context that is place-specific but also spatialised by the ephemeral nature of money flows. The following section will deal with the technical character of the remittance transaction and what its significance is for the way in which bodies position themselves to technology. This will then be instructive for an understanding of the nature of trust-relations in the total interaction between agents, senders, and crucially, machines. I argue that the sociotechnical process of money transfer recasts the way in which trust-relations are fixed and constituted across time and space. As a consequence, I will conclude that this is indicative of a liminal space, in which social relations stand betwixt and between the mobile flows of remittance money.

## The Business of Money

“Jamaica National? They’re nah [sic] in the business of giving money for free”

Pat, in reply to a customer asking for a discount

I want to set out a framework in which to regard the role of money in the transactions between agents and senders, a situation which is also a social interaction. It is vital to understand the instances in which money ceases to be money, and becomes, for want of other words, non-money. Karl Marx attributes money to performing a dual role in economic exchanges. It is a medium of exchange for commodities and a store of value as a commodity itself (2003:186). Hilferding (2006:31) argues that the exchange value of a commodity is defined in the social relationship towards it. This is possible because commodities cannot purely act as direct expression’s of each others value; money is therefore a universal equivalent, but also a commodity in itself (ibid:59). Money is on the one hand a commodity, but on the other “it is always forced into the unique position of acting as a general equivalent for all the other [commodities]” (ibid:33).

### Framing Monetary Transactions

My approach to the remittance transaction is to carefully delineate between what is being sent and the charge accrued for the service of sending. Understanding the concept of framing (Goffman 1971; Callon 1998a; Mauss 2002) reveals how the form and substance of exchange affects the status of money. Fundamentally, the quality

of an object of exchange is determined by its relation to others. The exchange relation thus revolves around the individual who desires and the individual who sacrifices (Simmel 1978:87). Herein lie the basic elements of the transaction environment.

In framing, one can establish the boundary within which interactions between actors take place, external to the surrounding context (Callon 1998a:249). Framing therefore takes actors and presupposes an assumptive set of expectations of how interactions will proceed. The boundary thus indicates limits which the interaction will not surpass, where there will be an overflow, in what economists regard as the “statistical residual” (Callon 1998a:250). Callon suggests that enclosing interactions, and limiting overflows, undermines the extent to which the exchange environment is a socialised setting (1998a:255).

### **The Socialisation of Money**

In his study of exchange and reciprocity, Marcel Mauss reminds us that the extent of exchange concerns the “totality of society” and that only in perceiving the whole entity do we perceive what is essential in relationships (2002:102). Money is a socialized phenomenon in that it is the object of exchange and the subject of the exchange relation. Money, in its distribution and reception, merits a biographical approach, which regards spatio-temporal relations as internal to the object itself (Lash and Lury 2007:17).

So what environment should we consider which captures sufficiently the nature of exchange? The definitional function of money is one that comprehensively fulfils common interests in a network interaction (Dodd 1994:xxvii). Simmel argues that it is the exchange and consumption in monetary transactions that breed’s value in money (1997:246), and it is money that ties people together in forms of equivalence and indifference in the modern metropolis (Simmel 2002)

### **The Social Life of Money**

Igor Kopytoff has argued that commodities have life histories which reveal socialisation into different contexts (1986). The processual stages of a thing into a commodity poses questions for when does a commodity become a commodity, as we know it. In what Appadurai calls its “candidacy” the question becomes not on the form of the commodity, but rather in what sort of exchange does a thing become a

commodity (Appadurai 1986: 9). The emphasis then falls on the *environment* of its circulation and consumption (Appadurai 1986:9).

Through key informants and desk research, I became aware of the volumes of remittance money circulating through the UK and into other parts of the world. This served as a focal point in which to ask transfer agents how they deal with the money they receive, and which they are obliged to send.

In interviews I assumed a contrived position stating that remittance providers were a public service, due to the destination of the money and its benign uses. I personally had reservations about such a public-private divide, but found it a useful means to get agents to discuss the distinguishing characteristics which make them a for-profit service, or not. This section will attempt to analyse the function of money and its constituent role as an embodiment of the agent's business.

### **De/material Money**

Whilst at the Drummonds branch, I asked Pat where does the money go? At the end of the working day Pat and another member of staff cashed up, totalling around £10,000 for the day in cash. Pat explained to me that the money received from customers throughout the day is counted and then "bagged up" for the company bank around the corner from the store. Pat regarded the cash in the monetary transactions as "takings". Remittance transactions incur a "service charge" or a "commission fee" which covers the processing labour of the transfer. I asked why she distinguished them from "profit-earned". Pat stated that the money sent over is "not ours" but the service charge is money earned by the agent.

Pablo in Seven Sisters (North London) provided another account for how agents deal with money. For Pablo money sent abroad is also considered as takings. Pablo tells me that his branch agents collect money for transfer, for example, to Brazil but do not charge for commission. I contrast this with other fee-charging providers, but Pablo assures me that the number of Brazilians sending money allows him to make up for commission fees in other ways. Pablo reveals how he deals with this money by speculating on it as a store of value. I asked Pablo what he did with the cash that he collected:

“I can work with this money, buying dollars, buying Euros, selling. If I buy one dollar at 1,993 real and sell at 2,000 real, I win 7 for one dollar. But If I have three million multiplied by 7 in 6 hours? I don't have this money but the people bring it to me. I buy and make the business, take out my profits and give out the money.”

Where Pat on the one hand handles the cash and processes it, Pablo actively uses the money, in quite precarious ways, to extract more money from it. In both cases money occupies Hilferding and Marx's definitions of money as both a store of value and a medium of exchange. In some respects, money is the total product which defines the purpose of the remittance business.

### **Public Motivations versus Private Gains**

As part of interviews and time spent with agents I asked whether they regarded the service they provide as something for private gain or not-for-profit. The proposition was necessarily a contrived one. My reason for asking was to challenge any unconscious perceptions agents had around their business and to introduce a way in which certain definitional elements of their business are revealed. Western Union, for example, is a listed company on the New York Stock Exchange, posting revenues of \$5.3 billion in 2008, but also has an extensive “corporate citizenship” programme, which presides over development initiatives in receiver countries (Western Union 2008). Whilst the public-private split is neither the whole focus of this paper nor of the interviews, the responses revealed iterate the conditions in which agents oscillate between their “front stage” and “back stage” roles (Goffman 1990).

When asked whether Samutec Services is a public service, Sammy instantly agreed. Sammy argued that because money transfer is a benign service, and that it principally helps immigrants, his business is therefore publicly oriented. I challenged Sammy as to why his customers don't use established banks, to which the reply emphasised the customer service-orientation of remittances:

“Some people go to banks and they are not treated as human beings. They come to me and I treat them with dignity and respect. They then tell their friends who tell their friends. They return to me because I give them a good service.”

Leroy equally contrasted why money transfer is an essentially public service in the customer service they provide. Leroy's reasoning is that the banks charge more to send money. In posing the question to Leroy, I expressed public service in contradistinction to a purely "economic service". It is similar to Sammy's assessment of money transfer as essentially benign, where Leroy qualifies it by "offering a service that is reachable, affordable for the individual".

