Fred Dervin

Money and Interculturality

A Theory

NEW PERSPECTIVES ON TEACHING INTERCULTURALITY

ROUTLEDGE

MONEY AND INTERCULTURALITY

This book challenges the silence surrounding money, revealing its profound influences on personal and social identities and power dynamics in intercultural contexts.

In this inimitable book, Fred Dervin continues to explore the notion of interculturality by offering a novel and critical exploration of the often-overlooked role of money, especially within the broad field of Intercultural Communication Education and Research (ICER). Adopting a robust interdisciplinary lens and drawing on concrete examples, the author combines, for example, financial education, literature, philosophy and sociology to critique the economic and moral dimensions of global interactions in today's confused and confusing world. From examining the commodification of intercultural relations to proposing shared responsibility and ethical reasoning, *Money and Interculturality: A Theory* provides a fresh perspective on how money shapes and often distorts interculturality. Based on a unique integration of contemporary, historical and literary insights, Dervin questions and deepens our understanding of interculturality while equipping readers with new vocabulary and frameworks to address the harsh realities of global, unpredictable and power-laden communication.

This somewhat provocative book represents an essential reference for educators, practitioners, researchers and students seeking to investigate the connections between money and interculturality.

Fred Dervin is a world-renowned interculturalist who has made a strong impact on intercultural communication education and research over the past 25 years. A Full Professor at the University of Helsinki (Finland), Dervin proposes original and refreshing approaches to understanding the politics of global interactions by challenging conventional paradigms and blending interdisciplinary insights. His work aims to inspire practitioners, researchers and students to rethink and reshape the notion of interculturality. With over 300 publications, Dervin is included in the Stanford Elsevier List of the world's best scientists (Top 2%).

New Perspectives on Teaching Interculturality

About the Series

This book series publishes original and innovative single-authored and edited volumes contributing robust, new and genuinely global studies to the exciting field of research and practice of interculturality in education. It aims to enrich the current objectives of 'doing' and teaching interculturality in the 21st century by problematizing Euro- and Western-centric perspectives and giving a voice to other original and under-explored approaches. The series promotes the search for different epistemologies, cutting-edge interdisciplinarity and the importance of reflexive and critical translation in teaching about this important notion. Finally, *New Perspectives on Teaching Interculturality* serves as a platform for dialogue amongst the global community of educators, researchers, and students.

Series Editor:
Fred Dervin is Professor of multicultural education at the University of Helsinki.

To submit proposals, please contact the series editor Fred Dervin <fred.dervin@helsinki.fi> and Taylor & Francis Publisher Lian Sun <Lian.Sun@taylorandfrancis.com>

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MONEY AND INTERCULTURALITY

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I owe the idea of this book to E. Meta who, through their constant Shenanigans, fabrications and (white) lies, has enthused me to write it. Without meeting Meta, who abuses and is 'economical' with the truth to survive (until they will drop), I would still live in a 'Disneyfied' world of interculturality ('*culture*', '*(social) justice*', '*respect*', rejoicing in front of '*non-essentialism*', '*criticality*'). Discourses and actions *do not* match. Now, I know… *This is not a thank you to Meta, just a nod and a warning to others. I will not cry tears but each of the words contained in this book instead.*

یہ کتاب میں اپنے دوستوں، اپنے پاکستانی اقارب:فضہ، ارسلان اور عبداللہ کو نزر کرتا ہوں ۔
ماضی اور مستکبل کی بہت ساری خوبصورت یادیں لیے۔ شکریہ نئے خیالات کو تحریک دینے
کا، اور خاص طور پر عبداللہ کا، جو اکثر پوچھتا ہے "کیوں؟"۔
فریڈ

Thank you to N. N. and Lootus for their affection and care.

In memory of der Bürgerbeauftragte, another consumed soul who left us too early. Thanks for sharing indirectly the first restless years of my life.

Lähetä terveisiä Leena Mummolle. Kerro hänelle, että kaipaan häntä kovasti ja hänen hyviä juttujaan. Haluan edelleen lähettää hänelle postikortteja joka päivä…

Ruhe in Frieden.

Finally, I dedicate this book to my (future) (predictable) pickpockets.
Please appropriate *meaningfully*…
Jag ska bara blunda och knäppa mina öron…

Fred Dervin, Caelo, 1st March 2025

1

THE M*** WORD

The silent puppeteer

\ *MONEY, bucks, cash, dough, moolah (bread, cheddar, greenbacks, smackers)* – Lacag – Χρήματα[1] – Geld – ಡಬ್ಬು – Pengar – Raha – Tiền – Argent – Dinheiro – Para – Bani – Гроші – Pesa – Деньги – Qullqi – Peníze – पैसा – پیسہ – টাকা – 钱 – དངུལ – مال – כסף – Imali – Pul – Ақша – Uang – お金 – Manu – Moni… /

1. Introductory aggada[2]

Dialogue between three scholars of Intercultural Communication Education and Research (ICER[3] hereafter) at the end of 2024:

Fred (excitedly, leaning forward): I'm finalising a book exploring how money shapes and influences intercultural interactions… and vice versa… It's about money as a central actor in what we do and say together interculturally…

Leena (crossing arms, somewhat sceptical): Oh… How does that relate to intercultural communication and education? Isn't this more economics than culture? What are the connections between money and interculturality? I don't get it…

Olivia (tilting head, curious yet cautious): I share Leena's concern. Reducing intercultural exchanges to mere economic transactions risks oversimplification. Could this undermine the symbolic and cultural wealth we try to study?

Fred (nodding, calm): Valid points. But money isn't impartial. It governs everything we do and say, often in a hidden manner. Doesn't it?

Leena (raising an eyebrow): Still, a dollar is a dollar everywhere… Doesn't its universality dilute cultural specificities? Doesn't overemphasising money's role risk economic determinism? Cultures aren't just markets…

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Olivia (gesturing emphatically): Ah, of course, meaning varies in different parts of the world! In Nigeria, spraying cash at weddings honours guests; in China, children kowtow to elders to receive red envelopes of money during Chinese New Year. Money *does* cultural identity…

Fred (leaning back, thoughtful): I hear this word *culture, culture, culture* in what you are both saying. What does this word 'hide' in a world where money and capitalism are embedded in everything *willy-nilly*?…

[Everyone remains silent for a while].

Thank you both for your comments. Critique is vital. This book isn't the end but a provocation to explore hidden intersections that I feel we have often ignored in research on interculturality in our big field and in education…

Leena (chuckling): Provocation? You've succeeded. Let's continue this over coffee – my treat!

2. Echoes of monetary myopia

\ Composer Galina Ustvolskaya (in Van Dyck, 2021: 153) once said:

"If I put all my strength into my compositions, then they [the listeners] have to listen to me in a new way, also putting their strength into listening".
This book asks us to gather our strengths to listen to echoes *of money*… /

I am sitting at a concert where the Chinese composer and conductor Tan Dun is showcasing a new piece for a Western orchestra and some Chinese instruments. The piece starts and sounds like a 'classical' Western composition. Chinese instruments start to merge with the strings and woodwind instruments. Suddenly I can hear an instrument, which sounds familiar, but I cannot see it on stage. The instrument is the Chinese pipa – a short-necked lute. I scan through the orchestra, but I cannot relate the sound to any of the instruments. I review each of them: bassoons, trombones, double basses, kettle drums. But no instrument that resembles the insisting and distinctive sound of the pipa – which can imitate conversing geese or flowing water, amongst others. After a while, I give up. Maybe it is recorded? Maybe I have lost my sense of hearing? Maybe my ears and eyes are playing with me? I decide to just enjoy the beautiful piece. *Then a noise.* Someone in the audience drops their phone. They are sitting in the section behind the stage. Annoyed, I look in the direction of the organ placed far behind the stage. I then notice the Chinese pipa player wearing a full Chinese traditional costume. This is where this incredible instrument was located the whole time. I did not even think of looking 'outside' the stage when I was searching for it. *But it was there the whole time.*

The pipa from this introductory situation is a good metaphor for the topic of this book: *money and interculturality*. If interculturality is the piece of music being played on stage, money is like the 'invisible' pipa that I was desperately trying to find. We can hear the sound of money in everything that we do and say *interculturally*, but it is often 'out of our sight' and other senses… *Monetary myopia*…

3. Money as a puppeteer?

\ During a recent round table discussion with Finnish student teachers, one asked me what I consider to be a typical and somewhat stereotypically grounded question:
"What practical strategies can we as teachers use to foster genuine, reciprocal dialogue between students that come from countries in which girls and women have less rights?". In my answer, I explained that I was not qualified to provide 'practical strategies' when it comes to interculturality. I also questioned the content of the tautological and idealistic phrase 'genuine, reciprocal dialogue' as well as the (ideologically loaded) sentence 'students that come from countries in which girls and women have less rights'. I finished by suggesting that, instead of this 'obvious-yet-somewhat-biased' question, we consider how money/capitalism influence the way we have been made to see and think about 'intercultural dialogue', these imaginary students, their 'countries' but also how capitalism influences women's rights in general and how they are perceived in our societies – even those that describe women rights as equal (see Fraser, 2022). /

This is probably the most demanding book that I have ever written [Isn't it what I have asserted about each of my recent books?]. It took *months to conceptualise it*, exploring the terra incognita of money and interculturality in ICER; *months of interdisciplinary reading* (from economy to fiction, with many deviations via e.g., financial education or sociology) and *months of conversations with all kinds of people* (from strangers met in shops to family members and friends). About the latter, few seemed to understand why I was writing this book since they failed to see the connections between money and what they considered to be the 'nice' and 'rosy' topic of interculturality (see the introductory aggada). At times I felt that people thought that I wished to (merely) stir some controversies in a field of research where tacit agreement and doxa seem to prevail today – even in unstable and exasperating times like ours…

In fact, this book represents another 'chapter' in my exploration of interculturality in education and communication studies. After discussing the issues of *identity and representation* (Dervin, 2016), *formulating some (changing) principles for critical interculturality* (Dervin, 2018), *focusing on the political within interculturality* (Dervin & Simpson, 2020), *fragmenting our thinking on interculturality as both a phenomenon and a notion* (Dervin, 2022) and *dissecting research and educational interculturologies* (intercultural + ideologies/mythologies/imaginaries), in this book, I argue that *money* (the m*** word from the title of this chapter), often a silenced or ignored factor in intercultural studies, is in fact a central player (dare I say a 'universal' feature) in shaping our intercultural discourses, experiences, ideologies and relations. While preparing *Money and Interculturality: A Theory*, I realised that money is systematically air-brushed out of the picture in ICER. This is why I will maintain in the chapters that money is not just a medium of exchange but a force that

influences our behaviours, perceptions and representations within interculturality. *Money is always there, frontstage and backstage in intercultural (in-/direct) encounters.* The book thus posits that interculturality is not merely about 'international cultural differences' [as it is still often in-/directly labelled today, culture (still) serving as an overworked and twisted handmaiden of capitalism and neoliberalism, see Wikan, 2002] and/or 'intercultural competence' [an idea that I would label 'jejune' today – a word based on Latin for empty, dry, barren but also on Proto-Indo European for to worship, reverence] but that it is a dynamic process of balancing otherness with otherness, one that is deeply intertwined with economic and political forces (Dervin & Simpson, 2020; Ibelema, 2020; Dervin, 2023). Following anthropologists, for more than a decade now, I have argued that culture is a *mithridate*, i.e., a universal antidote against poison, which is itself very much *toxic* and *lethal* – based on the story of King Mithridates VI who took small doses of poison to become poison-free. By focusing on money in this book, I am trying to contribute to diminish the supremacy of this treacherous cliché concept which is still dominating one way or another…

What I am also attempting to achieve with *Money and Interculturality: A Theory* could be compared to forms of European medieval vocal music, where a descant refers to a voice above or removed from other voices. In this type of polyphonic music, the *cantus firmus* (trans.: fixed melody) is a pre-existing tune forming the basis of a multi-voiced composition (in relation to interculturality in ICER: e.g., the fixed melodies of culturalism but also non-culturalism; essentialism/non-essentialism). Besides the *cantus firmus*, other singers accompany with improvisations (named *discantus supra librum*, i.e., descant above the book in English; Sparks, 1963). This book is another of my 'improvisations' *above/under/beyond* the *cantus firmus* and the doxa of interculturality today…

Let me share the voices of some of my former Chinese students (based in Beijing) whom I asked to discuss the topic of money and interculturality a few years ago. This is how the topic was introduced by some of them:

> The topic of money is a matter of personal privacy.
> Money is closely related to the quality of life.
> Money is not omnipotent but without money it is impossible to do anything.
> Money can lead to a distorted value system (honesty, integrity and loyalty).
> People with money tend to get their opinion accepted more easily.

We might find overlaps with our own views on money today, wonder at the meanings/connotations of some of these assertions ('quality of life') and/or disagree with the students' opinions [on China and money throughout history, see von Glahn, 2016; Horesh, 2013]. As far as the topic of interculturality is concerned, money was discussed as follows (starting with culturalist arguments – i.e., culture as an

explanation for all, in somewhat stereotypical and solid ways – to more 'moneyist', power-related arguments):

> In China it is rare to express gratitude with money while in the United States there may be a tendency to provide compensation.
> Chinese people tend to save money while Americans prefer to consume in advance.
> Talking about money is considered as something vulgar in the East.
> Money is a necessary communication medium, providing basic economic security for intercultural communication.
> Communication between countries is a game of interests.

To a student whom I asked how different interculturality might be if money did not exist (!), they replied:

> Economic transactions are the basis of intercultural relations and encounters. Without money, interculturality will become a purer exchange of culture and ideas.

In this quote the student seems to hit the bull's eye by reminding us of the centrality of money in interculturality. At the same time, the second part of the argument (which could be considered as a 'culture-as-a-concept-centric' idea) seems to indicate that money is seen as preventing interculturality from happening as a 'purer' form of mere swapping of 'culture and ideas' – going back partly to a culturalist argument (Holliday, 2010). In other words, the student might be saying that money leads us to ignore other 'cultures' in our 'exchanging' interactions. If we don't transact money, we still transact *something* – 'cultures' and 'ideas'. *Money or not, interculturality could be about 'exchanging' and 'transacting' SOMETHING.*

Other students wrote in somewhat similar terms:

> In a neo-liberal context, intercultural interactions may be framed as opportunities for economic gain, rather than for fostering genuine understanding and respect between cultures. This can lead to superficial or exploitative interactions that prioritise profit over mutual learning and respect sometime.

> I have always believed that cultural influence is closely related to economy and politics. In other words, when discussing interculturality, we are actually discussing how economy and politics affect culture, and how culture is arranged in education. After all, no matter how longstanding and magnificent a country or a nation's culture is, it cannot create a stable cultural source for interculturality in education if it is not valued by other countries politically or lacks attention to culture economically.

