

## BOOK REVIEW

### Migrants and their money: Surviving financial exclusion

Kavita Datta  
Bristol: The Policy Press, 2012, pp 230. £70.00 (hb)  
ISBN 978 18 4742 843 1

John Grayson\*  
Independent Researcher

---

'Migrants and their money' is a thorough and comprehensive consideration of one aspect of what to most academics and researchers are the subterranean lives of migrant workers. The study carefully reviews current research and theoretical frameworks, and surveys an impressive range of literature in the fields of migration studies and financial exclusion.

Kavita Datta's study is based on extensive questionnaire research and interviews with an impressive range of migrant workers (319 in all, 80 per cent of whom were working when interviewed). Respondents were contacted through the London Citizens community organisation between 2007 and 2009.

The research study comes out of the School of Geography at Queen Mary University of London where Datta is a Senior Lecturer. With colleagues there she was responsible, in 2009, for *Global Cities at Work: new migrant divisions of labour* (Willis et al., 2009) based on an ESRC project, and perhaps a rather more accessible (and much more affordable) text to recommend to students.

'Migrants and their Money' should certainly find its way into libraries and be of interest; and be a really useful text for courses where public policies on migration and poverty and exclusion are considered. The book is fascinating, in that the research and its themes of migrants grappling with a financialised UK economy and marginalisation in the labour market was carried out between 2007 and 2009, in the middle of the worst financial crash since the 1930s.

In the early part of the book, Datta leads us deftly through the literature on the recent histories of migration and neo-liberalism since the 1980s. She also reflects on the now historical pre-crash policies of the Blair and Brown years, where such forgotten terms as 'financial literacy and capability', 'banking the unbanked' and 'asset-based welfare' peppered political and academic debates on 'social and financial exclusion'.

The research involved a questionnaire survey of participants with eleven different nationalities, and follow-up interviews focusing on Brazilian, Somali, Turkish, and Polish migrants. The research was framed within the activities of London Citizens, the very successful community organising movement which was at the time mobilising migrants, church groups and trades unions to organise for the 'living wage' for low paid workers, many of them migrants.

Datta's narrative examines the research findings set against a detailed survey of the research literature available in the field up to 2011. In turn Datta takes a careful look at the particular case of 'hyper diverse London' in her chapter 'mapping migrants' financial lives in London'. Then she examines the nature of migrants' strategies for dealing with the banking system, saving and credit, and the place of 'transnational money' and migrants' remittances in their everyday working lives. The text has a liberal sprinkling of direct quotes from interviews and what seems to be the authentic voice of migrants certainly shines through the dense reporting of research findings.

As Datta herself argues, the research findings in the main reinforce insights from smaller studies. The book suggests that 'banking inclusion was perhaps surprisingly high' (p.86) in the migrant communities studied. This was not the case where migrant workers were 'doing finance' through 'diverse savings and credit related practices' (p.138). Here Datta finds a 'more limited interaction with formal financial service providers' (p.87) Where 'Migrants and their money' is distinctive is in its detailed comparison of major migrant communities of workers in London - particularly the contrasts between Brazilian, Central and East European, Turkish and Somali workers (see below).

Datta's findings on 'transnational money' and remittances are particularly striking (pp.141-171). Outward bound remittances from the UK were estimated at US\$3.6bn in 2009 (p.143). Datta points out that MTOs (Money Transfer Organisations) have proliferated in the UK in recent years, with 'approximately 3,750 businesses in mid-2009 operating through some 30,000 outlets'. In contrast Spain had exactly 60 MTOs, Germany 30 and France 3 (p.149). For Somalia in particular, one MTO, Dahabshiil, 'which accounts for 60 per cent of all remittance transactions in the Somali diaspora, has 24,000 agents and branches, operates in 144 countries, employs 2,000 people worldwide and has regional offices in London and Dubai' (p.149) These statistics perhaps make understandable the recent major campaign by Olympic athlete Mo Farah, and development agencies, to stop Barclays Bank from quitting the money transfer market to Somalia.

In fact Datta makes a powerful case refuting the argument from neo-liberal economists, including the World Bank, that remittances can replace ODA (Overseas Development Assistance) and FDI (Foreign Direct Investment) in development strategies. Datta argues from the interview evidence that migration does not mean that labour has become, through 'transnational money', 'the most valuable export commodity in a number of countries in the global South' (p.141). The London interviews suggest that migrants 'often attributed remittance sending to altruism' (p.156), albeit often repaying debts to families who had financed their move to the UK. Crucially, remittances contributed to the everyday subsistence requirements of various family members in home countries - accounting for 98 per cent of Somali, 65 per cent of Bulgarian and 17 per cent of Brazilian remittances (p.157). In fact the interviews suggest that only remittances from Brazilian migrants have an effect in creating entrepreneurial investment in what is an already fast developing economy.

Datta suggests that, far from engendering the financial inclusion of migrant men and women, it can be argued that 'remittance sending can in fact contribute to financial precarity among migrants' (p.159). Perhaps stating the obvious, Datta points

out that her research and other work has established that 'Where migration is undocumented and/or where migrants are located in low paid precarious employment, they are unlikely to accumulate transnational assets' (p.146; See also Lewis *et al.*, 2013)

'Migrants and their money' is rich in data on the everyday survival of migrant workers in an economy where they, along perhaps with the majority of workers now, have a deep distrust of the financial and banking systems. Datta points out that amongst 'the informal remittance mechanisms' identified in the research simple 'hand carrying' of cash by migrants and family members was still very important – in fact 89 per cent of her Turkish respondents used the method (p.165).

'Migrants and their money' once again emphasises the high profile of research from what used to be described as 'human geography' departments in the UK. Datta and her colleagues in the field of 'critical' geography are laudably straying outside the academy and into the world of 'activist research' in and with social movements. Datta's book and the research on which it is based are both incredibly 'rigorous' and comprehensive. It will perhaps act as an encouragement for more academic researchers to situate their work in contentious social movements.

## Notes

John Grayson is an Independent Researcher living and working in Barnsley. He is vice-chair of SYMAAG (South Yorkshire Migration and Asylum Action Group) and writes regularly for [www.OpenDemocracy.net](http://www.OpenDemocracy.net) and IRR (Institute for Race Relations) News [www.irr.org.uk](http://www.irr.org.uk)

\*Correspondence address: John Grayson, SYMAAG, c/o Northern Refugee Centre, Exchange Brewery, 2 Bridge Street, Sheffield, South Yorkshire, S3 8NS. Email: [j.grayson@phonecoop.coop](mailto:j.grayson@phonecoop.coop)

## References

- Lewis, H., Dwyer, P., Hodkinson, S. and Waite, L. (2013) *Precarious Lives: Experiences of Forced Labour among Refugees and Asylum Seekers in England*. Leeds: University of Leeds.
- Willis, J., Datta, K., Evans, Y., Herbert, J., May, J. and McIlwaine, C. (2009) *Global Cities At Work: New Migrant Divisions of Labour*. London: Pluto Press.