Kelvin, the interviewee with the highest organisational rank, disagreed that money transfer was a public service. Kelvin looked at the nature of remittance providers and the communities they served to qualify his argument. Kelvin pointed to his own company to highlight how remittances are for profit. In the search for locations in which to open up Express Funds branches, significant research is carried out into the demographic and ethnic profiles of certain areas. Where the Ghanaian population is at large in a particular area, Kelvin will try to open up several franchises there, and in some cases, such as the Express Funds in Dalston, he will open up a store. Kelvin reiterates this further in the calculations made for commission fees to franchise owners. Express Funds have over 150 franchises in London. Kelvin agrees to split the profit on the service charge for remittance transactions with franchisees. Express Funds gains half the profits, but in some cases where franchises have a greater number of customers, the split is then favoured to the franchisee. Kelvin sums up his company's motivations:

"The main thing is to give profit to shareholders, but we believe that our work, our business is to serve a select clientele, a certain customer. The likelihood that an Indian man will want to send money to Ghana or an Englishman to send money to Ghana is very remote."

The question was designed to oppose not-for-profit and private, and did not necessarily beget a straightforward response. When prompted by Leroy and Kelvin as to what was considered a public service, I gave popular examples of education and the NHS, all services free at the point of access. Kelvin and Leroy were able to give thoughtful answers, with an awareness that is expected at their organisational position.

### **Customer Service as Virtue**

A distinguishing feature for all interviews was the link between money transfer and customer service. Money transfer is necessarily a service interaction, involving three human parties: the sender, the receiver, and the agent. The need to send money is something that has been captured by remittance service providers. This is obvious throughout countries which host migrant labour. It is the calculation of such needs, best exemplified by Kelvin, which gives agents their facilitative and enabling position in the network relationship.

Pablo is an interesting case, in which his loyalty is between the community that he “serves” and the owners that he works for. Pablo states that he “doesn’t care for the money” and only wants to work with “the people, the community”. I state to him that his business *is* money, a business about sending money. Pablo replies:

“Behind the money is people [sic]. Who have the money? The people. The money is important but the people have the money. I need to win the trusts of the people for giving me money. This trust I can win with the time, responsibility and good service. I show them how serious we are. And they see us in the streets, and they see me as that *company* man.”

The dynamic between people and money is an ambivalent strain throughout all the agents I interviewed. For some of the agents, remittances have a public benefit, at least in the receiver countries. However, they are still caught up in the vernacular of business. In the language used by agents to describe their business, “customers”, “good service” and “affordable” were the keywords used. It is secondary to my analysis whether or not remittances are a public service or private enterprise. What remains out of this exercise is how money is treated in relation to people and the flexibility in which money is treated not as an exchange medium, but as a commodity-form.

### **Symbolic Money**

The conclusion I want to make on the nature of money is similar to Giddens analysis of money as a symbolic token. Generally, symbolic tokens are “media of interchange which can be ‘passed around’ without regard to the specific characteristics of individuals and groups that handle them at any particular juncture” (Giddens 1991:22). Further, it is for Giddens a “disembedding mechanism” which implies the

“lifting out’ of social relations from contexts of interaction and their restructuring across indefinite spans of time-space (1991:21). Giddens states that:

“Money is a means of bracketing time and so of lifting transactions out of particular milieu of exchange. Money provides for the enactment of transactions between agents widely separated in time and space. More accurately put...money is a means of time-space distancing” (1991:24)

The technical knowledge concerning money is therefore differentiated across the interaction and in various time-space contexts. We have seen that for senders it is a gift-commodity, unlike Pablo, for whom it is a product to be worked with. Where Simmel (1978:332) argued that money has the power to “bridge distances”, the remittance business is the repository of technical knowledge that facilitates such transfers. It is another disembedding mechanism, in what Giddens calls an “expert system” (1991:28). Expert systems thus work as the coordinating frame to bring together “large areas of material and social environments in which we live today” (ibid:27). I contend that they are the sociotechnical apparatus in which the money remittance transaction is bounded.

## Remittances as Placebound and Spatialised

“Jamaica National money transfer was built by Jamaicans for the people of the Caribbean on the values of trust and reliability. The remittance costs less and *as you squint its there*”

Jamaica National advert, *The Voice*, 10<sup>th</sup> August 2009

In the last section I explored the notion of money as a fluid object, whose own commodity “candidacy” is framed by interaction. In this section I want to situate remittances in their spatial and temporal configuration. Drawing from fieldwork and interviews, I will seek to understand the networked dynamic of remittances.

Remittance service providers are simultaneously placebound and spatialised. Their placeboundness derives from their locational fixity; their spatialised character is determined by the ephemeral nature of money flows with which they operate.

### **Space and Urban Form**

Space has a lived quality in the mental and physical senses of the term. Henri Lefebvre's exploration of space identified three elements: space as perceived, conceived and lived (1991). Lefebvre states that space "never possesses existence 'in itself' but always refers to something else, to existential and simultaneously essential time" (2003:73). Urban form, then, is something which accumulates content, and thus gives expression to time and space. The relation between time and space "that confers an absolute priority to space is in fact a social relationship inherent in a society in which a certain form of rationality governing duration predominates" (Lefebvre 2003:73). The notion of time corresponds to a logic that links to spatial practice, and particularly how one experiences and lives in space.

### **Of Places and Locales**

The modern city then can be expressed as the container and form for the cultural, political and social forces of globalisation. Indeed, transnational and global flows are persistently readdressing the cosmopolitan city in regard to the vicissitudes of national sovereignty and state borders (Keith 2005:4). The speed and intensity at which cross-border flows of people and commodities has reinstated the question of the uniqueness of place, and what is familiar in a world which is rapidly "shrinking" (Allen and Hamnett 1995). Doreen Massey is concerned with the "disruptions" to a specific notion of place as familiar and "local" (1995). The extension of social relations across space have therefore challenged what can be accounted for in "places" and to its subsequent identity (ibid:60). Equally, the historicity of places as a particular articulation of "time-in-space" (to recall Lefebvre) can be felt in the modern city. Jane M. Jacobs (1996:35) argues that the historically lived reality of imperial pasts does not disappear with age, but reinscribes itself in cultural and social practices as a matter of place: the present is occupied by the past.

An advance from the conception of place as merely a point in space is therefore required. Anthony Giddens develops a conception of locales, which "refer to the use of space to provide the settings of interaction, the settings of interaction in turn being essential to specifying its contextuality" (1984:118). Locale is used by Giddens instead of place to fully understand the time contexts of agents and their interactions. This is evident by the employment of the term "regionalisation", used to denote "not merely localisation in space but as referring to the zoning of time-space in relation to routinised social practices" (Giddens 1984:118).

It is the presence of individual subjects that gives place their lived context. However, in an age of modernity and globalisation, Giddens argues that space is being torn away from place in the “fostering of relations between ‘absent others’, locationally distant from any given situation of face-to-face interaction” (1991:18). Locales, or places, are thus imbued with a social meaning contingent to the character of interactions.