'Neoliberal', 'economic gain', 'exploitative', 'profit'… are concepts that I have rarely seen or heard directly uttered by the 'luminaries' of ICER (e.g., Bennett, Byram, Deardorff, Gudykunst, Hofstede, Holliday, Klyukanov, Kramsch, Piller) or even by today's so-called 'critical' scholars (minor exceptions: Arasaratnam-Smith & Ripley Smith, 2024; Ferri, 2018; Simpson, 2024). In my own work, it is only recently that I have been discussing parsimoniously money (Dervin, 2023). I also note that many publications concerning, e.g., intercultural communication for global business (see Tuleja, 2021), intercultural management (Holtbrugge, 2020) or intercultural marketing (Beveridge, 2020), have been published over the decades but they tend to focus on how so-called intercultural differences impact the behaviours of individuals and organisations, with the aim to improve communication and expand specific skills, leading to 'efficiency' (a pecuniary term!). Surprisingly, money is very rarely directly mentioned or problematised in these publications, although it is the main point of the fields they cover (business, management and marketing).

For this book, I am interested in exploring how, e.g., some critical theorists have addressed issues of power, capital, justice and oppression (Fraser, 2022; 'cannibal capitalism') as well as social psychologists about today's global 'surveillance capitalism' (Zuboff, 2019 with the idea that current global algorithms have become part and parcel of capitalism) (amongst others). I will also be reviewing other contemporary and historical voices from different parts of the world, claiming that these can enrich our thinking about money and interculturality. With these, I wish to explore how money is the silent puppeteer pulling the strings that dictate the complex 'intercultural dance' that has been problematised, analysed, taught (amongst others) but also manipulated and ideologised over the past 70 years in global research (Kulich et al., 2020).

Let me now say a few words about money in different languages. In the English language alone, many phrases remind us of the importance of money in everyday life and everything that we do: e.g., 'money talks', 'time is money', 'money makes the world go round' but also 'money can't buy happiness', 'your money or your life' or 'money is the root of all evil'. In Chinese, the idiom 挥金如土 translates as 'throwing money about like dirt' (squandering money) while 视金钱如粪土 means 'viewing money like dung', referring to someone who is generous and does not indulge in materialism. In Finnish, many phrases related to money are also to be found such as *raha rauhoittaa* (money brings peace, i.e., money makes life easier) and *köyhällä ei ole varaa ostaa halpaa* (a poor person cannot afford to buy cheap stuff, i.e., quality costs money).

On the windowsill by my desk I can see my *rahapuu* (literal translation from Finnish: a money tree plant), known as *crassula ovata* or *jade plant* in English. This household plant comes originally from South Africa. In English *a money tree*

is *pachira aquatica* and is native to Central and South America. Both *rahapuu* and the 'English' *money tree* look like a display of green coins on a tree. By the window I can also see a 'sitting frog' or a 'money frog/toad' that I brought back from China many years ago. Made of cheap green jade, the three-legged frog, who is represented as guarding a small heap of coins and gold ingots, is a symbol of good fortune, protecting wealth and possessions. In my living-room I also have a small ceramic *Maneki-neko* figurine from Japan – i.e., a happy/lucky/welcoming or money cat. The cat is in fact a Japanese Bobtail cat with its swinging paw raised in a beckoning gesture. Like the aforementioned frog/toad, it is meant to bring good fortune to businesses. Somewhat omnipresent around the world now, at, e.g., restaurants, the cat is placed at the entrance to entice customers to come inside and *spend money* (see Figure 1.1). The cat can have different colours (black, blue, green, pink…). My own money cat is painted in gold, symbolising wealth and prosperity.

FIGURE 1.1 *Maneki-neko* and Wutong at a mall in Beijing.

Hundreds of symbols and characters have also been used around the world either to celebrate or to condemn wealth, material possessions, valuables, etc. This is the case of e.g.:

- *The Serpent in the Bible* who tempted Adam and Eve, leading to their expulsion from the Garden of Eden and embodying greed;
- *The Dragon* who is often associated with wealth and treasure and thus greed, power, and avarice;
- In China, *Wutong, the God of Wealth*, was considered as a diabolical character (embodiment of greed and lust) who preyed on the weak and vulnerable in later imperial China. Today he is a celebrated figure, especially during the Chinese New Year celebrations (see Figure 1.1);
- For the Celts, *the Fehu Rune* signified cattle or sheep, representing worldly possessions, including money;
- The fictional character of *Scrooge McDuck*, known for his wealth and miserly nature, symbolising greed;
- Finally, *golden coloured wheat* found outside a shop in China hails its opening (wheat in Chinese sounds the same as sale – 麦 wheat/卖 sale).

All the aforementioned idioms and symbols reflect the complex feelings we might have about money, with both a desire for wealth and success and a critique of, e.g., the greed, abuse/manipulation and inequality/inequity that money can cause. Let us not forget that money is often a taboo too, showcasing a love and hate relationship and one very important aspect of humanity: *the contradictions and incoherencies that we face on a daily basis*. Although omnipresent one way or another in what we say, do and experience, this puppeteer has been made mostly invisible and obscure in both research and education on interculturality.

{Breather a: On disrupting like *interculturality}*

As in most of my previous books, I am adopting here a special, 'disruptive' approach to reading, listening to and unrethinking interculturality in the structure of each chapter. This includes taking short breaks in strategic places (see the insertion of 'breathers' and 'bagatelles' in the chapters) in order for us to take the time to reflect on and question what I am writing about and to think further together. This aims to unsettle the rhythm of engaging with the book, reminding us of the instabilities, incoherencies, renegotiations and performances of interculturality *as a phenomenon* (Abdallah-Pretceille, 2020; Dervin, 2022). I note that these *breaks* derive from intellectual *stimuli* inspired by, e.g., art, fiction, music [originally, the Latin word *stimulus* referred to a whip or a pointed stick used for directing cattle].

This first breather contains a list of ten random questions which are designed to prompt you to start considering the nuanced ways in which money intersects with interpersonal relationships, taking into account its influences on interculturality. These questions deal with some of the topics that are covered in

the book: Money and/as (in alphabetical order) *conflict resolution, friendship, gift-giving, glob/calisation, hierarchy, identity, ideology, inequality/inequity, language/multilingualism, politics, power, social status*. The questions don't have right/wrong answers since they are meant to help you start reflecting on money and interculturality. We will build up our unrethinking on them in each book chapter. At this stage feel free to question how they are formulated, the potential biases they might contain and to reformulate them. I use 'could' as well as 'and/or' in the questions to indicate that they are open-ended and that there is no right/wrong answer [a principle we will try to continue adopting in the rest of the book].

1. What could be the place of money in interculturality? For example, how could money be interwoven with individual-collective identities?
2. How could our handling of money affect our sense of trust and, e.g., professional and/or intimate relationships? For example, how could lending money to colleagues, friends or family members affect interpersonal relationships and how could this vary in different contexts?
3. How could respect be earned and/or lost through financial interactions interculturally? For example, how could generosity with money be perceived and how could it affect our social standing?
4. What role could money play in resolving interpersonal conflicts *interculturally*?
5. In what ways could money be used as a tool for political control or influence? How could specific economic-political-ideological contexts influence money and interculturality?
6. How could the distribution of money contribute to and/or mitigate economic inequalities?
7. How could beliefs about money shape economic behaviours, discourses and policies in our societies and interconnections?
8. How could the language we use to discuss money influence our economic decisions and intercultural encounters?
9. How could (multilingual) individuals navigate different economic belief systems based on the language they are using in a given situation?
10. Finally, what could be the implications of digital currencies for intercultural interactions in and across different contexts?

Now let's reflect on the complex and broad topic of *value and significance* of money in different parts of the world for a moment. Historically, currency has not only served as a medium of exchange but also as a carrier of ideals and principles. The attitudes and uses of money in various societies could reflect, e.g., individuals' (changing) value systems and ways of life (Weatherford, 2009; Schurtz, 2024). Bearing these arguments in mind, what do you think of the following statements about money in different societies and 'cultures' which were collected, discussed and presented by a group of Chinese and Finnish students in an online course I organised during the COVID-19 pandemic (2021)? What first thoughts come to mind when you read the following text which a group of students co-constructed

together? What does it potentially tell us about the contradictions, ideological clashes and, e.g., centrisms (*ethnocentrism, money-centrism*) that they encountered while writing together about money and interculturality? How un-/comfortable does the text make you feel? How would you potentially modify this text if you were from China/Finland and/or cognisant of these contexts?

> When discussing the differences in attitudes towards money between Chinese and Finnish people in our group, we understood them from several viewpoints. First, Chinese people are considered to have a deep focus on money. In Chinese culture, money is closely related to social status, marriage potentials and a sense of security. Children are taught from a young age to be economical and to save money, which is seen as an exemplary practice. For instance, during Chinese New Year or on birthdays, children always receive cash gifts in red envelopes, which they often save. Additionally, money plays a significant role in Chinese marriage traditions, where financial stability and wealth are considered important standards for a good marital match – which is usually discussed in terms of 'destiny'.
>
> On the other hand, Finnish attitudes towards money may differ from those of Chinese people. Finland is a high-welfare country with a complex tax system meant to provide social security for all residents and citizens. Finnish people might place a greater emphasis on professional balance rather than the pursuit of financial gains. People may value personal time and quality of life more than just the amount of salary.
>
> In business and financial practices, these differing attitudes towards money can affect the ways in which people from the two countries interact and work together. For example, Chinese people might be more inclined to invest and save to ensure future financial security, while Finns might be more willing to pay higher taxes in exchange for social welfare and public services.
>
> In summary, the attitudes of Chinese and Finnish people towards money reflect their different values and social contexts. Understanding these differences can help facilitate intercultural communication and cooperation.

The threads of economics, interculturality, identity and politics are tightly woven, creating a complex and often (much-needed) antagonistic landscape in research and education. In publishing this book, I seek to explore the multifaceted relationships between money and interculturality, which (I repeat!) have been largely overlooked in favour of more conventionally 'Western' intercultural discourses focused on, e.g., culture, identity and – more recently – non-essentialism and citizenship. *Money and Interculturality: A Theory* represents an encouragement to re-evaluate our understanding of interculturality through the

lens of economic practices, which are not *mere transactions* but are imbued with profound ideological and political implications (amongst others). I thus posit that interculturality is inherently economic-political and ideological, with money being the central actor.

Following this first breather, I hope that readers understand that, what I am attempting to do is *not* about 'culture' in some kind of traditional sense. Instead, my book represents a deep dive into the ways in which money is used to, e.g., guide, manipulate and/or shape what people say and do when they meet (in-/directly) *interculturally*. At the same, I am interested in how we potentially get to renegotiate our agendas, behaviours, beliefs, relations and stakes *interculturally* and when we start recognising the puppeteer role of money for/with interculturality.

4. Unveiling and accepting the taboos

\ It is quite ironic to write a book on money when this item or medium of exchange is becoming more and more *liquid, invisible* and d*ematerialised* in our daily lives – although its influence is probably more important than ever. For Bruckner (2017: 9), "Anything serves as a vehicle for it [money]: metals, shells, salt (whence the word "salary"), livestock ("pecuniary" comes from the Latin pecus, ox, just as "rupee" goes back to a Sanskrit root that also means livestock)".

Figure 1.2a and b shows examples of these different 'vehicles'. /

FIGURE 1.2 (A AND B) Money cowries from the Shang Dynasty (c. 16th–11th centuries BCE, China) and bronze knife-shaped coins from the Warring States period (403–221 BCE, China).

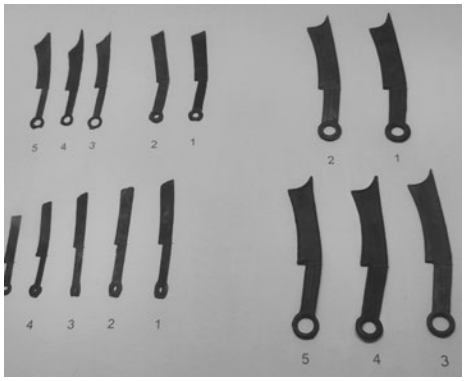

FIGURE 1.2 (A AND B) (Continued)

Money denotes a medium of exchange that allows goods, services, ideas and (increasingly) identities to be traded. Money can serve as a unit of account, a store of value and a medium of exchange while aiming to facilitate trade by providing common measures of value. It has evolved from 'simple' exchanging systems to coins, paper currency and today digital forms like cryptocurrencies. According to Hornborg (2024), coined money appeared around 600 BCE, alongside the first world abstract philosophies and religions. The Swedish anthropologist asserts that changes witnessed by human-environmental connections have reflected social transformations and ecosystems generated by money (Hornborg, 2024).

Etymologically, in English, the word money comes from Latin *moneta* for "place for coining money, mint; coined money, money, coinage" (etymonline.com, 2024). The Latin word derives from the title or surname of a Roman goddess called Juno, whose temple was adjacent to the place where money was coined. *Moneta* is also based on a verb for advising, warning and admonishing (see *monitor*!). In the 19th century paper started to be referred to as money in English. In French, the word for money, *argent*, derives from Latin and Ancient Greek for white and shiny (see also Italian *argento*), while Spanish *dinero* (money and wealth) is based on a Latin distributive for ten each or ten at a time. Finally, in Chinese, 钱 (money but also wealth and financial capacity) is a pictophonetic character, containing a radical for metal (i.e., bronze which was used as a currency in the past) and, in Finnish, *raha* is based on a Proto-Germanic form for *squirrel skin*, which was used as a payment instrument before coins were introduced. To finish this short etymological round, I note with interest that the words *money* (English) and *argent* (French) peaked around the end of the 19th century but declined in use since the 1940s (etymonline.org, 2024). Their use increased slightly again after the global economic crisis of 2007–2008 but seems to have become less prominent compared to the 19th/early 20th century.

I am not an economist [Simmel (2004) rightly notes that one does not need to be an economist to study money], and this book is not about proposing a theory of economy for interculturality – or a book that will help you dear reader *make money interculturally* or learn how to deal concretely with money in contact with others… As asserted earlier, in our big field of ICER, the role of money is often sidestepped, its complexities reduced to footnotes in broader narratives of 'intercultural exchange'. My book challenges such oversights by adopting critical and reflexive perspectives on the unspoken taboos surrounding financial discussions, discourses, representations and actions in intercultural contexts. It is an invitation to re-evaluate the status quo, to question the silences and to engage with the economic realities that shape our in-/direct interactions with each other (issues of identity, power, status…). The silence that shrouds discussions of money in intercultural settings appears to be a symptom of deeper power dynamics and systemic inequalities, often disguised under discourses of '(individualistic) racism', 'social justice' or 'the dangers of essentialism' (Sommier, 2024). *Money and Interculturality: A Theory* thus seeks to disrupt the comfortable silences that pervade ICER, urging a critical and reflexive examination of why money remains a taboo subject for, e.g., researchers and educators and what implications this has for our understanding and leveraging of interculturality. The implications of the money taboo for interculturality are far-reaching for every one of us [even if we think that 'money' does not matter; money is a 'dummy'], affecting not only individual interactions but also the broader goals of fostering, e.g., 'understanding' and 'cooperation'. As we explore the taboos around money for/in ICER, I advocate and encourage as open dialogues as possible, calling for multifaceted assumptions and promoting a deeper understanding of the economic dimensions of intercultural discourses, interactions and representations.

5. Towards a theory of money and interculturality?

In his *Economic and Philosophic Manuscripts of 1844* (Marx & Engels, 2012) Marx argues that it is important to understand economic relations in order to be able to free ourselves from them.

Three vignettes introduce this subsection, inspired by real-life events. I deliberately avoided to include hints at nationalities, languages or precise places in writing these vignettes to regulate (naively) the amount of stereotyping that could be triggered in our minds while reading them.

1. I met Paula during a visit to her university on another continent one year earlier and we had become friends. Two weeks before the holiday season, a parcel was delivered to me. She had sent me 'Christmas gifts'. As I opened the parcel, unpacking each small gift one by one, I noticed that price tags had been left on each present. I assumed first that this was probably a mistake and that Paula had rushed to send the parcel without noticing. I realised later on that the price

labels corresponded to an indirect message saying: *this is what I spent for your presents; you can get an idea of how much you could spend if you wish to reciprocate in the future*.

2. A friend from the Global South calls me. They need advice. Having applied for a teaching job as an English teacher in another country, their recruiter is asking them to suggest a monthly salary. They were given a range. Since they are well qualified and have some experience, I suggest they indicate a salary towards the upper end of the range proposed by the recruiter. After sending their wishes on a social media app to the recruiter, they received the following message: "Are you kidding me?". Until then the recruiter had been friendly and looking forward to their cooperation.
3. A private company organises a visit to an artist's studio abroad, for which I have to pay a fee. At the beginning of the visit, the few people from different countries who joined are told explicitly that the pictures and videos that would be taken during the visit are only for us and that they would not be posted on social media. The visit is pleasant and informative. Two weeks later, the organiser sends a video to participants, saying that they will be posting it on the company's social media accounts. When I tell them that I do not wish to be included in the video to protect my privacy, they start arguing that it would be difficult to remove me from it, requiring too much work. I remind them that they promised that pictures and videos would only be for personal use. Avoiding this conversation, they argue about the importance of sharing 'intercultural friendship' with the world, making use of words such as 'diversity', 'peace', 'tolerance', 'respect'… They even wish to confess to me that they are 'Christian' and that they 'believe in the goodness of people'. I remind them that as, a business, posting a video of the visit would obviously represent some form of marketing, publicity and potential profit for *them.* After a few extra rounds, they agree not to post the video, accusing me of being 'too difficult' and 'unfriendly'.

Many of the aforementioned topics related in-/directly to money from the first breather section of this chapter, are contained in these vignettes: *conflict resolution, friendship, gift-giving, hierarchy, identity, inequality* but also *ideology, politics, power* and *social status*. In the three vignettes, the in-/direct connections to money led to surprise, arguing, feelings of being betrayed and the unspoken, with stakes being different between those involved in the narratives. Some of these stories I have told to friends, family members and students with, at times, different emphases. On occasions, I would accentuate the language aspects of these stories (vignette 2: my friend is a so-called non-native speaker of English applying for a job as an English teacher abroad); the potentially racist/'whiteness' overtones (vignette 2 again: "Are you kidding me?" from a recruiter to someone from the Global South); the manipulative attitude (vignette 3: white lies about the use of videos and pictures for camouflaged marketing and business activities); in the

past I would even use vignette 1 as an example to illustrate the issue of 'cultural difference' – yes, *it is different* in the sense that I would not leave price labels on presents, but this practice has to do with much more than *just* 'culture'. Today I would categorise vignette 1 as, e.g., *capitalistic communication of the unspoken* (price labels are visible but they are never discussed so they become invisible for those involved), disguised as potential 'care', 'friendship', 'kindness' and 'reciprocity' [Am I judging my friend by using these words here? *Probably*…].

\ How do you yourself understand, explain and represent the stories from the vignettes, based on the few (selected) elements that I have included in them? [NB: Telling a story always derives from a specific narrative world, viewpoint and characterisation, see Bal (2023)]. /

Money and Interculturality: A Theory examines the dual capacity of money to both facilitate and challenge intercultural interactions and encounters. On the one hand, as we shall see, financial transactions can serve as a common ground for 'exchange', fostering 'understanding', 'collaboration' and 'friendship'. On the other hand, they can also be a source of 'conflict', 'manipulation' and 'disappointment', exacerbating 'tensions' and leading to 'economic inequality/inequity and exploitation'. Note that I use inverted commas on all these terms since they are polysemic in English and other languages and in the ways scholars are using them around the world.

With the following chapters, I propose a theory that examines the interplay between money and interculturality (two words which have rarely met!), offering a comprehensive and yet adaptable analysis of how money is perceived, misused/abused and given meanings and connotations in various contexts, both in direct and indirect intercultural contact. This theory is not just an academic 'drill' but a tool for understanding *flexibly* the flow of money as a complex intercultural phenomenon that shapes and is shaped by the individuals it touches, contributing to the body of knowledge already available in relation to interculturality while (hopefully!) driving further studies on the notion in the future.

The theory relates to existing knowledge in the broad field of ICER (e.g., Holliday, 2010; Dervin, 2022; Simpson, 2024) *and*, especially, disorganised and mixed knowledge from, e.g., philosophy, sociology, economics and anthropology of money and human ecology (see, e.g., Hornborg, 2024) as well as literature. The somewhat unsystematic and variegated sources of knowledge used in the book (which some readers will certainly qualify as 'accidental' – *which they are in a sense!*), is intended to correspond to what interculturality does to us as unstable and contradictory networks of *experiencers, doers* and *co-constructors* of relationships, connections, ideas, artefacts *in front of* and *with* money. This mixed 'wisdom' allows me to show the *complex intricacies* of money and interculturality and to propose a theory that takes these characteristics into account as much as possible.

I note that the book also aims to define the concepts/new concepts and variables involved in money and interculturality so as to limit potential ambiguity as the book is written in English as a global academic language. At the same time, following somehow Popper's (1959) principle of falsifiability to 'prove' the theory wrong, it is critical in reminding readers that definitions are meant to be unrethought and renegotiated with/by readers (Maffesoli, 2022). Proposing a theory means developing and presenting an explanation or a set of ideas that could help explain a phenomenon or a set of related (complicated and unstable) phenomena (e.g., observed relationships and patterns, see Suddaby, 2024), while being aware of its limitations and scope. The theory is thus an abstract and changing representation of how money and interculturality work hand in hand and/or why money and interculturality occur. It can also have some predictive power in *explaining, hypothesising* and *understanding* (McColl, 2024). In the following chapters, the theory does not employ culturalist or illusionary non-essentialist perspectives (culture as an explanation for everything people say and do interculturally vs. free-floating identity-making, Holliday, 2010; Tan, 2024). What is more my theory of money and interculturality does not aim to provide 'quick fixes', 'recipes' and/or 'orders to do and behave in certain ways' (see a counter-example about ethical global citizenship education: Bosio, 2024). I am hoping that future editions of this book, inspired by discussions with other scholars, students, teachers, decision-makers and my readers, will allow me to revise and expand the theory.

With the theory, I also emphasise that interculturality is a highly economic-political and ideological phenomenon, one that requires a critical analysis of the ideological, linguistic-discursive and critical dimensions of intercultural encounters and representations (see Liu et al., 2021; Dervin, 2025 on indoctrination, intellectual inertia and language indifference). The book is thus designed to challenge conventional wisdom and to offer insights into how an awareness of 'money issues' could support the field of ICER in our interconnected and yet divided worlds.

In this book, the very term of *theory* carries a weighty meaning that extends beyond the mere academic exercise of constructing a conceptual framework. It represents an invitation to delve into some of the multifarious depths of how money and interculturality are intertwined, to understand the dynamics at play and to challenge the status quo of how we perceive and engage with these phenomena. The theory presented in this book is not just an abstract concept. It is also a tool for decoding the economic and intercultural narratives that shape our worlds. In the social sciences, a theory is often seen as a set of principles that explain and predict phenomena (Suddaby, 2024). It is a systematic understanding and leveraging that helps us make sense of the world around us, providing a lens through which we can interpret and analyse, e.g., behaviours and interactions. Theories are not static since they evolve with new information, critique and changing societal contexts. They are tools for understanding complexity, for asking questions and for guiding, e.g., research, education and practice. My theory of money and interculturality

is a response to the need for a nuanced understanding of the role of money in interculturality. It is a kind of framework that seeks to explain how economic transactions and intercultural exchanges are not separate entities but are, in fact, deeply interconnected. This theory is an attempt to bridge the gap between economics and ICER, to recognise that financial practices are not devoid of intercultural significance and that intercultural practices are inherently economic. This is why the theory postulates that money is not just a neutral medium of exchange but a construct that carries with it a host of connotations, ideologies, meanings and values. It is an instrument that can be used to exert power, to create and maintain hierarchies and to influence behaviours. In intercultural encounters, money becomes a language through which we communicate, negotiate and often collide. It is a symbol of power, status and wealth but also of disparities, exploitation and inequalities.

Lastly, the theory presented in this book provides a set of interdisciplinary tools and concepts that can be used to analyse and understand the complex dynamics at play in (in-/direct) intercultural economic transactions. By offering this framework, I believe that the theory could enable educators, practitioners, researchers and students to approach intercultural economic dealings with a deeper understanding of the forces at work.

All in all, I see this theory of money and interculturality, based on interdisciplinary discussions and my academic experience of 25 years with the notion, as a new way of understanding our current conflicting worlds *otherwise*.

{Breather b: the notion of interculturality}

\ What does interculturality mean to you? Who does it (not) refer to? What does it tell us to (not) do to/with others? What keywords are associated with, e.g., interculturality in education in our context(s)? (harmony, respect, democracy, equality…). Who has a say in these in research and education (see, e.g., Peng et al., 2019 about (white-anglocentric) dominating voices in research on intercultural competence)? /

Although I have been working on the notion of interculturality for 25 years, I now have doubts about what it could mean and entail in English and other languages. What I mean by this is that I don't believe that we can come to an agreement as to what interculturality represents, refers to and/or entails, bearing in mind that our languages, ideological worlds and multifaceted socio-economic-political contexts have influenced us in different (and every so often *similar*) ways in conceptualising the complex idea of interculturality.

What to do with inter-, cultur- and -ity? *Who decides, for whom, where?* What are the similarities and differences between interculturality and other notions such as humanity or sociality? And considering the harsh critiques that the problematic

concept of culture has received over the past decades (e.g., Chemla & Fox Keller, 2017), what does interculturality refer to when the concept is diminished and… vanishes in many cases?

Over the past years, I have noted that interculturality has often been the focus of problematic perspectives in ICER (see, e.g., Dervin, 2025), including:

- **A traditional emphasis on culture** (especially cultural difference in, e.g., communication styles, norms and values) where the focus has been on culture as a static and homogenous entity (e.g., Holliday, 2010). In such perspectives the dynamic and material aspects of culture, including the role of money, have been overlooked.
- Some intercultural research has focused on **promoting ideological/political correctness** (e.g., harmony beyond misunderstanding), potentially avoiding antagonistic issues such as money and power, while promoting ethnocentric views about specific economic-political entries into interculturality such as democracy (see, e.g., House & Kádár, 2025).
- Traditionally, economics and ICER have been treated as **distinct academic disciplines**. This separation has led to a lack of interdisciplinary research that explores the concrete intersections between money and interculturality. Besides, ICER has often been dominated by humanistic, interpretive and (even) activist approaches, which prioritise, e.g., language, identity, meaning-making and representations over material and economic factors.
- The role of money in shaping power dynamics and inequalities is often **invisible or taken for granted** in ICER, hidden under concepts such as democracy, social justice or tolerance (Dervin, 2025). Researchers, educators and students may not immediately recognise the significance of money in intercultural interactions.
- Money appears to be **a sensitive and often controversial** topic. Researchers may avoid studying it to prevent conflicts or dilemmas, especially in intercultural contexts where economic disparities could be pronounced. As such, studying money in intercultural interactions may reveal uncomfortable truths about (real) power imbalances, exploitation and tokenising of the Other, which many of us may be hesitant to address [it is easier to discuss *the clash of cultures* (whatever this might mean) than *economic disparities*].
- Popular (incompatible) perspectives such as essentialism/culturalism as well as non-essentialism non-culturalism are in fact **capitalistic and money-centric** in the sense that they seem to aim for rational, successful (idealistic) and time-saving perspectives on how we meet each other or on the strengths of interculturality.
- Lastly, some of us are now applying critical, decolonial and reflexive perspectives to interculturality, with **little highlighting of the importance of pecuniary**

factors in shaping intercultural interactions and power dynamics between, e.g., the so-called Global South and Global North.

My reflexive and critical perspectives on interculturality have offered some lenses through which we can examine the complex relationship between interculturality and money. As such, I have argued that interculturality is not merely about *interaction between different cultures/countries* (the two words tend to be confused in ICER) but is inherently ideological, involving power dynamics, domination and exclusion between *people* who might have been made to believe that they are only *different* from each other. I have also urged us to deconstruct concepts such as *culture, identity* and *collectivity* to challenge reductive and western-centric interpretations, opening up to intersectional aspects (Dervin, 2016). *How money fits into these critical perspectives is the object of this book.*

And following a conversation in one of Tennessee Williams' short stories entitled *The Important Thing* (Williams, 1986), I would also like to make the following two points about interculturality:

Point 1: Interculturality is about *unspecified directions* rather than ~~static places~~ (i.e., it is about mobilities and movements – *directions don't matter*):

'What place?' he insisted, wondering why she flushed.
Abruptly she slammed the notebook shut and faced him with a laugh.
What does it matter what place?
I just wanted to know.
Well, I won't tell you!
Why not?
Because it doesn't matter where you come from. It only matters where you're going!
Where are you going, then?
I don't know!

(Williams, 1986: 169)

[By creating instabilities in our lives, money often pushes us outside the imagined straight lines of interculturality.]

Point 2: Interculturality is the unknown 'Important Thing' – *a mystery*:

"What isn't silly, in your opinion?" asked John.
"Give me a little while to answer that question!"
"How long shall I give you?"
"I'll tell you right now – The Important Thing isn't silly!"

> "What Important Thing?" John asked.
> "I don't know yet," said Flora. "Why do you think I'm living, except to discover what The Important Thing is?"
>
> *(Williams, 1986: 166)*

> [Interculturality is everyone's 'important thing' since it is omnipresent and represents a powerful force in everyday life (off- and online). Money exacerbates the ups and downs of the notion by adding to its peculiarity. *Money is the absent-present of interculturality*.]

Finally, in accordance with Cixous (2014: xvi): "dialogues develop on a moving surface of misunderstanding. It's the ordinary way of exchange: a mixture of guesswork and misunderstanding". It is important to accept that interculturality is not about *understanding, misunderstanding, guesswork, non-understanding, manipulations, lies…* but that it is about all these phenomena *at the same time* – none of these can be avoided through 'recipes', 'simplistic tricks', 'acquired competences', etc. Co-constructing who we are, what we say and do corresponds to unstable, power-laden and renegotiable phenomena. In a money-centric world like ours, as a mobile, enigmatic, ideological and untameable phenomenon, interculturality requires from us to look at money straight in the face to reshape the way we discuss, problematise and analyse its complexity.