### **Flows and the New Spatial Logic**

The work of Manuel Castells has shown how the contemporary spatial logic of the past twenty years has had serious implications for space, place and the city (1989, 2000). Castells asserts that a new spatial logic exists in the dialectic between dispersal and centralisation (1989:127). The spatial dynamics of a place are enabled by the infrastructure and capacity of communication flows (ibid:169). By that logic organisations, and even cities, will no longer depend on their fixity in the earth but rather on their ability to command and control a virtual space (Castells 2000:417). This has also been echoed by other theorists, in “disorganized” capitalism’s demise of industrial cities (Lash and Urry 1987:6) or in the rise of the Global City as a “postindustrial production site” (Sassen 1991:126; 1998).

Castells argues that space organises time in the network society. The spatial patterning of decentralizing and centralizing in the information age is harnessed by the space of flows as the key manifestation of social power (2000:407). Flows, then, are “purposeful, repetitive, programmable sequences of exchange and interaction between physically disjointed positions held by social actors in the economic, political, and symbolic structures of society” (Castells, 2000:442). The network of communication is therefore the spatial configuration, in which the logic and meaning of places are absorbed into, and not dissolved out of, the network (ibid:443). Castells adds that while the space of flows has a structural logic that is placeless, it is still constituted by nodes and hubs (2000:443).

### **Being Place/less in the Space of Flows**

If we follow Castells argument about a space of flows, the implications for place and the fixity of locales are serious. The consequences of the space of flows means that:

“social meaning evaporates from places, and therefore from society, and becomes diluted and diffused in the reconstructed logic of a space of flows whose profile, origin, and ultimate purposes are unknown.” (Castells 1989:349)

At the culmination of the space of flows, the network configuration has at its core the ease by which goods and services can be exchanged. The market system has as its organizing mechanism, the principle of exchange. Its principal mentality is what Mulgan defines as one of “connexity” in which a “world made up of a lattice of contracts and reciprocal flows can absorb any person, any place, and any type of activity” (1998:59-60).

### **Deterritorialising the Landscape**

Nigel Thrift and Andrew Leyshon argue that money cannot simply be considered as having a geography *attached* to it, but rather as being a geography in its own right (1997:3). The elements of disjuncture in Appadurai’s range of scapes points towards the process and phenomenon of deterritorialisation. Frederic Jameson regards deterritorialisation as fundamental to understanding the new mobility of what Deleuze and Guattari call the axiomatic of capitalism in which old coding systems have been liberated for new functional combinations (Jameson, 1998:152). Jameson presents capital as always being in “flight”, where content is devalorised into a “new ontological and free-floating state” (ibid:153). Money, then, “is no longer a commodity which is transported hither and thither” but has, echoing Marx, instead become “dematerialised” (Thrift and Leyshon, 1997:22).

### **Diaspora Formations in the Age of Migration**

We are in an age of migration (Castles and Miller 2009) that itself has been accelerated by political and economic developments *across* the globe. The emergence and rapid acceleration of a global economy has destabilised the sanctity of the nation-state, and subsequently of the national citizen (Castles and Davidson 2000). The intertwined histories of empire, war, and decolonisation have been used to cast aspersions on who belongs and who does not. Edward Said (1993, 1978) has stated that imperial histories are invoked in the politics of the present. Said argues that a cultural topography emerges out of contrapuntally rereading metropolitan and imperial histories of cities (1993: 59-61).

The multiculturalism of such cities are then faced with the paradox of tolerating “new” and “foreign” migrant populations, while at the same time understanding the sometimes violent contours of their own imperial history (Back 1996: 8). Stuart Hall has argued that the multicultural question in post-colonial cities cannot escape the historical formation of globalisation, nor can it seal itself of from its present vectors (2000). In this regard we must understand formations of new migrant populations as defining the post-colonial *sense* that unsettles “the idea of self-contained, culturally inward-looking nationalist identities” (Hesse 2000:2).

Paul Gilroy (1993) has sought to understand diasporic formations as something emblematic of a double-consciousness, in which, for example, the Black English are a product of two “great cultural assemblages” in its conjunction of the “Black Atlantic” (ibid:3). Remittances are set against a cultural and economic backdrop that is the intersection between the local and the global. The local is constantly being reasserted in the globalisation process, itself a damaging force on the bounded, cultural identities of national states (Hall 1997:22).

### **The Transnational Structure of Remittances**

The conceptual structure that captures the local and the global in contemporary social practices is a dynamic entity. Remittances are such an entity and they are *transnational*. Transnational processes are those which forge multi-layered social relations linking together immigrants from their societies of origin and settlement (Basch, Glick Schiller, and Szanton Blanc, 1994:7). My approach to remittances in the urban settings in which they occur and the globalised reach in which they extend, confronts transnational processes as being locally rooted yet dispersed across space and time. By examining remittances it is also an attempt to “locate globalisation” in the process of transnational urbanism (Smith 2001).

Arjun Appadurai (1996) states that the dimensions of global cultural flow can be described in terms of ethnoscaples and financescapes. Ethnoscaples refer to the landscape of “persons who constitute the shifting world in which we live” and whose range extends beyond family to tourists, migrant workers, and exiles, to name a few (1996:33). Financescapes are the spatio-temporal dimension through which capital *flows* in the guise of commodity speculation, national stock exchanges and currency markets (1996:34). Remittances as volumes of money, too, are undoubtedly implicated in these flows.

### **The Ubiquity of Remittance Providers**

Remittance service providers are ubiquitous. While there is no available data on the number of money transfer agents in London, a look at any high street will be met with signals and commands to “Send Money Abroad Now”. Western Union claims it has 375,000 agents worldwide in 2008, double the amount it had in 2002 (Western Union 2008). MoneyGram claims over 180,000 agents in over 190 countries. Sammy is fully aware of his competitors and the number of transfer agents in Peckham Rye. Remittances, according to Sammy, play a small part in the wider financial services that he provides. Sammy claims that almost anyone can be an agent. I was urged by Sammy to “take a walk down Rye Lane, turn right from the shop and walk to Peckham Library, and you will see thirty, maybe forty signs for money transfer.”

Their ubiquity is also not lost on Pablo. Operating out of Seven Sisters indoor market and around the corner from West Green Road, Pablo’s branches are just one of several located in areas with dense migrant populations. The symbiosis of money transfer with other migrant services was made clear in my first hour spent with Pablo. Meeting at his branch Pablo proceeded to take me on a tour of the indoor market. The market resembles an arcade, which offers a range of services for the Colombian population in north London. Pablo says that it is the “social and business hub” for Colombians. Pablo walked me through food stalls, clothes racks, property rental, and legal and conveyance services. There was also a restaurant with a balcony designed to replicate, according to Pablo, “the feeling of being back at home.”