6. Structure of the book

Following Max Frisch (2007), a novelist and playwright who has written extensively about, e.g., anti-Semitism, dictatorship, injustice, justice and prejudice, I would like to call *Money and Interculturality: A Theory*, *Lehrstück ohne Lehre*, i.e., in English: a didactic play without a lesson *or* a morality play without a moral (see Frisch's play *The Arsonists*). We have a duty to question persistently what interculturality is about and what it entails in global ICER, but *not to judge* how, e.g., people use and deal with money interculturally. *No one is a saint. In a uber-capitalistic world like ours, no one can escape the claws of money. People's relations to money are intricate and embedded in complex ideological, political and relational contexts.* No lesson, no moral is to be drawn from the following chapters as if I were a superior intercultural being. I am asking for readers' patience, humility and understanding throughout the book and balancing judgement on, e.g., the cases I describe.

The main message of this book is simple: ICER must be interested in *money issues* when it comes to analysing and problematising interculturality. This book is thus "a rendezvous of questions and notes of interrogation" (Nietzsche, 2016: 6) about money and interculturality, whereby we refrain from being seduced by a single intellectual construction so as not to lose our sense of *criticality* and (especially) *criticality of criticality* (i.e., being critical of our own critiques).

This book invites us to take the time to reflect on the terra incognita of money in and for ICER. [I note with Ouaknin (2018: 21) that, in Hebrew, *hazmana* (הַזְמָנָה) means invitation and *lehazmine* (לְהַזְמִין) to invite, to order, both sharing the root *zmn* (זְמַן, time/season in English). *To invite is to give someone time*.] Taking the time to unrethink has to do with *docta ignorantia* (Latin for learnt ignorance or wise ignorance). This philosophical concept emphasises the (necessary) limits of human knowledge and the idea that true wisdom often involves recognising what we do not know as well as challenging the assumption that human reason can fully grasp (here) the mysteries of interculturality. *Docta ignorantia* encourages us to perform intellectual humility, modesty and openness to mystery. By acknowledging the limits of our knowledge *interculturally*, I argue that we can engage in dialogue and exploration, embrace uncertainty and remain open to new perspectives.

I note that in European art during the Middle Ages and the Renaissance, the depiction of 'mad' people or 'fools' wearing glasses was customary. Glasses were a relatively new invention in the late Middle Ages and their inclusion in art carried specific meanings (see Gilson, 1997). As such, they were associated with scholars, scribes and those who sought knowledge. When worn by figures representing madness or folly, glasses could symbolise misguided or distorted understanding (Antoine-König & Le Pogam, 2024). For example, a 'fool' wearing glasses might have suggested that they were trying to *see* or *understand* the world in a way that was flawed or irrational, highlighting their inability to perceive reality *correctly*. Glasses were also a powerful symbol of vision and perception. In the context of madness, they could represent an inaccurate or fractured view of the world. A mad person wearing glasses might have symbolised someone who saw the world through a lens of delusion or confusion in the Middle Ages. In *Money and Interculturality: A Theory*, I am suggesting that we remove our current spectacles and don new ones (if necessary, can myopia be averted in relation to interculturality?) whenever possible.

Interculturality is currently 'under siege' with wars raging, exacerbated economic-political-epistemic conflicts, multiplying injustices, doors closing to the Other, etc. Although some of us are problematising and trying to offer some solutions to these crises, the lack of 'care' for money in ICER, in combination with other aspects such as language, sexualities, social class, limits transformations in the ways interculturality is understood, especially after the major world crisis of COVID-19.

These basic questions guided the construction of the book, which I tried to keep as simple as I could: *What does money do to intercultural encounters (and vice versa)? How does it guide what we do and say (and vice versa)? Who gets to meet interculturally and how does money facilitate in-/directly such encounters? When does money become a problem and why? What could we do to open our eyes further in front of the interplay between money and interculturality? How to develop a language to talk about money and interculturality?*

Again, I must insist that this book does not aim to 'condemn' money or to give the illusion that money can be 'removed' from interculturality. This would be unrealistic and somewhat ludicrous. In our *pluralistically neoliberal-capitalistic-interconnected* worlds, as we shall see, money is here to stay and it is behind everything – even when we claim that it is not (Fraser, 2022). What is more, our own personal relations to and ethical beliefs about money often relate to specific socio-economic-political contexts and conditions, which means that they can differ immensely *interculturally*. For some of us, money is a question of survival; for others, it might just be taken for granted – with changes potentially happening overtime. Some of us might need to 'abuse' others *interculturally* to survive financially, accumulating extra capitals to make their way up. Others might easily condemn these behaviours while being unaware of other people's conditions or ignoring the fact that they might have also abused others in other ways, without money being *directly* involved. *What we all share in common is that money is always there regardless of (changing) contexts and conditions*.

In designing the structure of the book, I used the metaphor of *the portolan* (from Latin for port and harbour), drawing a parallel between the function of historical portolan charts, i.e., detailed and yet not entirely precise nautical maps used by sailors in the medieval and early modern periods to navigate the seas, and the book's purpose in navigating complex and interconnected systems to problematise money and interculturality. Portolan charts provided information about coastlines, harbours and potential hazards across unfamiliar waters (Luther Stevenson, 2022). In a similar vein, my book provides frameworks, insights and tools to help readers understand and cross some of the complexities, pathways and nodes of the intersections between money and interculturality.

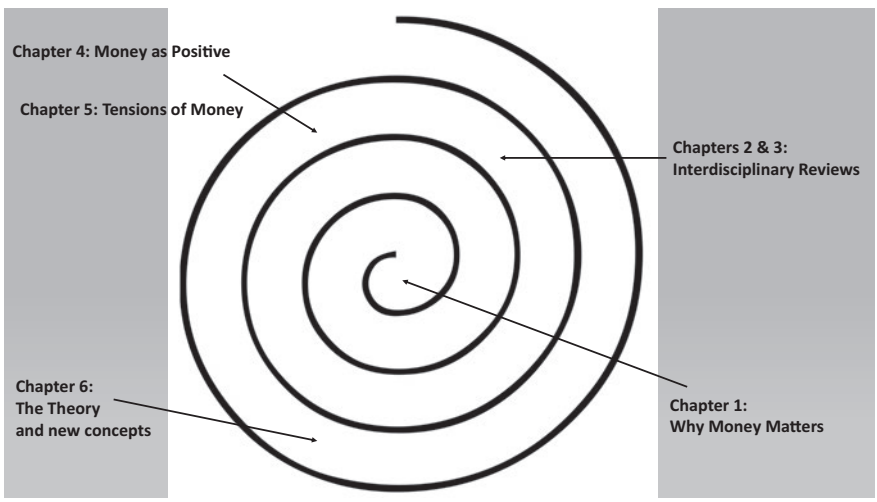

FIGURE 1.3 The spiral as a metaphor for the book.

In order to visually represent the structure of the book as a portolan, a spiral figure is used. The spiral symbolises the progressive unfolding of ideas, starting from the foundational concepts (Chapters 2 and 3) and balanced aspects of money for interculturality (Chapters 4 and 5) and moving towards the culmination of the proposed theory and new concepts (Chapter 6). This spiral represents the iterative and evolving nature of my line of argumentation, starting from central ideas and expanding outward with increasing complexity and depth. The spiral also symbolises the interconnectedness of the chapters, as each builds on the previous one to form a cohesive theory (see Figure 1.3). With this spiral, I am sending the message that there is no end to unrethinking money and interculturality and that we need to work on the topic interminably.

The chapters that follow take a critical look at the role of money in intercultural communication, setting an agenda for change within ICER. Each chapter serves as a call to action, prompting readers to question, critique and unrethink the ways in which money influences our glob/cal interactions. The chapters thus aim to challenge our broad field of education and research to confront its silences, to engage with the economic realities of our world.

The next chapter focuses on the complex relationships between money and interculturality through the lens of econosophy – an interdisciplinary field integrating philosophy, sociology and critical (intercultural) perspectives. The chapter starts by exploring the concept of Intercultural Econosophy, emphasising the need for ethics, group responsibilities and the deconstruction of specific fictions about money. I also review ancient and medieval thinkers who commented on the soiling influence of money and emphasised communal well-being over individual/group wealth. The chapter then scrutinises contemporary theories of capitalism, such as Nancy Fraser's concept of *cannibal capitalism* and Shoshana Zuboff's *surveillance capitalism*, which highlight the exploitative and harmful nature of our engagement with money today. These insights stress the importance of understanding money's role in shaping interculturality, alongside, e.g., power hierarchies and moral dilemmas. The chapter concludes by suggesting that intercultural interactions could be deeply influenced by money and that addressing inequality/inequity and promoting (further) socio-economic justice *REALISTICALLY* are essential for interculturality.

Chapter 3 focuses on how fictional literature could provide nuanced insights into the complex relationships between money and interculturality. In the introduction, I delve into the role of money in shaping identities, highlighting themes of, e.g., ambition, the commodification of relationships and sacrifice. The chapter reviews selected works by (mostly 'Western') writers such as Honoré de Balzac, Doris Lessing, Émile Zola, Oscar Wilde and others, examining how they critique the brutal effects of money, the illusions of financial security and the dilemmas arising from materialism. I believe that these literary works offer intriguing illustrations of how money can both *unify and divide* societies and individuals, influencing our behaviour, hierarchies and (intercultural) dynamics. By integrating these fictional

insights with broader economic and philosophical critiques, Chapter 3 aims to build a more comprehensive understanding of money's role in interculturality, accentuating the need for critical reflections on dominant economic systems.

The next chapter investigates how money can facilitate intercultural interactions and shape individual and collective identities. At the beginning, the chapter illustrates the twofold nature of money as both a unifying and contentious force. It observes how financial resources can enable intercultural encounters, from education to business collaborations, while also highlighting, e.g., the psychological and social influences of money on identification. The chapter further interrogates the monetary value of interculturality, suggesting that intercultural competence and exchange could yield economic benefits through, e.g., enhanced 'innovation' (a term I often critique in the book), lessened conflict and improved flexibility. Yet, at the end of the chapter, I also introduce and acknowledge the intricacies and potential pitfalls of commodifying intercultural relations. Overall, the chapter argues that money, when used ethically and purposefully, could serve as a strong tool for building bridges interculturally.

The penultimate chapter explores the multi-layered negative impacts of money on interculturality. It examines how, e.g., different forms of capitalism tend to commodify intercultural practices and encounters, perpetuate stereotypes and worsen inequality/inequity. The chapter highlights contemporary and historical examples of exploitation – from *colonialisms* to modern-day financial 'smoke and mirrors' – illustrating how money can corrupt interculturality. It also discusses the role of power in shaping intercultural narratives and the potential for resistance and ethical engagement. Ultimately, the chapter calls for a critical examination of the intersection between money and interculturality, urging readers to recognise the hidden costs of, e.g., focusing on financial gain over connections and multifarious forms of justice.

The concluding chapter synthesises the book's exploration of money and interculturality by proposing a novel theory: *Intercultural Chrematistics*. The chapter reflects on the knotty relationships between money and intercultural interactions, underscoring that money is not merely an economic tool but also deeply intertwined with, e.g., philosophical, social and spiritual elements. The theory encourages examining how money can both unify and separate across epistemic, ideological and linguistic borders, intersecting with issues like class, gender and race. By integrating historical, global and literary perspectives, Intercultural Chrematistics aims to be a changeable and evolving framework for understanding the multidimensional nature of money *for* and *with* interculturality. I conclude the chapter with a list of 80 new terms to *accompany* [from Latin for *eating bread with*] the proposed theory of Intercultural Chrematistics. Speaking about money and interculturality in English and other languages requires from us to create a new language since money – although a puppeteer – has been 'silenced' in ICER. Chapter 6 thus presents a curated list of innovative terms designed to summarise and enhance my exploration of money and interculturality in research

and education, using what was learnt from previous chapters as a basis. These terms aim to provide a linguistic foundation for discussing the impact of financial practices on identities and vice versa, facilitating potentially a greater understanding of global economic interactions *interculturally*.

In the book I maintain that the avoidance of discussing financial issues can have negative impacts on researchers, practitioners, students, teachers and/or any individual involved in interculturality. To advance the field of ICER, I hope to provide food for thought to confront and openly discuss these 'money matters', ensuring that we could have the necessary support to move forward into the next decades…

< Conflicts with myself: Frammenti intimissimi >

\ For Bruckner (2017), to speak of money is to speak of ourselves. At the end of Chapters 1–5, I propose to share some (personal) fragments (*frammenti intimissimi*) of my dealing with money interculturally. I refer to these fragments as 'conflicts with myself' here, revealing some of my own personal and ideological struggles with the topic of money and interculturality.
Read through these conflicts and see how you position yourself in relation to them. These intimate fragments let you peek behind the stage of my own academic and private experiences. /

| Money creates hesitations, instabilities and inner moral conflicts *interculturally*. We have no access to these phenomena in others. Might it be why we use and abuse the venom of *culture* in ICER? |

| Today's multifaceted forms of appropriating things, ideas and even people represent potential capitalistic oppression. Someone enriches while others impoverish.
How much am I appropriating as an individual, an educator and a researcher?
|

| In Canetti's (2021: 13) aphorisms, I found this entertaining one about money: "Somebody wants to get him to define things for money. But he won't even define things for free". When you start reading a book (a research monograph, a novel, poetry, etc.), scan through the pages for the word money and see what comes up… Is money part of the 'narrative'? If not, why could it be silenced? What *substitutes* for the very word can you identify as you read the book more closely? |

| Capitalisms have reshaped and destroyed different forms of interculturality over the past centuries, decades, years, months, minutes and seconds. Since you started reading this first chapter, many people, ideas and things have experienced these phenomena. Some of us probably have too… |

| Wouldn't it be fascinating to see how much we interculturalists make by writing and lecturing about interculturality in English and other languages in different countries and across contexts? How much does the kind of knowledge/ideology that we disseminate/distribute to others enrich us (salaries, bonuses, speaking fees, book royalties, etc.)? How much have we invested in becoming interculturalists (studies, professional development, buying books…) and what is our return on investment? Finally, how much does our work contribute to (external) interpersonal, local, regional, national and international financial gains? |

| I am about to buy an expensive woolly scarf from a French brand. The label reads: "Made in Scotland". I lose my motivation to purchase it. The appeal wears off with the label. |

| A Milan-based streetwear company is named *Make Money Not Friends* (MMNF). Although I have never seen anyone wear their pieces, many online fashion shops sell MMNF clothes. *The shock the first time I saw their name!* Isn't that what today's capitalism does to us by provoking us into buying items such as logo rubber slide sandals that read MMNF priced $100? |

| My computer keyboard says too much about money and interculturality: there is only one key directly connected to money: *$*! |

| One's national identity represents a lack of/richness of capitals interculturally. As such, one's passport opens or closes doors to other countries and even currencies, buying and selling, learning, meeting… A Pakistani friend tells me that access to foreign currency is difficult for him. I never considered this as a potential problem or privilege. Access is an advantage. |

| A vlogger: "Chinese women are the most hardworking in the world because we love money so much, we also try to make money". *What (stereotypical) honesty/imaginary!* |

Notes

1 In Ancient Greek, the word for money, currency and coinage, *nomisma* (*νόμισμα*), was derived from *nomos* (*νόμος*; custom/law), reflecting the idea that money was a socially agreed-upon medium of exchange, backed by the state. *Nomos* was central to the Ancient Greek understanding of civic life and contrasted to *physis* (*φύσις*; nature) (see Merriam-Webster.com, 2025).