Elsewhere, on West Green Road, the pervasiveness of money transfer services is represented through the range and diversity of shops. From pharmacies to barbers to convenience stores, every other shop can “do” money transfer. By walking through Peckham Rye and Seven Sisters, the eye is captured by the sheer volume of transfer services. A key element of my research has been to understand why money transfer agents do what they do, and how they calculate their reasons for locating in specific places.

### **Calculating ‘Community’**

Pablo provides an insight into how certain calculations are made into opening up branches. Telegiros has 25 branded stores and 15 franchises across London. I ask

Pablo what are the deciding factors in opening up a branch in Seven Sisters, for example.

“We can identify in this area a good concentration, one big community of peoples. Sometimes you can go along the street and you can find signs for Brazilian food, clothes. You’ll find a lot of Brazilian people and a lot of them concentrated in one area. They work around London but live there because he finds his familiars, his community around here.”

It is the invocation of community that is crucial to the services Pablo is trying to provide. On one level it is a call to “community” that inspires Pablo, as learned earlier in his motivations for money transfer. But equally it is his principal role as an employee of Telegiros that constructs “community” in quantitative terms. Explaining to me about how branches are manned, Pablo argues that the cashier must reflect his or hers’ customer base, so “for a Brazilian community, a Brazilian cashier, and for a Bolivian community, a Bolivian cashier.” Pablo states that it is easier for people to forge a relationship with the cashier when they speak the same language and this makes business easier. These sentiments are echoed by Kelvin, who underlines the importance of having Ghanaian staff who reflect the Ghanaian community and, who can subsequently understand the “psychology of the customer”.

From the indoor market to the branch location, Pablo is keen to transport his customers to their home away from home. I press Pablo on the need to physically send money abroad, when it is less resource-intensive to do it through online websites. Pablo emphasizes the need for face-to-face intimacy:

“People here prefer interaction. People here don’t like going to Barclays bank and making a queue for twenty minutes. It’s shit. But here you prefer. I feel alone, stressed, depressed. Go to the area, listen music, my music, take my food, my face change, put the money with you and have a conversation with you.”

Pablo is almost elegiac on this point. The notion of place in this regard is therefore something that Pablo is keen to construct and at the same time exploit.

### **The Geography of the “Holding Account”**

On the surface, the fieldwork design allowed for a better understanding of locations and sites than it would for the considerably more abstract space of flows. The notion of place I refer to is one that is perceptible by the eye, and in which social relations are accommodated. The space of flows in which money transfer operates involves a geographical scale that was beyond my resources, naturally involving the countries, sites and technological infrastructure networks in which money is received as well as sent. Nonetheless I want to explore the spatial logistics as considered through the facility of the “holding account”. The holding account is used by transfer agents as an account from which to transfer money at, or after, the time of transaction. It is an important link in the globalised chain of money transfer (Bank for International Settlement 2007a).

I ask Kelvin about cash flow in Express Funds, and how the process of reconciling and settling payments takes place. Importantly, Kelvin has formal arrangements through Express Funds with Unibank in Ghana. As part of the same payment system, money can be picked up from Unibank. For example, an Express Funds agent sends out £18,000 in one day. According to Kelvin, the Express Funds branch will now submit a request to the Express Funds headquarter, to reimburse that amount. This amount is duly repaid by the holding account based in the UK. Kelvin states that the logic behind it is simple: “its like a cup...what you have to do is keep on refilling it”.

Remittance service providers thus operate through bank accounts in different countries under formal arrangements to facilitate their transfers. Jamaica National is the trading name for money transfers to Jamaica, but it is borne out of Jamaica National Building Society in Kingston, Jamaica, through which all the money transfers passes. In receiving a sum of money to be sent abroad, Leroy explains the stages in which it is transferred:

“We press a button and it’s gone, its sent to Jamaica. We receive a message saying that they’ve received it. Although the money may not have gone physically but because we’ve received money there’s an element of trust because we’re collecting this money. We collect it, bank it the next day into Jamaica National’s account but they [recipients] would’ve received the money in the same day.”

Not all transactions are instantaneous, with some ready for collection after ten minutes and others in six hours. What allows for this level of speed is the principle of the holding account and the fluidity of money between payment systems. Money is not physically transferred between countries, but it is electronically transported, in virtual terms. Its global characteristic thus meets Castells analysis of a global economy, in which actors across geographical space are working as a unit in “real-time” (Castells 1989; 2000:101-102).

### **Deterritorialising Money Transfer**

Pablo provides an iteration of the geographical and networked reach of the Telegiros operation. There is a somewhat rudimentary division of labour in the money transfer process, which further shows the pervasiveness of money transfer on a global scale.

“We have a warehouse somewhere in Spain which has all the software. We have our base in Barcelona. Our engineers all the time checking the system [sic]. We have operations in London and Italy. All cities in Spain have branches. In South America we have other companies who receive the money. Not my company but other companies. I make my business and send my money to South America. And they put in the accounts and they pay out [in the local currency].”

It is to the credit of the agents that the “back office” operations are kept concealed, revealing what is only tangibly present to the customer and agent. The holding account shows us how the logistics of money transfer reveal themselves in spatio-temporal dimensions. Frederic Jameson regards globalisation as:

“[...] a kind of cyberspace in which money capital has reached its ultimate dematerialisation, as messages which pass instantaneously from one nodal point to another across the former globe, the former material world.”

(Jameson 1998:154)

Jameson simultaneously captures the receding materiality of location and the ephemeral character of money flows. In the logistics of the transaction, the functional elements are spread across vast swathes of a global network. It is an operation that

is thoroughly deterritorialised, yet maintains a veneer of operational contiguity from the sending of money to the receiving of money.

The connection between sender and receiver is something that crosses borders and has a significantly globalised reach. In this section I have given an account of place and an account of space. Qualities of place are actively worked on by agents to create conditions for familiarity and reliability to organically develop. Place is therefore used in evocative terms, as a simulacrum that is at once “localised” and parochialised. On the other hand, the facility of the holding account shows the extended reach of remittance providers, beyond the frame of the artifice of place. In the following section I will examine the process of sending money to understand the prescriptive role of technology in these cross-border connections.

## **The Technological Unconscious in Money Transfer**

“In the past [money transfer] would take days. Now with technology...we’ve got all the computers which log all the information. With technology, Jamaica National has a slogan: ‘As You Blink It’s There’. It’s as fast as that.”

Leroy

Through observations at Jamaica National and Telegiros, what became immediately apparent was the faith in the technological aspect of the transaction. In setting out the process, and its technical character, I hope to show the opaque character of attitudes towards technology but, at the same time, highlight the unconscious faith invested in it.

A turn to technology is an attempt to unfold how social practices are enmeshed in everyday life. Previous sections looked at the object of analysis (money) and the scales in which to situate them. Technology is regarded as fundamental to the process of money transfer, but I hesitate to be deterministic about its purely functional role. As I will show, technology has a force of its own that can give form and power to the relations it underpins.

## **Cyborgian subjects**

The role of technology towards the corporeal subject has been identified by a number of writers. Donna Haraway (1991) refers to the confluence of the body and technical as “cyborgian” becoming. Haraway’s contribution is decisive to repositioning the situatedness of the technological from one of an a priori existence to a position that sees the technical as an embodiment of individuals (1991:180). Judith Butler has argued about the performative nature of body-subjects in the technical iteration and repetition of social norms (1993). The possessive individualism of a “prosthetic culture” has led to the trading of body parts as commodities, according to Celia Lury (1998). Lewis Mumford wrote of the richness of the human organism, when interspersed with the complexity of the machine-environment, presents a frame in which the technical and the social *combine* to delineate new orders of experience (1963).

## **The Social in the Technical**

Between the body-subject and the technical-object is a void which theorists have attempted to “bridge”. It is the concern of this paper to understand how the social has been affected by the technical. The two are to be regarded as intermixed, and not simply separate realms of experience for individual subjects. A turn to Actor-Network theory will help us to resolve the following problem:

“The objects we study, the objects in which we are caught up, the objects which we perform, are always *more than one and less than many*.” (Law 1999:11)

Wiebe Bijker and John Law argue that viewing the technical as divided from the social forecloses the observer to the real heterogeneity of sociotechnical relations (1992:202). In what is termed as the “seamless web view” (Bijker and Law 1992:201), objects come to us as a mechanism in the interplay between the social and technical to build heterogeneous networks (Arkich 1992:206). Objects, therefore, in the social are neither conclusively shapeless nor are they definitively shaped (Latour 1993:55). Arkich states that objects are a simultaneous embodiment and measurement of a “set of relations between heterogeneous elements” (1992:205).

## **The Technical in the Social**

What are the implications then for a renewed analysis of the social, away an orthodox dualism between nature and society? The social is not in itself an objective material link, but rather it corresponds to “the name of a movement, a displacement, a transformation, a translation, an enrolment” (Latour 2005:64).

Methodologically this now presents important challenges for how to analyse the technical in the social, and the social in the technical. Latour asserts that to really digest *local* interactions, one must be prepared to see them as always overflowing. Latour concludes that “any given interaction seems to *overflow* with elements which are already in the situation coming from some other *time*, some other *place*, and generated by some other *agency*” (2005:166). Understanding the urban environment therefore requires flexibility in the approach to the movement of objects, of human and non-human relations, and in those precise interactions (Latour, 2005:170). Callon and Thrift are instructive in this regard.

## **Techno-Economic Network and Machinic Complexes**

The concept of the techno-economic network refers to a “coordinated set of heterogeneous actors which interact successfully to develop, produce, distribute and diffuse methods for generating goods and services” (Callon 1991:133). Elsewhere, Nigel Thrift provides us with a notion of a “machinic complex”, understood as:

“[...] a developing bundle of institutions and technologies, understood as non-exclusive and diverse organisations of knowledge-discipline-perception circulating in a constantly shifting ‘parliament of things’” (1996:263)

Thrift is at pains to stress neither a technological nor socio-cultural determinism. Rather, society is “defined by its amalgamations, not by its tools...[where] tools exist only in relation to the intermingling they make possible or that make them possible” (Deleuze and Guattari 1988:90).

The representation of technology that I have sought to put forward has been one that emphasises its relational qualities, and how these qualities themselves give form and shape to networks. Cities have been greatly affected by technological and social change (Castells 1989; Sassen 1991; Hall 1996). Technological change has spurred on various pronouncements on the changing shape of the urban, from the “City of

Bits" (Mitchell 1996), to "CyberCities" (Boyer 1996), to "spatial apartheid" in the postmodern city (Davis 1990; Scott and Soja 1996). I will now look at the concept of the city as a "sociotechnical process" to understand how the technical afflicts urban form.

### **Sociotechnical Cities**

Graham and Marvin view the city as a sociotechnical process, in which "peoples and institutions enrol enormously complex technological systems to extend unevenly their actions in time and space" (2001:10). This is what the authors consider to be the life and flux of cities, whereby bodies move between "physical and social worlds of cities and systems of cities (ibid). Underpinning the city are "distributive network services" which empower the use of "technological networks to distribute power, communication, water and mobility services across space and time" (Graham and Marvin, 2001:19). These networks:

"[...] work to bring heterogeneous places, people, buildings and urban elements into dynamic relationships and exchanges which would not otherwise be possible...[and infrastructure networks] provide the distribution grids and topological connections that link systems and practices of production with systems and practices of consumption." (Graham and Marvin, 2001:11)

In the case of global financial markets, advanced telecommunication networks mediate the number of transactions in a 24-hour continuous period, when London goes to sleep and Tokyo begins to trade (Graham and Marvin 1996:143). Positive, "real-time" intensification and spatial integration allows exchange to globalise exponentially, but it also compounds the risks and vulnerabilities at a more localized dimension (Mulgan 1998:55).

### **Bodies-Cities**

Cities, then, are to be seen as the pivotal site between built and unbuilt urban environments in which the existence of a "metalogistic space" codifies and quarters the way in which individuals move (Luke, 2003:158). The work of Elizabeth Grosz shows the constitutive and mutually defining relation between the body and the city (1995). Instantaneous communication and the "transmutation of distance into speed" will imply for human bodies a sort of "crossbreeding" with technological interfaces

(Grosz 1995:110). An example of this is in the work of Abdou Maliq Simone (2004) and the new collaborations between individuals in Johannesburg. Simone shows how residents form expectations and partnerships through an urban composite of people and infrastructure, repositioning and reconstituting the connections between places and their uses (2004:409).

Technology and technical objects are not neutral processes, nor are they “shapeless receptacles”. If one approaches space and time as existing independently of one another, events and places can only occur within this frame of reference. Latour points out the limitations to this approach, and also marks the direction in which an analysis of remittances as a sociotechnical *process* must follow. Such beliefs:

“[...] make it impossible to understand how different spaces and different times may be produced *inside the networks* built to mobilise, cumulate and recombine the world.” (1987:228)

The exposition of technology that I have attempted to mark out is one that takes the technical in relation to the social. I contend that to understand the impact of money transfer on new spaces of sociality in the city, technological processes have to be given due privilege in such an exercise. From Grosz to Haraway to the work of Actor-Network theorists, it is futile to separate the technical from the social. Graham and Marvin therefore provide the requisite understanding of the sociotechnical to show how the confluence of bodies and technologies extend over time and across space.

The technological unconscious, as understood by Thrift, is the “bending of bodies with environments to a specific set of addresses without the benefit of any cognitive inputs, a prepersonal substrate of guaranteed correlations, assured encounters, and therefore unconsidered anticipations” (2005:213). The environment in which remittances are carried out is also the space in which transactions are performed. Indeed, the stores and places in which money transfer takes place have a repetitive rhythm that fosters a sense of expectation on how interactions will unfold. It is what Thrift alludes to as a “space of anticipation” in which a “gradual construction of complex ethologies of bodies and objects, which are the repositories of the ‘correct’ *positionings* and *juxtapositionings* which allow things to arrive and become known” (2005:212). Things *happen* in these places.