2 *Aggada* (אַגָּדָה) refers to the non-legal and narrative portions of the Jewish Talmud and encompasses a wide range of topics, including folklore, historical anecdotes, moral teachings, parables and theological insights (Ouaknin, 2018). *Aggadas* are often characterised by their storytelling approach (e.g., parables) with moral embedded within them, serving the purpose of explaining complex ideas in a relatable but also flexible way. Each chapter of this book on money and interculturality starts with an *aggada* to help readers enter 'gently' the topics covered in them and *cogitate* with me – from Latin *com* for *together* and *agitare*, *to turn over in the mind* or *to put in constant motion, drive, impel* (etymonline.org, 2025).

3 In the book ICER refers to a broad interdisciplinary field of education, practice, research and policy-making represented by the (prospective) intersection of areas such as business, communication studies, general education, language education, nursing, philosophy, theology.

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2

AN INTRODUCTION TO INTERCULTURAL ECONOSOPHY 1

1. Introductory aggada

Crisp autumn afternoon in New York City (USA).

Eetu, a young Finn visiting the United States for the first time, found himself wandering through Macy's Herald Square. He had come to New York for the winter holidays and had heard so much about this iconic department store and decided to see what the hype was about. As he strolled through the men's clothing section, a pair of dark blue jeans caught his eyes. They were sleek, modern and exactly the kind of trousers he'd been looking for. What is more, they were on sale! As he hesitated, unsure of his size, a cheerful shop assistant named Camila approached him with a warm smile. "Hi there! Can I help you find something?", she asked, her voice brimming with eagerness. Eetu, though slightly shy, nodded and pointed to the jeans: "I'd like to try these on but I'm not sure about the size". Camila's eyes lit up. "Of course! Let me grab a couple of sizes for you to try. Where are you from?". "Finland", Eetu replied. "It's such a beautiful country – I've always wanted to visit! Northern lights, snow, a great system of education… my dream! People often post short videos about your country on TikTok", Camila said as she scanned the racks for the right pair. Eetu was taken aback by her friendliness and knowledge about his homeland. "Yes, I'm from Helsinki", he replied, a small smile forming on his face. As she handed him the jeans, Camila continued to chat warmly. "I've heard Finnish people are so kind and hardworking. And your design sense and education are amazing – no wonder you picked these jeans!". Eetu felt a surge of pride and happiness. He wasn't used to such open praise, especially from a stranger in a foreign country. "Thank you", he said, feeling more at ease. "I'll try

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these on". When he stepped out, Camila was waiting nearby. "They look great on you!", she exclaimed. "You should definitely get them". Eetu agreed and decided to make the purchase. As he walked toward the cashier, another shop assistant, a young man named Leo, greeted him with a polite nod. Eetu handed over the jeans, and Leo struck up a conversation. Just as Eetu was about to pay, Camila appeared, her cheerful demeanour replaced by a look of frustration. She began speaking rapidly in Spanish, her tone severe and accusatory: "¡Leo, ese es mi cliente! ¿Por qué me lo robaste?" [in English: "Carlos, he is my customer! Don't steal him from me!"]. Leo snapped back: "¡No es justo! Yo también lo ayudé. No puedes reclamarlo todo para ti" ("But I helped him too. You can't claim him all for yourself"). Eetu stood there, feeling completely bewildered. He had no idea what was going on but he realised that the two assistants were arguing over who had assisted him first. He felt guilty, realising that he should have clarified the situation earlier. Camila turned to Eetu, her face flushed with frustration. "I'm so sorry, Sir. This is just about our sales targets. I didn't mean to cause any trouble". Eetu shook his head. "No, it's not your fault. I should have been clearer. I appreciate you helping me. You were very friendly and made me feel very welcome". Camila's expression softened. "Thank you, Sir. I'm glad you liked the jeans. I hope you enjoy your stay in New York".

[As Eetu walked away with his new jeans, he couldn't help but reflect on what had just happened. It was a stark reminder of how money and competition could sometimes overshadow the genuine kindness and hospitality that people offer interculturally. He felt grateful for Camila's initial warmth and interest in Finland but he also understood the pressures that the shop assistants faced in this new context.]

2. Intercultural Econosophy?

Bruckner (2017: 4) remarks the centrality of money in coercing us into thinking and acting *otherwise* with and towards others: "Money forces us constantly to arbitrate between our desires, our assets, and our debts. It makes everyone a philosopher in spite of himself: thinking well is also learning to spend well, for oneself and for others". Money, as a medium of exchange and fulfilment, is central to today's world as it facilitates trade and commerce, allowing for the distribution of e.g., goods, ideas, people and services. Money can also serve as a measure of value and a store of wealth. Finally, the pursuit of money can be a driving force for newness and progress but it can also lead to conflicts, struggles and ethical dilemmas…

In this chapter, I am using the neologism of *econosophy* (economy + sophy – *wisdom*) to refer to an interdisciplinary field that integrates critical, philosophical and sociological inquiries, intercultural perspectives and literary creations into the study of money (see Chapter 3 for literary entry points). With this term, I wish to emphasise the mutual influences and understandings of these different elements

to provide a background to the next chapters, and especially to Chapter 6 which poses a theory of money and interculturality. It is important to emphasise first that economics is not just about numbers and models but that it is also deeply rooted in e.g., philosophical and sociological principles. For instance, the concept of 'economic justice' (i.e., the realisation of economic rights) may vary significantly across contexts, with some emphasising equality of outcomes while others focus on equality of opportunities (Gatenio Gabel, 2024).

I maintain that Intercultural Econosophy acknowledges the influences of intercultural factors on economic attitudes, decision-making and behaviour at macro- and micro-levels, and vice versa. Discourses, ideologies, norms, practices and values shape how we approach monetary activities – from our consumption patterns to business strategies and even policy-making. For example, some of us may prioritise group welfare and long-term stability in economic decisions *at moment X* while others might emphasise personal achievement and short-term gains *at moment Y* – and change perspectives in future situations.

I also believe that, in our increasingly confused, confusing and conflicting glocalised worlds, economies are highly interconnected and have a strong impact on our realities, relations, representations of and feelings towards each other. To me, Intercultural Econosophy can provide an elementary framework to analyse these representations and interactions. However, it does not claim to help e.g., identify opportunities for collaboration and/or address challenges arising from differing ideological positions concerning interculturality. Finally, Intercultural Econosophy emphasises the need for reflexivity and deconstruction (and reconstruction!) of e.g., common myths, imaginaries, misconceptions and ideological constructs about money and interculturality. I have named these elements *interculturologies* in a previous publication (Dervin, 2024).

In this chapter (and in Chapter 3), Intercultural Econosophy helps us problematise the following issues for money and interculturality on which we will build up in later chapters:

- **Money as a symbol** (e.g., a sign of success and/or failure).
- **Money as exchange** (e.g., commodification, gift-giving, hospitality, reciprocity, solidarity).
- **Money as a paradoxical object** (money is very concrete and can allow appropriation, domination *but also* pleasure and contentment).
- **Money, power and hierarchies (**money often reflects and reinforces (glocal) power imbalances between economies, nations and individuals – e.g., economic exclusion).
- **Money as consumerism** (e.g., cultural appropriation and theft).
- **Money as diplomacy** (e.g., trade agreements, economic aid).
- **Money, migration and mobility** (e.g., tourism as an economic force; money sent home by migrants, i.e., remittances).

All these can be summarised through the following basic properties of money: *consumption, creation, distribution, doing identity, exchange, negotiation* and *production* – alone and/or together with other individuals.

3. Ancient thought from different parts of the world

Throughout our complex histories, numerous thinkers have critically examined the role and use of money, often interrogating its impact on e.g., individuals, society but also governance and morality. Taking a somewhat chronological perspective in what follows, let me start by presenting briefly thinkers from different parts of the world who have problematised the use and symbols of money and whose ideas can help us expand our thinking on money and interculturality. I note firstly that they all seem to agree on the need to restrain our greed and to consider the ethical and spiritual virtues of money, beyond e.g., corruption. Common themes across their thinking also include wealth as a shared resource and critiques of exploitation. To me, their critiques remain pertinent in today's discussions about ethics, inequality/inequity and wealth in intercultural contexts.

From Ancient Greece, for example, both Aristotle (c. 384–322 BCE) and Plato (427–347 BCE) critiqued usury (money as a means to generate more money) and greed, warning against corruption and moral decay, beyond the common good (Barker, 2012: 181). About Plato, Bruckner (2017: 3) explains that the philosopher was

> "the first puritan of money: in his ideal republic, he leaves trade to noncitizens – the metics, or "foreigners" because this activity corrupts souls. He dreams of establishing a cordon sanitaire between merchants and the rest of the population to avoid the contagion of their "complete abandonment and base-ness." The introduction of money into the city would be, all things considered, "the worst calamity" and would make it "distrustful and inimical to itself".

Next is Chanakya (c. 350–275 BCE, also known as Kautilya; Ancient India), who discussed the role of wealth in governance. The philosopher did not necessarily consider money/wealth as a negative thing: "Desire for wealth is not considered a vice" (Chanakya in Subramanian, 1980: 290). While Chanakya acknowledged the importance of money for the functioning of a state, he also warned against corruption and the misuse of wealth by rulers and thus emphasised the need for ethical authority and the fair distribution of resources to maintain order [see e.g., his maxim: "The ruler who indulges in pleasure-making and is proud of retinue and wealth is easily captured by enemies" (Chanakya in Subramanian, 1980: 105)]. In a similar vein, in Ancient China and roughly around the same time period, Confucius (551–479 BCE) underscored the importance of moral integrity and social harmony over material wealth (Ni, 2017: 143). In his *Analects* (論語), Confucius states: "The noble person understands righteousness; the petty person understands profit" (cited

in Wang, 2004: 17). But also: "Wealth and rank attained through immoral means have as much to do with me as passing clouds" (cited in Yao, 2016: 106). Another Chinese philosopher, Laozi (c. 6th century BCE; the 'founder' of Daoism), advocated for a simple life free from the search for wealth, arguing that it disrupted natural harmony and led to societal inequity (see Wang, 2010: 50). Similarly, Harries (2013: 116) describes how the Roman philosopher and statesman Cicero (106–43 BCE) was also critical of corrupted political systems whereby politicians used money for their own personal aggrandisement rather than for the public good. The same goes with Seneca the Younger (4 BCE–65 CE – a very wealthy man himself!), who asserted that money is not intrinsically evil but becomes problematic when it leads to excess, greed, moral corruption and worship… In his *Letters* (cited in Edwards, 2024: 390), Seneca explains:

> Our parents have instilled into us a respect for gold and silver; in our early years the craving has been implemented, settling deep within us and growing with our growth. Then too the whole nation, though at odds on every other subject, agrees upon this; this is what they regard, this is what they ask for their children, this is what they dedicate to the gods when they wish to show their gratitude – as if it were the greatest of all man's possessions.

In religious texts, for instance in *Mark 10:25*, Jesus (c. 4 BCE–30/33 CE) exclaims: "It is easier for a camel to enter the eye of a needle than for a rich man [sic] to enter heaven" (see Lyle Jeffrey, 1992: 123) – warning that wealth and its pursuit could divert us from spirituality. I also note that, in the famous story of the money changers in the Temple (*Matthew 21: 12–13*, biblegateway.com, 2025), Jesus went to the Temple in Jerusalem, which was supposed to be a house of prayer and reverence for God, but he found it filled with merchants and money changers. These individuals were selling animals (e.g., doves, oxen and sheep) for sacrifices and exchanging Roman or Greek currency for coins. Jesus was deeply angered and drove them out of the Temple. Through this story, we learn that the money changers and merchants were taking advantage of worshippers, charging overpriced rates for animals and currency exchange (Jesus refers to the Temple as a 'den of robbers', biblegateway.com, 2025).

Beyond these quite familiar figures, whose voices have often been promoted by the so-called 'West', (maybe) lesser known voices have provided comparable arguments. Such thinkers from the African continent include e.g., the vizier and philosopher Ptahhotep (Ancient Egypt, circa 2,400 BCE), who emphasised the importance of ethical behaviour, generosity and humility, warning against greed and the misuse of wealth while advocating for fairness and justice in economic dealings. Ptahhotep (2016) believed that those with wealth had a responsibility to care for the less fortunate, reflecting another communal approach to resources. It is important to note here that, while not tied to a single thinker, the African philosophy of Ubuntu also stresses interconnectedness and shared well-being (e.g., Ramose,

1999). Its supporters critique e.g., the accumulation of wealth at the expense of others, promoting the idea of 'I am because we are'. According to Aroskar (2021), for Ubuntu followers, wealth is seen as a shared resource and hoarding as harmful to individuals.

From the Americas, many Indigenous concepts such as the Andean notion of Ayni (Quecha word for reciprocity; see 'like for like', Müller, 2024) and the Lakota principle of Mitákuye Oyás'in (a short prayer for family, see Bucko, 1998: 125), emphasise balance and mutual care over the accumulation of wealth. In these perspectives, money and resources are seen as part of a larger web of relationships and amassing is also considered disruptive to togetherness. Indigenous thinkers have long critiqued the European colonial focus on extracting wealth from land and people, advocating instead for sustainable and respectful relationships with nature and community (see Descola, 2014). In the 16th century, Bartolomé de las Casas (1484–1566, Spanish Americas), although not Indigenous himself, became a vocal critic of the exploitation of Indigenous peoples by European colonisers (Clayton, 2012: 129). He condemned the use of money as a tool of oppression and called for ethical treatment and fair economic practices.

Thinkers from the Middle East/North Africa who have approached money in very similar ways as e.g., Ancient Greeks or Romans, include Ibn Khaldun (1332–1406) who discussed the role of wealth in the rise and fall of civilisations, also arguing that excessive wealth and luxury could lead to moral decay and the decline of societies (Fromherz, 2011). Ibn Khaldun thus emphasised the importance of e.g., fair taxation and the even distribution of resources to maintain stability. The philosopher also recognised money as a decisive tool for facilitating trade and commerce. He saw it as a universal medium of exchange that simplifies transactions by providing a common measure of value for goods and services (Islahi, 2014: 22). Finally, Ibn Khaldun understood money as a 'construct' whose value depended on collective trust and acceptance (Islahi, 2014). Likewise, the poet and philosopher Rumi (1207–1273, Persia) often critiqued the attachment to material wealth, viewing it as an obstacle to spiritual growth, encouraging disinterest from worldly possessions and a focus on inner richness as well as divine love instead (Iqbal, 2014: 60).

To finish this somewhat brief and necessarily limited review, let us mention some Pacific Islander philosophical terms (e.g., Polynesia and Melanesia) such as *Gift Economies*, whereby traditional economies were based on gift-giving and reciprocity rather than the accumulation of money (see Firth, 2013 about 'primitive Polynesian economy'; see breather b).

4. St. Francis of Assisi, Pierre de Jean Olivi and Nicole Oresme

In this section, I review the ideas of three different European medieval thinkers of money [and apologise for focusing on what might appear too Eurocentric as a focus]. I start with St. Francis of Assisi (1181/1182–1226, Italy) who critically

examined the role and use of money, particularly in the context of spirituality, poverty and 'social justice' [probably an anachronic term for his times]. His teachings and lifestyle offer an extreme critique of materialism and the pursuit of wealth, emphasising compassion, humility and modesty (Le Goff, 2023; see Figure 2.1). St. Francis is perhaps best known for embracing voluntary poverty, renouncing his family's wealth and choosing to live in absolute poverty, believing that material possessions could distract from a deeper spiritual connection with God and other people. St. Francis saw poverty as a way to imitate the life of Jesus Christ, who, according to Christian teachings, lived without material wealth, focusing on serving others (Spoto, 2003: 75). The Saint also maintained that the pursuit of wealth could lead to greed, selfishness and a loss of spiritual focus and believed that attachment to money and possessions could enslave individuals, preventing them from experiencing *true freedom* and/or *joy* (Spoto, 2003: 48).