### **Remittances Shops as the Realm of “Hyper-Coordination”**

My focus with regards to spaces of anticipation is the way in which the technological has extended the scope of the immediate and the distant. The remittance procedure is indicative of a situation in which one movement in London can set off a chain of action and reaction which impacts on an individual in Accra. This situates the space of flows of remittances in a realm of “hyper-coordination”, a “quality of perpetual contact” where technological developments allow for interactions between human and non-human actors at any time or place (Thrift 2005:222).

The process for money transfer therefore implicates a number of “technological assists” (Thrift 2008:162). A typical transaction involves, first of all, the customer presenting a sum of money to be transferred and asking for its rate of exchange and service charge. After these have been calculated, and agreed upon by the sender, contact details for both parties are logged into the database software. The database assigns a “reference number” and the vendor asks for the money. The money is counted, and the reference number is tagged to the transaction. Identification checks are made and a photocopy is taken, for a “paper trail” of all transactions. What has taken place so far is the computer matching up the sender and the receiver through its already-populated database of contacts. Once the vendor is assured that all checks have taken place, the transaction is “finalised”, at least in the immediacy of the shop. This final act culminates in the vendor clicking the submit button on the screen and the money has “left us”. Ominously, “once you press submit, it’s *gone*,” as Pat constantly reminded me.

In observing Pat there was a rigour to her method, and one in which she is conscientiously aware of. Pat maintains that her position in charge of the transfer means she has to display qualities of reliability. She prides herself on sending money efficiently and that customers go to her, not just for familiarity, but also because they “*trust* in [her] competencies.”

### **Immersive Technologies**

Throughout the fieldwork, there was a persistent obedience to the power of technology, and specifically its operations. Kelvin informed me that the software used by agents is developed by a third party and is therefore procured by companies with assistance and support as part of the package. Pat has been doing money transfer since 2005, but she is stringently cautious to check and double-check her

procedural routine. The sense of finality in transactions was complemented by the power and faith invested by the technology that facilitated the process. Indeed, the booth had two computers, three screens, glass panes, a security door, a fax machine, several calculators and two telephones which all had the discrete yet aggregated effect of performing and supporting the transaction.

Money transfer agents then parallel the “postsocial relationships” of foreign exchange traders in the work of Knorr Cetina and Bruegger (2002). The technical interaction between the agent and the milieu of screens, buttons, and money, present a “geographically dispersed and invisible market close to participants, rendering it interactional or response-present” (Knorr Cetina and Bruegger 2002:163). The notion of postsocial is regarded by the authors as signifying a “new kind of bond between humans and objects” (ibid:162). In the bond between the technical objects and the agent, the field in which money transfers are processed becomes intelligible in a way that is beyond mere imagination. Knorr Cetina and Bruegger argue that traders are able to relate to markets as an “external life form” and also to enter it “cognitively and emotionally, and to become *part of it*” (ibid:179 emphasis added). The extensibility of the agent to the technological systems, as shown in various instances above, then points to a sort of harmonisation with infrastructural networks. Pablo exemplifies the dependency on technological systems with an ambiguity about alternative transfer mechanisms: “Technology contribute a lot of things for our customers...if you don’t have technology, maybe, I don’t know how.”

What I have identified in the money transfer process are the differential forces, as understood by Latour, which are the support mechanisms for the transaction. In the following section I will focus on the establishment and maintenance of trust-relations in the money transfer environment. In exploring trust-relations, it will be possible to further understand the investment of faith in technology. I argue that trust is an active project, in which humans and non-humans play a constitutive and dynamic role in its socialization.

# Trust-relations, Machines and Liminal Space

“They’re on so we’re off!”

Pat on a technical error

Trust was a core theme throughout the fieldwork. Trust was invested in the technological systems as much as it was absorbed in the presence between agents and customers (and to an extent, me personally). It is through my observations that I hope to show in the following sections the disembedding (and subsequent re-embedding) of trust-relations. I will begin with an examination of trust-relations, as understood by Giddens (1991).

Giddens identifies trust-relations in two forms: facework and faceless commitments (1991:80). Facework commitments, by definition, are sustained and expressed through social connections, and in this case, through the personal interactions between agent and customer. Faceless commitments, on the other hand, regard trust-relations as a development of faith in institutional frameworks, what Giddens terms as faith in “abstract systems”. An abstract system is the development of faith in the confluence of symbolic tokens and expert systems (Giddens 1991: 80). In this case, symbolic tokens refer to money and expert systems are regarded as the whole sociotechnical process in the remittance transaction.

Money transfer agents are the human element of interaction between the customer and the technical process. In other words they are the “access points” to abstract systems, the “lay actors” through which encounters of abstract systems take place (Giddens 1991:83).

## **“Flesh-and-Blood” Professionalism**

Throughout I have made reference to remittances as being the ‘business of money’. I want to extend this further by looking at the development of trust as the requisite “professionalism” of money transfer agents. I asked Kelvin why it is that people go to Express Funds in particular? Kelvin takes pride in the “personal service” he offers alongside the low fees that he can provide due to the scale of the company. Indeed, Kelvin credits the seriousness of Express Funds with the recent takeover by an equity fund. Such an approach has attracted attention to the extent where people

can say, according to Kelvin, “look, this company is probably professionally run, lets move it to another level”.

Giddens argues that the degree of control in the flux between an individual's “front stage” and “back stage” performance is the essence of professionalism, to be seen to be doing things as the expert (1991:86). Moreover, Giddens argues that access points are “places of vulnerability for abstract systems, but also junctions at which trust can be maintained or built up” (ibid:88). Professionalism and trust are thus qualities to be worked at.

Pat is an example of a lay actor as an access point to the abstract system of money transfer. She is visibly the operator for many people in enabling, facilitating and processing money transfer, in what Giddens would call a “reminder [of] flesh-and-blood people” (1991:85).

### **“Hi, what can I do for you?”**

During a brief respite in the day, I asked Pat why was it that the service they provide is different to other hypothetical agents. Pat asserted that they get repeat and frequent customers, whom she calls “regulars”, because they are consciously treated with “empathy and respect”. In one particular exchange, Pat identified a customer who was a regular, but for some reason did not appear too familiar to Pat. Pat processed her transfer and commented to the customer that “I know your face but *ya look diff'rant* [sic] this week...is something getting you down?” The customer did look ragged, and nodded in agreement with Pat, stating that she had been “let down by some people” Customers see Pat as the human element in the transfer process and invest emotional affects in their interaction. Such facework commitments take their toll on Pat: “the more customers see you, the more they feel they can open up.” In a sense, trust, then, is something that is not objectively bound in already-existing societies, in personalised connections found in local community and kinship networks. It is, as Giddens asserts, “a project [on a personal level] to be ‘worked at’ by the parties involved, and demands the *opening out of the individual to the other*” (1991:121).