Throughout his life, St. Francis was concerned with the plight of the poor and marginalised. His teachings inspired the Franciscan Order, which became known for its work with the poor and its commitment to equity (Humpidge Moorman, 1968). Like many of the previous thinkers, St. Francis opposed usury (the charging of interest on loans), which he saw as abusive and harmful to the poor. He believed that *money should be used to help others, not to create further inequality*. As a whole, St. Francis's life was a testament to the values of unpretentiousness and humility. He wore simple clothes, lived in modest dwellings and relied on the kindness of others for his daily needs. This lifestyle was a direct challenge to the opulence and excess he saw in the Church and society in Italy in the 12th–13th centuries. One of St Francis's best-known quote is: "It is in giving that we receive", which reflects his belief that true wealth comes from generosity and selflessness – not from accumulating material possessions (cited in Allen, 2022: 96). Another important quote from the thinker includes: "We should have no more use or regard for money in any of its forms than we have for dust" (cited in Leppin, 2025: 189).

I shall now turn to Pierre de Jean Olivi (1248–1298; France) and Nicole Oresme (1320–1382; France), who were two other medieval thinkers who also made noteworthy contributions to the understanding of money, economics and ethics. Their ideas were ground-breaking for their time and probably laid the groundwork for later economic thought (Demals & Faccarello, 2024). Unlike St Francis, they did not base their thinking on their own life experiences. Pierre de Jean Olivi was a Franciscan theologian and philosopher who wrote extensively on economic and moral issues (Demals & Faccarello, 2024: 11). He was one of the first medieval thinkers to propose a so-called 'skewed' theory of value, arguing that the value of goods and money is not innate but depends on their utility and desirability to individuals. The thinker emphasised that value is determined by human needs, preferences and market conditions, thus foreshadowing some of today's economic theories. One of Olivi's contributions was to the medieval concept of *justum pretium* (in English: *the just price*), which corresponded to the idea that goods should be sold at a fair price, reflecting their true value (Maifreda, 2016: 53). Yet,

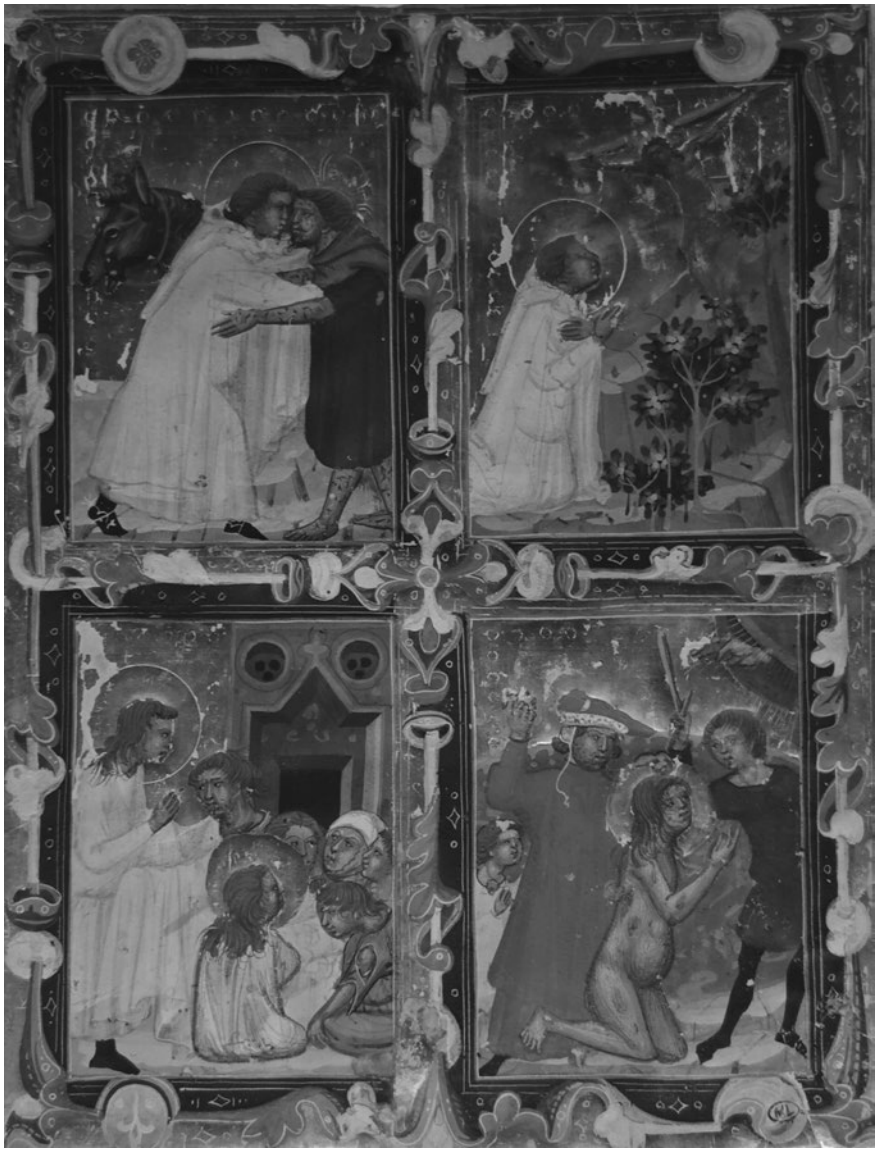

FIGURE 2.1 Four scenes from the life of Saint Francis of Assisi (14th century, illumination on parchment; Louvre, Paris). Upper lower right side: St Francis renounces his former wealthy life, refusing to obey his father.

unlike some of his contemporaries, he recognised that the just price could fluctuate based on supply and demand, rather than being fixed. And, like many medieval theologians and ancient thinkers, Olivi opposed usury (reminder: the charging of interest on loans), which was considered morally wrong because it was seen as exploiting the borrower. For Olivi *legitimate profit* differed from *exploitative usury*, acknowledging that lenders could reasonably charge for the risk and opportunity cost of lending (see "everything that comes from the capital is usury" in Demals & Faccarello, 2024: 17). Finally, the thinker also viewed money as an institution created to *facilitate exchange* and *measure value*.

Nicole Oresme (1320–1382) was a French bishop, philosopher and 'economist' (maybe another anachronism?) who is best known for his work *De Moneta* (trans.: *On Money*; 1956) – one of the first systematic treatises on monetary theory (at least in Europe at the time!). Oresme claimed that money was invented to facilitate trade and measure the value of goods and, like Olivi, saw it as a *public good*, created for the benefit of the public rather than for *private profit*. For Oresme, money should be stable and reliable, as its primary function is to serve as a medium of exchange and a measure of value (Babbitt, 1985: 87). One of Oresme's most important contributions was his critique of *currency debasement*, an ordinary practice among medieval rulers who reduced the precious metal content of coins to increase their own wealth. To get a sense of Oresme's challenging line of argumentation, let me quote him (Oresme, 1956: 30):

> (…) it is exceedingly detestable and disgraceful in a prince to commit fraud, to debase his money, to call what is not gold, gold, and what is not a pound, a pound (…) Besides, it is his duty to condemn false coiners. How can he blush deep enough, if that be found in him which in another he ought to punish by a disgraceful wealth?.

Oresme argued that debasement was unjust and harmful to the economy because it eroded trust in money and led to inflation. He considered the right to mint coins to belong to the people – not the ruler – and that any alteration of the currency for personal gain was a form of *tyranny* (Oresme, 1956: 42). Lastly, Oresme also argued that manipulating money for private gain violated the natural order and harmed society.

Here are two extra quotes from *De Moneta*:

> Money is essentially established and devised for the good of the community.
>
> *(Oresme, 1956: 11);*

> Although it is the duty of the prince to put his stamp on the money for the common good, he is not the lord or owner of money current in his principality. For money is a balancing instrument for the exchange of natural wealth (…).
>
> *(Oresme, 1956: 10)*

[Key insights on ancient thought about money]

Let us pause for a moment to reflect on how the ideas presented in the previous sections could help problematise and deepen our understanding of the connections between money and interculturality. Let me emphasise again that interdisciplinary approaches to money could provide a fuller view of how money functions in different contexts. By examining international ancient and medieval thinkers, we can see that many parts of the world have historically underscored ethical and communal values over the accumulation of wealth. This perspective could challenge today's dominant Western focus on e.g., individualism and materialism, suggesting that money should serve broader social and ethical goals. In the previous sections, we learnt that e.g., Aristotle and Plato warned against usury and the corrupting influence of money; Confucius and Laozi stressed moral integrity and well-being over material wealth; Ibn Khaldun analysed the role of wealth, arguing for fair taxation and fair resource distribution; Rumi and St. Francis of Assisi critiqued materialism, advocating for simplicity and spiritual values; Olivi and Oresme contributed to economic theory by recognising the subjective value of money and criticising currency debasement, thus advocating for ethical financial practices – which remains relevant today in terms of e.g., financial ethics and social responsibility. All these perspectives seem to highlight the importance of communal and ethical responsibility as well as spiritual fulfilment over the accumulation of fortune. These thinkers also emphasise that money should be a tool for e.g., harmony and justice rather than a source of exploitation and inequality/inequity.

I am also tempted to say that these historical perspectives can help us understand our diverse attitudes towards money today. For example, and (clearly) stereotypically, the so-called 'West' often focuses on individual wealth accumulation and financial independence while 'Eastern' societies may prioritise collective well-being, saving and ethical investment. The aforementioned Indigenous and African philosophies also seem to focus on the group, harmony and the ethical use of resources.

{Bagatelle[1]: Rich as Croesus}

The story of Croesus, the wealthy king of Lydia (6th century BCE, modern-day Türkiye), offers rich themes for problematising money and interculturality. His tale intersects with power, vanity, so-called 'intercultural misunderstandings' (an anachronism for his times!) and the limits of wealth (Adams, 1846: 12). According to Sweeney (2006: 73), Croesus' kingdom is credited with inventing gold and silver coinage, thus revolutionising trade and economic relations while facilitating (future) (intercultural) exchange but also centralised power. Croesus is said to have believed his wealth made him the happiest of men, only to be humbled by the philosopher Solon, who maintained that true happiness depends on life's full arc – *not material riches* (Adams, 1846). One day, Croesus asked the Greek Delphi Oracle if he should attack Persia (today's Iran), obtaining the answer that, if he

goes to war, a great empire would fall. Croesus assumed *it meant Persia*, but the empire that was to fall was *his own*. After defeating Croesus, Cyrus the Great, the Emperor of Persia, spared his life, later seeking his counsel. Croesus' wealth had failed him but his lived experience became valuable. According to legend, Croesus was sentenced to death by burning but was saved by the Greek God Apollo's rain. Cyrus then recognised his humanity, sparing him… (see Fontenrose, 2023)

The phrase *rich as Croesus* in English and other languages endures but his story represents a warning against materialism. Croesus' story warns us against mistaking wealth with wisdom or power with intercultural understanding. His downfall – rooted in unjustified self-confidence, miscommunication and underestimating others – could highlight the need for *intercultural humility* (Ngai, 2024) and systems of exchange that value reciprocated respect over *monetary dominance*.

\ By interrogating Croesus' narrative, could we critique today's glo*c*alisation and imagine economies that prioritise global equality/equity alongside constant financial flows? /

5. Capitalism and the ambivalence of money

\ Money is *both* a poison and a remedy; it can heal and/or harm; money symbolises opposing forces. It is a *pharmakon* (φάρμακον) in Plato's sense (see Derrida, 2021). /

To critically examine the interplay of money and interculturality, more recent thinkers – spanning e.g., anthropology,[2] economics, philosophy and critical theory – offer potentially powerful frameworks to unpack how economic systems shape intercultural encounters, power hierarchies and the dilemmas we experience *interculturally*. In what follows, and *selectively useful* for the purpose of this book (thousands of books have been published on money, capitalism, the market… in the 20th and 21st centuries), I review ideas of some thinkers who have inspired me in unrethinking money and interculturality. I urge readers to explore further thinkers of money as they move forward in their work on money and interculturality. Whenever possible, I will make references to names with whom the reader could also acquaint themselves.

One obvious thinker to start with is Karl Marx (1818–1883) who analysed how capitalism reduces social relations to transactional interactions. His concept of *commodity fetishism* (see e.g., McNeill, 2021) helps reveal how money tends to obscure human labour and values, leading to e.g., considering 'exchangeability' as the natural property of all things and (neo-)colonial exploitation such as commodification and the alienation of solidarity. As a philosopher, Marx has written a critical analysis of money in his Manuscripts of 1844, focusing on how money distorts human relationships and society (amongst others). For Marx (in

Marx & Engels, 2012) money has become a universal medium that mediates *all* social interactions, reducing e.g., human labour, love, morality and even identity to monetary values. As such, according to McNeill (2021: 112), Marx maintains that money creates a false equivalence between *different things*, allowing it to buy not only material goods but also intangible qualities like friendship, honour, loyalty and… love. This then leads to the commodification of *all aspects of our lives*. What is more, money is described by Marx as a form of power and oppression which grants its holder the ability to dominate e.g., resources, labour and even other people (Das, 2022: 95). *This power is not inherent to the individual but is derived from their possession of money*. Marx (cited in Gagnier, 2021: 88) writes:

> The extent of the power of money is the extent of my power. Money's properties are my – the possessor's – properties and essential powers. Thus, what I am and am capable of is by no means determined by my individuality… I am bad, dishonest, unscrupulous, stupid; but money is honoured, and therefore so is its possessor. Money can buy talented people for oneself, and is he who has power over the talented not more talented than the talented?…. Does not my money, therefore, transform all my incapacities into their contrary?.
>
> [One is shocked somehow by the honesty, realism and contemporaneity of this assertion! *A bon entendeur, salut!*]

Marx emphasises here that money enables individuals to overcome personal limitations (e.g., lack of talent or beauty) by purchasing the services or products of others, further alienating individuals from their 'true' selves. For example, although someone might be unattractive, at times, money can allow them to buy someone's affection and love – see people getting married for financial reasons. Or someone might lack certain intellectual capacities (or they might be lazy) and pay others to do the work for them (see e.g., the international phenomenon of paper mills in academia, CORE & STM, 2022).

Finally, Clarke (2016: 129) explains that, for Marx, while money appears to grant some kind of freedom (allowing individuals to buy what they want if they can afford it), he argues that this freedom is an illusion. As such, one could say that money can create dependency, where we are enslaved by our need for it to survive and thrive in today's uber-capitalist societies. Commenting on Marx, Fraser (2022: 21), explains: "in a capitalist society, capital becomes the subject. Human beings are its pawns, reduced to figuring out how they can get what they need in the interstices while feeding the beats".

The German philosopher Georg Simmel (1958–1918) is one of the rare ('Western') philosophers/sociologists to have written a *rich* (no pun intended!) book on the philosophy of money (*Die Philosophie des Geldes*; Simmel, 2004, originally published in 1900). I believe that the book can serve as a toolbox to reflect critically on money and interculturality and propose to explore some of Simmel's fascinating

arguments in what follows. What makes Simmel's work interesting is the fact that the philosopher studies money beyond its economic function, looking at its broader social, ideological and psychological repercussions. In one of the first prefaces to the book, he wrote: "not a single line of these investigations is meant to be about economics" (Simmel, 2004: xvii).

First, following up on Marx, Simmel (2004: 396) asserts that money mediates and transforms relationships into impersonal exchanges, eroding 'traditional' bonds and creating 'conjectural' social trust. This idea can support us in theorising how e.g., monetisation can impact intercultural reciprocity and identity (e.g., tourism, migrant remittances to home countries).

Second, but unlike Marx this time, Simmel (2004: 303) disputes that money can increase individual freedom by breaking down dependence and that it allows individuals to pursue their own goals and interests without being tied to specific roles or obligations. However, this type of freedom seems to come at a cost and create a new form of dependency, as people become reliant on faceless and soulless economic systems as well as intangible market forces (Simmel, 2004: 56). As a direct consequence of this 'freedom', money can also lead to differentiation by enabling individuals to specialise in e.g., specific roles and pursuits. This specialisation aims to increase both efficiency and productivity but also creates e.g., stratification, inequality/inequity and injustices (Simmel, 2004: 495). In other words: Money can *both unify and divide us*, providing a shared medium of exchange while creating disparities and reinforcing differences…

Third, the philosopher introduces the interesting concept of the 'blasé attitude', a psychological state typical of early 20th century modern urban life (Simmel, 2004: 257). Simmel maintains that the constant exposure to monetary transactions and the commodification of experiences can lead to a sense of indifference and emotional numbness [How familiar as an experience this sounds in the 2020s!]. As such, by reducing everything to a common denominator, one could say that money seems to diminish the distinctiveness and emotional depth of experiences, contributing to this carefree (*blasé* – to borrow Simmel's word) outlook (see Simmel, 2004: 319).

Finally, and this constitutes an important argument for interculturality today, Simmel (2004) sees money as a driving force behind change by accelerating the pace of life, fostering 'innovation' (a trendy word in the 2020s!) and enabling the spread of so-called 'global cultures' (see e.g., Hollywood and K-Pop today). [*Fluidity, flux, restlessness*]. Counterbalancing this argument, Simmel (2004: 453) warns us that the dominance of money can erode so-called traditional 'cultural' values and practices, leading to homogenised and commodified forms of culture (see Kennedy's (2017) *vampire capitalism* for a contemporary view on this issue).

Like Marx, Georg Simmel's work on money provides a rich and multi-layered analysis of its role in times of capitalism. By highlighting both the liberating and alienating effects of money, he stresses its impact on freedom, relationships and values. Simmel's insights remain relevant, offering a critical perspective on the

inescapable influence of money. I consider that his work encourages us to reflect on the ways in which money shapes e.g., our identities, interactions and aspirations, and to weigh up the broader implications of the role of money in today's chaotic worlds.

To conclude on Simmel, let me share four extra quotes about money from his work for you to continue engaging with his ideas:

> (About the value of money as metal vs. paper) "Metal money stands on an equal basis with paper money as a result of the growing psychological indifference to its value as metal".
>
> *(Simmel, 2004: 143)*

> (Comparing language and money) "Just as my thoughts must take the form of a universally understood language so that I can attain my practical ends in this roundabout way, so must my activities and possessions take the form of money value in order to serve my more remote purposes".
>
> *(Simmel, 2004: 210)*

> (About money and our scheming minds) "Modern mind has become more and more calculating. The calculative exactness of practical life which the money economy has brought about corresponds to the ideal of natural science: to transform the world into an arithmetic problem, to fix every part of the world by mathematical formulas. Only money economy has filled the days of so many people with weighing, calculating, with numerical determinations, with a reduction of qualitative values to quantitative ones".
>
> *(Simmel, 1950: 414)*

> (On money as a common denominator of all things) "Money expresses all qualitative differences of things in terms of 'how much?'. Money, with all its colorlessness and indifference, becomes the common denominator of all values; irreparably it hollows out the core of things, their individuality, their specific value, and their incomparability. All things float with equal specific gravity in the constantly moving stream of money".
>
> *(Simmel, 1950: 423)*

{Breather a: Some words about capitalism}

The word *capitalism* was uttered in the discussions of Marx's and Simmel's philosophies of money. Let me start by saying that definitions of capitalism abound and, unlike e.g., communism, capitalism was never really characterised in a straightforward or single way. What we know is that it has changed and evolved since it started in Europe in the 13th or 14th centuries (François & Lemercier, 2021). Generally speaking, we could generalise by claiming that capitalism is

understood as an economic system based on private proprietorship of means of production such as land, labour and capital. In our capitalist systems, individuals and businesses are 'free' to operate in the marketplace, produce goods and services and… compete with one another. The *only* (?) goal is to generate profit, which is typically achieved through the sale of goods, ideas or services (and even people, in-/directly!). Capitalism is also often said to encourage 'innovation' (this word again!), as businesses make every effort to create new products or improve existing ones to gain a competitive edge. Lastly, capitalism aims to find ideas, identities, things outside the market and then drag them into the market to commodify them (Zuboff, 2019), fostering at the same time economic growth through the amassing and re-investing of capital – while annihilating everything 'powerless' on its path…

Although capitalism was coined as some sort of 'combat word' against e.g., communism, it is important for me to say here that the word capitalism should appear in the plural (capitalisms) since there is *not one form of capitalism* in today's world but *several*. Compare for instance Japanese, Russian, Singaporean or Ugandan forms of capitalism but also liberal capitalism, controlled capitalism, authoritarian capitalism…[3] (see Dockès, 2017).

Another important element that needs stating about capitalism is that it goes hand in hand with politics and especially with the idea of the nation-state [see below, discussions of Nancy Fraser's (2022) work]. As such, legal frameworks do support capitalism – even when we believe that capitalism is 'free-floating' above politics. Capitalism also represents a political thought related to the idea of togetherness – in other words: *how, as members of a given society, can we be together?* Finally, capitalism locates on different levels: the state, the supranational, the individual and the mediated, which all facilitate its embedment in everything that we do, say and experience and our belief that it can bring us e.g., freedom, well-being and/or happiness. For Meiksins Wood (2017: 7), by leading to e.g., accumulation, competition, increasing labour, productivity and profit maximisation, capitalism cannot but produce inequality/inequity…

\ For Dockès (2017), instead of starting from a negative perception of capitalism, it could be more thought-provoking to look at *capitalisms* as complex processes and to try to be astounded by what we see, hear and say about them – rather than spreading unsupported judgements and platitudes based on our potential pre-conceived ideas.
What do you make of this argument?
Are we biased against capitalisms,
even as in-/direct supporters of them? /

6. Contemporary and complementary entry points into money

In this section, I am introducing some present-day thinkers (sociologists and political economists) whose ideas in the current 'supermarket' of publications

about capitalism, neoliberalism and money have resonated with me in relation to interculturality. I believe that contemporary thinkers on money who explore its social, ideological and intercultural dimensions offer valuable insights into how money functions across societies and contexts in our glocalised worlds.

Let me start with Nancy Fraser who is a critical theorist and feminist philosopher. In what follows I am going to focus on her concept of *cannibal capitalism* that she has coined to describe how contemporary capitalism exploits and consumes not only labour and natural resources but also social, political and ecological systems. For Fraser (2022: 17):

> Capitalism is something larger than an economy (…) it depends on non-economic background conditions: social reproduction, the earth ecology, political power and ongoing infusions of wealth expropriated from racialized peoples – backstories.

According to Fraser (2022) capitalism is often used in a narrow sense, referring to e.g., private property, market exchange, wage labour and/or production for profit (see canonical definitions in the preceding breather). But for the critical theorist, *it is not enough*. She argues that it is in fact a specific social system that enables profit-driven economies (Fraser, 2002: 35).

To me, Fraser's analyses provide a robust and captivating framework for understanding the interconnected crises of capitalism and their implications for popular issues discussed in relation to interculturality in ICER, such as equality/equity and social justice. In her theory, Fraser (2022) maintains that capitalism is inherently cannibalistic because it devours the very conditions necessary for its own existence and survival. These include *social reproduction* (care work, education and community-building that sustain human life), *nature* (the ecological systems that provide resources and absorb waste; nature is turned into *a resource* for capital) and *political authority* (public trust and democratic institutions that stabilise our societies) (Fraser, 2022). By abusing these aspects, capitalism undermines its own foundations, leading to the systemic crises that we have been experiencing in different parts of the world constantly. Fraser (2022: 97–98) also identifies three key corresponding consequences that drive capitalism's cannibalistic tendencies – contradictions which have been noted in many parts of the so-called 'Western' world and beyond:

- *Economic exploitation* through the extraction of surplus value from workers, leading to inequality/inequity and, in some cases, unrest;
- *Ecological destruction* and the exhaustion of natural resources as well as the degradation of ecosystems;
- *Social depletion*, with the erosion of social bonds and care systems due to commodification, marketisation and political crises, whereby democratic institutions are weakened to concentrate on e.g., profit over public good.

Finally, for Fraser (2022: 80), as capitalism consumes its own conditions of prospect, it often generates e.g., catastrophes and emergencies that threaten its own legitimacy. For example, swelling environmental disasters (e.g., the Los Angeles fires from January 2025), social inequalities and hidden yet obvious political corruption tend to erode public faith in the 'system'.

Fraser's analyses of cannibal capitalism provide formidable lenses for understanding the challenges and opportunities of interculturality through discussions of money. To summarise, these could include:

- Capitalism's economic exploitation **disproportionately affects marginalised and Indigenous communities**, often along ethnic, intercultural and racial lines. Fraser's critiques highlight the need to address these inequalities in discussions of capitalism. For example, the extraction of resources from Indigenous lands or the exploitation of migrant workers reflect the cannibalistic nature of capitalism and its impact on diversity (more in Chapter 5; see Natcher & Brunet, 2020 about extractive resource industries in Indigenous contexts in Canada).
- Many Indigenous and so-called 'traditional cultures' appear to be in symbiosis with their natural environments. Capitalism's **ecological destruction threatens not only the earth but also the very existence of such communities**. Fraser's emphasis on ecological sustainability supports the need to protect e.g., cultural heritage and promote intercultural information flow on environmental justice (Fraser, 2022: 111).
- Capitalism often **commodifies specific practices, turning them into marketable products** (e.g., entertainment, fashion, tourism). This can lead to the loss of authenticity and the marginalisation of groups and individuals. Fraser's (2022: 190) aforementioned critique of *social depletion* underscores the importance of preserving integrity and resisting the commodification and *mise en scène* of intercultural exchange.
- The weakening of institutions under capitalism is often said to **worsen divisions and undermine efforts to build (intercultural) dialogue and solidarity** (Fraser, 2022: 18). Fraser's call for systemic transformation draws attention to the need for inclusive economic-political systems that acknowledge diversities and promote (economic) justice. The intercultural exchange of ideas could play a role in potentially nurturing resistance to capitalism's cannibalistic tendencies (see Chapters 4 and 5).
- Fraser's argument that **capitalism expands into 'new' areas of our lives, could also represent important sites of struggle and confrontation**. Indigenous movements, migrant rights organisations and other grassroots groups do challenge capitalist exploitation and advocate for alternative ways of living (Fraser, 2022: 104). Fraser's framework encourages us to see interculturality not just as a 'test' but as a potential source of e.g., inventiveness and resilience in wrestling against capitalism.

- Finally, I am of the opinion that Fraser's vision of a post-capitalist society (based on principles of socialism, Fraser, 2022: 150) could align with some of the goals of critical and reflexive interculturality, which seeks to create a world where individuals and groups can thrive through today's contradictory circumstances and beyond e.g., the dichotomy of essentialistic *and* non-essentialistic forms of being and living together (see Dervin, 2025). This requires **critiquing the structures of capitalism that perpetuate e.g., inequality/inequity and ecological destruction.** Interculturality as a lifelong and never-ending process of *becoming otherness with otherness* (Dervin, 2023; Chen, 2024), could contribute to Fraser's post-capitalist society vision by fostering further reciprocity, potential solidarity and collective action – while remaining *pragmatic* about what could be achieved in confusing and confused worlds like ours.

Nancy Fraser's (2022) concept of cannibal capitalism seems to provide a thought-provoking agenda for making sense of the interconnected crises of capitalism and their impact on interculturality *beyond money as money* but as a social, political and ecological-sustainable facilitator. By highlighting the exploitative, hurtful and destabilising effects of capitalism, Fraser's analyses stress the urgency of building potentially more just and sustainable intercultural worlds.

The second scholar whom I would like to discuss here is social psychologist Shoshana Zuboff, who is best known for her work on the socio-economic impacts of digital technologies, particularly her concept of *surveillance capitalism*. Zuboff (2019) uses this concept to describe the widespread economic system that monetises data acquired through surveillance. In her important and popular book, *The Age of Surveillance Capitalism: The Fight for a Human Future at the New Frontier of Power* (2019), Zuboff asserts that surveillance capitalism represents a significant shift in the way capitalism has operated worldwide. This has a lot of relevance for interculturality (see also Cappellini, 2024).

For Zuboff (2019: 8), surveillance capitalism relies on the extraction of vast amounts of personal data, often without our explicit consent. This data is then used to predict and influence our behaviour by e.g., urging us to buy things or services. Companies like Amazon, Google, Meta and TikTok (or Weixin, Baidu, Bilibili and Taobao in China), are prime examples of entities that collect and monetise user data. Zuboff explains (2019: 5):

> Surveillance capitalism unilaterally claims human experience as free raw material for translation into behavioral data. Although some of these data are applied to product or service improvement, the rest are declared as a proprietary behavioral surplus, fed into advanced manufacturing processes known as "machine intelligence," and fabricated into prediction products that anticipate what you will do now, soon, and later. Finally, these prediction products are traded in a new kind of marketplace for behavioral predictions that I call

> behavioral futures markets. Surveillance capitalists have grown immensely wealthy from these trading operations, for many companies are eager to lay bets on our future behavior.

Zuboff (2019: 43) has introduced the concept of *behavioural surplus* to refer to this additional data collected beyond what is necessary for providing a service. Surplus data is used to create detailed profiles of each of us, which can then be sold to e.g., advertisers or used to manipulate our behaviour. [Have you noticed for example how, after talking to a friend about a health problem or an item you would want to purchase, advertisements-disguised-as-articles might appear on your social media apps?]. The data collected is also used to create predictions of future behaviour (Zuboff, 2019: 72) and are sold to businesses, governments and other entities that want to influence our consuming behaviour. As a consequence, Zuboff (2019: 322) describes a new form of power called *instrumentarian power*, which operates through the continuous monitoring and shaping of people's behaviour online.