### **Feeling Serious**

Before my interview with Pablo, he took me to a local Colombian café in Seven Sisters. Upon arrival he greeted the owner whom he had not met previously. Pablo

introduced himself and the company he works for, and exchanged business cards. After a conversation in Spanish, Pablo returned to begin the interview. Pablo had offered the owner, free of charge, to produce publicity for karaoke nights held at the café, for the local Latin American community. Pablo explained that he does this often to build links in his role as “that company man” with businesses and community leaders, in the hope that the Telegiros brand will filter down to the local population. The project of trust is thus embodied by Pablo’s admission that if the owner of the café “permits that my company can enter for publicity he accepts my trust and the company’s.”

Professionalism, seriousness, integrity: all are characteristics that ennoble agents to justify what they do, and in specific reference to providing customer service. They are also qualities at the heart of what Pablo does:

“It is important that people *feel* our company. It’s money. Its not food or clothes we sell, its money. People have to have a trust-relation because you work hard for one month to send a £1,000 and you have to hand it over to a big company in a safe environment in London. Central offices are good and serious...[and is] reflected in our image. This restaurant we are in for example is not a serious business.”

Trust-relations are an active project for money transfer agents. I have shown from interviews that agents define their purpose in relation to the community they serve and in the particular qualities they seek to typify and perform. Taking the process of remittances as a whole, from the sender to the receiver, I have argued that it is a particularised version of an abstract system. This composite of symbolic tokens (money) and an expert system (the technical process itself) is the situation in which trust-relations play out.

My focus on trust has emerged out of its constant presence in the fieldwork with agents. Utterances of trustworthiness were frequently made. Marketing and company literature emphasized virtues of reliability and integrity. The UK government has set up a Remittances Task Force, primed with ensuring that the *security* of transactions are guaranteed. I have used this specific quality to build a picture of social relations that are maintained in an interaction that necessitates the presence of trust. It is also a moment where trust is contingent not just on individuals

but also on a vast array of technological architecture. The following section will take this forward into a discussion of how social relations are being cast anew at the forces of money flows and technological infrastructure. What is emerging is an experience of a new, liminal space.

At the end of the day's observation with Pat, technical issues started to disrupt another transnational, communications service that the Drummonds store offered, called Caribflex. This allows individuals in the UK to 'top-up' phone credit for mobile numbers in Jamaica. In brief, a customer pays for £10 worth of credit and this is then cashed domestically and processed through the computer. The computer is connected to a server, which "informs" the mobile phone network in Jamaica to accordingly top-up the number. A customer wanted to top-up his grandmother's mobile phone in Kingston to the sum of £20. It was 5pm and the computer was increasingly slow and unresponsive. Pat tried to reboot the application and played around, in vain, with a few of the network cables.

An assistant of Pat's told the customer that there was too much traffic on the "system" and the customer left without completing the top-up. Pat turned to me with an explanation that she and her assistant had "worked out". Pat explained that due to the time difference in Jamaica (six hours behind), the Caribflex operators were starting the system "from their end" whilst it was being rebooted at the branch. The conflict in the server space was thus a capacity issue in which the absence of one place was tangibly felt in the presence of the branch. As Pat summarised, "they're *on* so we're off!"

In the instantaneity and ease with which money can be transferred from one city to another, we have an example of a fundamental challenge to how space and time is represented. What is presented to money transfer agents is an environment in which monetary transactions can be concluded in seconds, not days. I want to regard the above vignette as something exemplary of what has been called time-space compression (Harvey 1991) and time-space distanciation (Giddens 1991).

### **Time, Space, Time-space**

Harvey and Giddens offer us two different ways of accounting for Pat's reasoning for the Caribflex issue. It can be emblematic of time-space compression whereby the increasing rate in which our spatial world is shrinking by the increasing speed at

which it takes to traverse such space (Harvey 1991:240). For Giddens the central problem of modernity lies in social order, and in the mechanisms which connect presence and absence, the 'here' and the 'elsewhere'. Time-space distancing refers to the conditions in which time and space are "organized to connect presence and absence" (Giddens 1991:14). The coding of place with spatio-temporal signification has implications in Giddens' high modernity. We have seen earlier what Giddens refers to as place and locales. The separation of time from space is explicated by the social activity in place, between agents nearby and those "absent". Thus distance, as separation, has implications in how one can make sense of place:

"Places are local condensations and distillations of tremulous global processes that travel through them and whose effects are reworked and inscribed within them. In the world of high modernity it is virtually impossible to make sense of what happens in a place without looking beyond the social horizon" (Gregory 1994:122)

In the Caribflex example, it is indicative of the shifting of time contexts that are seen to be moving across space (Knorr Cetina 2005:54). Through Harvey and Giddens' accounts of the flux in time and space, what is emerging is an identity crisis in the notion of "empty space", but one with an inextricably technological character.

### **Re-embedding Trust in the *Speed of Flows***

Harvey, following Lefebvre, argues that to understand space one has to view it from the perspective of a social practice, whereby time and space cannot be analysed as external to social action (Harvey 1990:204). If thereby all action is bound by a global network to some degree or another, then are we simply to perceive space as nakedly marked by flows of capital, information, and people? Castells does not strictly think so, and is right to conclude pragmatically that:

"[...] people do still live in places. But because function and power in our societies are organized in the space of flows, the structural domination of its logic essentially alters the meaning and dynamic of [those] places."  
(2000:458)

The machinic complex of speed that we have seen in remittance transactions, and as described above, is then paradigmatic of an experience in mobility. Mobility itself,

and of objects, depend on technological infrastructure as a means to enliven it in the socialized sense (Lash and Urry 1994:24).

Trust-relations are then disembedded out of the spatio-temporal setting by the active presence of machines. However, due to the nature of the transaction (transnational and instantaneous), the process of re-embedding is one that is mediated, again, by the technological infrastructure at large. Trust is invested by agents and customers alike into the technical process. Equally, technological expertise is always hypothecated to an “elsewhere”, as demonstrated in the problem with Caribflex.

In one respect this fulfils Giddens’ thesis that re-embedding implies “recasting disembedded social relations so as to pin them down to local conditions of time and place” (1991:79). Where you have an individual in London sending money and thus connecting to a family member several thousand miles away in an instant, this is certainly “reappropriating” social relations. I want to take this further. Time and space have collapsed into the immediacy of the instant transfer. The field of operation for money transfer agents is the vantage point from which to properly understand this alteration. Agents are the engineers of this alteration. Giddens states that:

“The reassurance of the familiar...is coupled with the realization that what is comfortable and nearby is actually an expression of distant events and was ‘placed into’ the local environment rather than forming an organic development within it” (1991:140)

The technical system in the process of money transfer brings together “local environments” and “distant elsewheres” in a simultaneous projection and construction of what Knorr Cetina calls a “global reflex system” (2005). Knorr Cetina refers to such a system as one which has a coordinating role to the flow of money, bringing the market’s human and non-human participants “near” (2005:41). The ‘world’ in this system is flattened and non-hierarchical, but is constituted by the actors and media that fill it. The character that this type of market takes on is typically one of flows in which the global reflex system (its technical support mechanism) provides for the unity of the totality and its movement across space (ibid:58).

### **“Betwixt and Between”: The Liminality of Space**

In this section I have examined the manifestations of trustworthiness. Using Giddens’ framework and observations from fieldwork, it is clear that trust-relations are active projects for money transfer agents. The Caribflex example is demonstrative of the deterritorialised nature of cross-border practices, and their effects on notions of space, place, and time. In developing a picture of trust I have tried to show how, in its embodied quality with individuals and machines, it has been recast into new forms of social relations in the site of the money transfer shop. In the following section I will conclude with a discussion about its effects on a new, liminal space of the city.

Liminality is a postmodern disposition, one that Sharon Zukin tries to align with Harvey’s analysis of time-space compression, as demonstrated above (1993:41). Indeed, it is no longer a feeling that accounts for a particularised interaction, but has its reach extended into the urban as form. Jameson has argued that the cultural conditions of postmodernism have rendered individual minds incapable of mapping the global, multinational and decentred communication networks that body-subjects are enmeshed in. Jameson terms the condition “postmodern hyperspace”, where the individual human body is increasingly at a “disjunction point” with the built environment (1991:44).

A liminal space, then, is a moment in which space stands “betwixt and between” social categories and social institutions (Zukin 1993:41). Liminality refers to a situation in which social categories are neither finite nor institutionally fixed. Rather, it is their categorical ‘inbetweenness’ that is institutionalised. Zukin argues that the concepts of place and market are inadequate in of themselves to understand the liminality of contemporary social reality. The notion of “landscape” is offered as a means to “mediate, both symbolically and materially, between the socio-spatial differentiation of capital implied by market and the socio-spatial homogeneity suggested by place” (Zukin 1993:16).

### **Seven Sisters as Liminal Space**

Throughout this essay I have tried to examine the *feel* of technology and the social complex that it is inevitably bound up within. Remittances are a methodological and empirical device through which to understand contemporary qualities of instantaneity and globalisation’s spatial reach. I have argued that a liminal space is one in which the reckoning of technological assists in the everyday life has altered the qualities in

which the notion of place can be imagined. The sociotechnical process at the core of remittances has shifted the relationship between space and place in the qualitative increases of speed and immediacy.

Paul Virilio argues that territory has been hollowed of significance in contrast to the valorisation of speed and its associate vectors (1986:132). Speed and instantaneity are hallmarks of remittance service providers and has strategic value in the distinguishing mechanisms of their business. It is also implicated in the liminality of modern city spaces. Money transfer sites and remittance shops are thus the prized examples of this liminal space. In conclusion I will make some preliminary remarks for an agenda of further research into liminal spaces.

## Conclusion

I have frequently referred to remittances as being the “business of money”. The mobility of money and its subsequent flows into and across cities typify the kind of liminality that Zukin and Jameson argue is paradigmatic of postmodern space. The notion of place is constructed by the nature of the exchange relations. I have shown how remittance sites are simultaneously placebound in their intimacy, yet are thoroughly part of the deterritorialised global, space of flows. Therefore the sites in which money transfer takes place are imbued with a social *and* a technical character. In my explication of the transaction process I sought to demonstrate the performative aspect of agents in the positioning and juxtapositionings towards the technological infrastructure, while at the same time managing character traits of professionalism and reliability.

I have sought to delineate the spatialised nature of remittances by exploring the transaction as a sociotechnical practice. Notions of space and time are fundamentally altered in the realm of “hyper-coordination”, as demonstrated by the Caribflex incident. The hyper-coordination of bodies in space and time has altered the constitution of trust-relations. It is clear, from the fieldwork, that trust is a project that is worked on by both agents and customers and something that is invested in the web of social relations. Dependency on machines is thus commensurate with the trust and faith between agents, senders and receivers. Trust-relations are then typical of the recasting and re-embedding of social relations between not only

individual agents, but also the technical systems that undoubtedly mediate between them.

The city, as the container of body-subjects, is now the frame in which sociotechnical processes, such as remittances, bring about a new liminality of space. I want to conclude with some methodological reflections on how to respond to these forms of postmodern hyperspace.

### **Phantasmagorical Cities**

Zukin has suggested that postmodern architecture has lessened the distinctiveness of place, in its insistent decontextualisation at a global scale (1993:26). The architect-polemicist Rem Koolhaas writes about the notoriety of the emerging Generic City (1998). The increasingly uniform *style* of cities across the world is presented with what Koolhaas terms the “hallucination of the normal” (1995:1250). What is ever-present in liminal spaces is the density of visual images with which the individual is confronted with. At its most extreme, city visions will mimic one another in the disorientation of the local and familiar to the rise of what Abbas, following Deleuze, terms as “any-space-whatever” (Abbas 2003: 244-246; Deleuze 2005: 112-114). Place, then, is increasingly becoming interstitial and “phantasmagorical” (Giddens 1991:108).

### **Capturing Liminality as a Structure of Feeling**

A resultant approach is then one that can capture the experience of such phantasmagorical scapes. The field in which remittances unfold is undoubtedly global in character. Money transfer, as I have shown, has a degree of competence in articulating the qualities in which space is lived and perceived. A research approach would then look to capture, following Raymond Williams (1977), the “structure of feeling” of these liminal spaces. A structure of feeling is best understood as a means to account for cultural processes which do not set limits or conditions upon experience and action (Williams 1977: 132). Indeed, such a concept has inspired the work of Nigel Thrift to deal precisely with the new forms of liminality and mobility (Thrift 1996:258).

A discussion on the *experience* of liminality is then something that is missing from this paper, and indeed, the research design. Aside from key informants who had experiences of sending money abroad, the research design focused on agents and

their environments, due to strategic considerations of access and time. In my observations it became immediately clear the extent to which money transfer plays an organising role in the everyday life of individuals. The privilege accorded to agents was a necessary exercise to understand the complexity of the intermediaries that compose and influence money transfer.

**“Can love be transferred? Yes!”**

A further, prolonged ethnographic study would illuminate the performances in which people use remittances to connect with loved ones abroad. In speaking generally about money transfer, Councillor Murad Qureshi stated that remittances are “the umbilical cord that links old homes to new homes”. Such sentiments are wrapped up in the rituals of transferring money and, equally, complicit in the branding campaigns of service providers.

The remittance process involves a deterritorialisation and subsequent reterritorialisation of social relations across borders. Migrant workers sending money abroad are captured in social relations that rely on the active maintenance of trust.

The snapshot that I have provided is an attempt to reconfigure the transnational character of remittances into a reworking of what Keith regards as a “spatialised notion of the sublime” (2005:133). The liminal space in which remittances occur is one in which the local and the global have a mutually incidental relationship, as evidenced by the Caribflex issue. The spatial sublime then captures “incalculable events through which...incommensurable ways of theorising the world are made visible in the city” (Keith 2005:135). Remittance services and their agents are implicated in the manipulation of space and time through the technological forces of money transfer. By way of conclusion, liminality as a structure of feeling finds its televisual style in the Western Union advert mentioned at the beginning of the paper.

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