Obviously, surveillance capitalism is posing significant threats to e.g., autonomy and privacy as it undermines our individual freedom by creating a system where personal data is constantly scrutinised and exploited. Zuboff (2019) warns that this could lead to societies where individuals are no longer free to make independent choices as their behaviour is more and more shaped by e.g., algorithms and data-driven insights. Making a reference to Marx, Zuboff (2019: 7) maintains that "It [surveillance capitalism] revives Karl Marx's old image of capitalism as a vampire that feeds on labour, but with an unexpected turn. Instead of labour, surveillance capitalism feeds on every aspect of every human's experience". Since the use of social media, AI and similar technologies is now global – although apps might differ across contexts (e.g., Weixin vs. WhatsApp; Tencent Meet vs. Zoom/Teams; Douyin vs. TikTok) – every single individual on this earth is included in surveillance capitalism one way or another, *even when we feel that we are not!*

To conclude this section, let me mention a few other thinkers of money who could inspire us further in our exploration of money and interculturality (listed in alphabetical order in what follows). I encourage readers to consult some of their work. Like previous scholars, these thinkers tend to highlight the diversity of monetary systems and practices globally, challenging the idea that money is a universal or unbiased 'tool'. At the same time, they also explore how money reflects and reinforces power dynamics, both within and between contexts, offering insights into issues of e.g., economic injustice and inequality/inequity. What is more, by stressing e.g., the emotional, moral and social aspects of money, these thinkers provide a richer understanding of how money functions in different contexts, which is highly relevant when working on interculturality.

- *Nigel Dodd*, a sociologist, is known for his book *The Social Life of Money* (Dodd, 2014) where he explores money as a sociocultural phenomenon, examining how it affects and is shaped by e.g., human relationships, power and trust. In the

book, Dodd (2014: 6) asks important *conceptual, sociological* and *normative* questions such as (conceptual) "Is money a process or a thing? Is it a commodity or a social relation? What explains the value of money? What are money's key functions? Why are there so many competing (and contradictory) definitions of money? What were the origins of money, and how important are they for understanding how it works now?". His work is highly interdisciplinary, bridging economics, philosophy and sociology (amongst others). Dodd's focus on the *social life of money* makes his work particularly valuable for apprehending how money operates interculturally, especially in the context of today's confused and confusing glocalisation and e.g., the spread of digital currencies.

- The economist *Esther Duflo*'s work examines how money impacts poverty and development. Her research shows that providing financial access, like microcredit (i.e., a form of microfinance that provides small loans to low-income individuals), could empower the underprivileged, showing that beliefs and behaviours also influence economic decisions (Duflo, 2010). Duflo's work highlights the importance of comprehending diverse contexts and individuals to design e.g., effective poverty alleviation policies, tying together economic theory with intercultural 'realities'.
- The anthropologist and activist *David Graeber* (1961–2020), is best known for his book *Debt: The First 5,000 Years* (Graeber, 2014). Often viewed as a provocateur, Graeber challenged conventional narratives about the origins of money, arguing that debt and credit systems preceded coinage and barter (he refers to the latter as a 'myth', see Graeber, 2014). Graeber's anthropological and historical approach highlighted the diversity of monetary systems across time and space, demonstrating that money is not a universal or impartial 'thing' but deeply embedded in specific relationships and 'glocal' norms.
- *Keith Hart* (anthropology) has worked on informal economy and the dual nature of money as both a state-backed institution and a grassroots and community-based tool. His book *Money in an Unequal World* (Hart, 2001) deals with the role of money in our history and its potential to foster inclusivity. Hart's work is particularly pertinent for understanding how money operates in informal and marginalised economies, often bridging divides and enabling e.g., intercultural exchange (see https://thememorybank.co.uk/keith/).
- The sociologist and economist *Mary Mellor* focuses on the gendered and ecological dimensions of money (e.g., Mellor, 2015). Her work critiques dominant financial systems and delves into alternative models of money that prioritise e.g., sustainability and social justice. Mellor's emphasis on alternative monetary systems (e.g., 'in praise of deficit'!) and her critique of global capitalism make her work relevant for looking into how money could be 'reimagined' (to use a popular term!) in ways that respect various forms of diversity and interculturality.
- *Bill Maurer*, another anthropologist, focuses on the intersection of money, technology and legal matters (Maurer, 2015). His work on digital currencies,

mobile money and alternative financial systems highlights how money is evolving in response to technological and societal changes. For example, Maurer's research on cash cards, mobile money, e-commerce and retail credit cards in Africa and other parts of the world (e.g., *Money at the Margins* co-edited by Maurer et al., 2018) demonstrates how new forms of money can reflect and adapt to local practices, offering insights into the interplay between 'culture', finance and technology.

- *Saskia Sassen* (sociology), is known for her work on globalisation and its impact on economic systems (e.g., *Expulsions: Brutality and Complexity in the Global Economy* (Sassen, 2014)). While her work is not exclusively focused on money, her analyses of global financial networks and their effects on local economies are highly relevant for discussing money and interculturality, especially in the way they lead to creating intercultural tensions and inequalities (see *Guests and Aliens* where Sassen (2000) explores the contradictions of migration).
- The economist *Amartya Sen*'s work on money and economics highlights the importance of freedom, the foundations of justice and capability in development. Sen argues that economic policies should focus on enhancing people's 'potentials' in leading the lives *they value* (Sen, 2000; see 'individual freedom as a social commitment'). His research on poverty and famine also draws attention to the fact that different contexts and social structures significantly influence economic outcomes (see E. Duflo's work).
- To finish, the sociologist *Viviana Zelizer* is renowned for her work on the social meaning of money (Zelizer, 2021). The sociologist (Zelizer, 2021: 144) argues that money is not a uniform or impersonal tool but is 'earmarked' for specific purposes and imbued with e.g., ideological and emotional significance. I believe that Zelizer's interesting emphasis on the 'cultural' and relational aspects of money can provide a framework for appreciating how different societies and individuals seem to assign distinct yet overlapping meanings to and uses of money, reflecting their beliefs and principles and the unstable influence of socio-economic-political structures. Zelizer (2021: 4) writes: "Ironically, popular conceptions of money seem to be wiser than academic sociology. In their everyday existence, people understand that money is not really *fungible*, that despite the anonymity of dollar bills, not all dollars are equal or interchangeable. We routinely assign different meanings and separate uses to particular monies".

Most decolonial and postcolonial scholars' ideas and arguments are also useful for the purpose of unrethinking money and interculturality. For instance, in *Red Skin, White Masks: Rejecting the Colonial Politics of Recognition*, Glen Sean Coulthard (2014) critically examines how capitalist extraction undermines Indigenous sovereignty and intercultural reciprocity in Canada while investigating the connections between economic violence and 'cultural'/ linguistic erasure (e.g., dispossession of bodies and land). Another example includes Leanne Betasamosake Simpson's (2017) *As We Have Always Done*, which aims to rethink economies rooted in Indigenous kinship and reciprocity, rejecting capitalist-colonialist

extraction and offering models for intercultural relations based on e.g., mutual respect rather than profit.

[Key insights on capitalisms and the ambivalence of money]

The previous sections have explored the complex interplay between money, capitalism(s) and interculturality, drawing on intuitions from various thinkers across disciplines such as critical theories, economy, philosophy and sociology. By doing so, I have stressed how money, as both a remedy and a poison, shapes our relationships, values and power dynamics in capitalist systems. Key ideas include Marx's concept of *commodity fetishism* (e.g., McNeill, 2021), which shows how money obscures human labour and values, leading to exploitation and the commodification of lives and identities. Simmel's (2004) analysis further explores the dual role of money in liberating individuals from traditional bonds while creating new forms of dependence and stratification. His concept of the *blasé attitude* is useful to illustrate how monetary transactions can lead to e.g., emotional detachment and homogenisation. In more recent decades, Nancy Fraser's (2022) concept of *cannibal capitalism* has highlighted how capitalism profits from ecological, political and social structures, leading to crises that affect us all and, especially, marginalised individuals and communities. Shoshana Zuboff's (2019) work on *surveillance capitalism* points to forms of power and exploitation through data extraction and behavioural manipulation, emphasising the glocal reach of this phenomenon, which appears to be *out of control*. Surveillance capitalism further complicates intercultural dynamics by exploiting personal data, necessitating a critical and reflexive approach to technology and privacy online *interculturally*. Lastly, I also hinted at other thinkers like Nigel Dodd (2014), Esther Duflo (2010) and Amartya Sen (2000) who provide additional perspectives on money's ideological, social and technological dimensions, confirming somehow that money can reflect and reinforce inequality/inequity, power dynamics and diversities.

From these ideas, we might learn that intercultural interactions are deeply influenced by economic systems and the role of money. Money can both unify and divide us, shaping hierarchies between us, as well as contrasting ideologies and values. To problematise and examine interculturality, it thus seems crucial to recognise and address the complexities, inequalities and exploitative practices perpetuated by today's *capitalisms*. Protecting e.g., 'cultural' heritage and promoting socio-economic justice are often put forward as being central, as is advancing e.g., inclusive and decolonial systems that value interculturality as a never-ending process of becoming otherness with otherness (Chen, 2024).

{Breather b: Snapshots of diverging economic systems}

In different fields of research, a variable spectrum of economic systems has been described, urging us to unrethink our ways of speaking about money. This is the case of anthropology where different concepts and notions have been studied,

including e.g., *dana* [Buddhism: a Sanskrit/Pali word for giving or gift, beyond capitalistic consumerism], *guanxi* [关系: social connections/relations; Chinese system of mutual obligation in e.g., employment and political sphere, see Bian, 2019], *hxaro* [South Africa: former hunting-gathering system of exchange, see Wiessner, 2002], *kula* [described by Malinowski in the Pacific Islands; trading of traditional valuables based on a specific ceremony and trade route. See Landa, 1983]. All these 'non-Western' terms might correspond to what we usually label in English as *concepts, practices* and/or *systems*.

Bronisław Malinowski (1884–1942, Poland-Britain), the 'founder' of social anthropology, is renowned for his ethnographic work of the Trobriand Islanders in Papua New Guinea (Southwestern Pacific Ocean). Before I discuss his work on the aforementioned kula, it is important to note that Malinowski's ethnographic studies have faced significant critiques – some of which stemming from the posthumous publication of his personal diaries (*A Diary in the Strict Sense of the Term,* Malinowski, 1989). These critiques have challenged both his methodological rigour as well as his personal attitudes, raising important questions about the ethics and so-called 'objectivity' of anthropological research of the time. These diaries, written during his fieldwork in the Trobriand Islands, revealed a more personal and often less gratifying side of the anthropologist. As such they contain frank reflections on his experiences, emotions and interactions with the people he studied and expose moments of frustration, impatience and even contempt for the Islanders. Malinowski occasionally even expressed feelings of superiority and bias, which contrasted immensely with his public image as an 'empathetic' and 'objective' anthropologist. Critics have noted that these attitudes seem to reflect a racist, colonial and misogynist mindset undermining his claims of e.g., cultural relativism and empathy (see e.g., Weston & Djohari, 2020).

In *Argonauts of the Western Pacific* (Malinowski, 2014), the anthropologist's research on the Kula Ring is often said to have represented a cornerstone of economic anthropology, offering interesting insights into the topics of money and interculturality. The Kula is described by Malinowski as a ceremonial exchange system practiced among the Trobriand Islanders and other Melanesian communities. It involves the exchange of two types of valuables, namely *Soulava* (red shell necklaces that circulate clockwise) and *Mwali* (white shell armbands that circulate anticlockwise, Malinowski, 2014: 82). These items are not used as currency in the 'Western' sense, nor are they traded for goods or services in a market. Instead, their value lies in their symbolic and social significance. The Kula exchange aims to create and reinforce bonds, status and trust among participants, who form long-term partnerships across islands. The exchange is based on mutual obligation and trust, *not* immediate gain and participation in the Kula enriching e.g., one's standing and reputation. Finally, the Kula spans multiple islands, fostering some kind of intercultural relationships and alliances [although the very word *intercultural* might sound unsuitable to talk about the kula since the idea of

'culture' or even 'inter-' might not be relevant for the South-western Pacific Ocean area of the time].

Like the other aforementioned economic systems, Malinowski's work on the kula has some relevance for money and interculturality. As such, the Kula seems to challenge today's notions of money and economic value as it shows that worth can be constructed and rooted in *relationships* rather than e.g., material utility or market exchange. This perspective appears to be crucial for understanding intercultural differences/similarities in economic systems and the role of symbolic exchange. Furthermore, the Kula establishes how economic systems could enable intercultural interaction and cooperation by stressing the importance of e.g., reciprocity, shared rituals and trust in doing the *inter-* of interculturality. In our confused and confusing glocalised worlds, this vision could be relevant for making sense of how we might wish to negotiate economic-political and social relationships *interculturally*.

Finally, the Kula illustrates that money, in the forms of the aforementioned shell valuables, is an idea whose value derives from collective agreement and meaning, *not from inherent properties.* When proposing a theory of money and interculturality in this book, this could support us in challenging the idea that money is a disinterested or universal medium of exchange and in underlining its ideological specificities.

\ *Dear reader:* Now take the time to reflect on the idea that money is neither a neutral nor universal medium of exchange today.
Are there economic systems that do not rely on money in-/directly today?
Can you think of concrete examples?
Are such systems sustainable in our worlds? /

Let's finish by considering another anthropologist/sociologist to 'plough' deeper into these questions: Marcel Mauss (1872–1950; France). Best known for his work on gift exchange, particularly in his essay *The Gift* (Mauss, 1990), Mauss explores the concept of gift economy and the moral, social and symbolic dimensions of exchange. Mauss (1990) claims that gifts are never free but are embedded in a system of reciprocity and obligation, creating bonds and reinforcing relationships. One of the key concepts in his work is *hau*, a term he borrows from the Māori people of New Zealand (a country also known today as Aotearoa). Hau refers to *the spirit* of a gift – the idea that a gift carries with it a part of the giver's essence or identity (Mauss, 1990: 8–13). According to Mauss (1990), this spiritual aspect of the gift creates an obligation to reciprocate/give in return, as failing to do so could harm the social and spiritual balance between individuals or groups. Mauss (1990: 20) has argued that "Souls are mixed with things; things with souls… Each emerges from their own sphere and mixes together. This is precisely what contract and exchange are". The hau thus ensures that gifts are not merely transactions but are deeply relational and symbolic performances.

Although written 100 years ago, like Malinowski, Mauss's work also defies the conventional view of money as *a neutral medium of exchange*. Instead, the sociologist highlights how money, like gifts, can carry sociocultural denotations. One argument that will return in my book is that, in intercultural contexts, money is not just an economic tool but a symbol of power, trust and relationships. For example, in some contexts, money given as a gift (e.g., during weddings or festivals) carries specific meanings and obligations, much like the Māori concept of hau.

Marcel Mauss's emphasis on reciprocity can also inspire thinking about how intercultural exchanges (whether economic, ideological or social) are moulded by mutual obligations and commitments. In our glocalised worlds, understanding *the spirit of exchange* could help foster more humble and equitable relationships between us. For instance, international aid or trade agreements could be re-conceptualised as reciprocal exchanges rather than one-sided transactions – which often contributes to further inequality/inequity.

Finally, the concept of gift economy, as explored by Mauss (1990: 9), can inspire alternative ways of thinking about intercultural relationships. Instead of viewing interactions through the lens of competition or exploitation, the idea of gift economy emphasises cooperation, trust and mutual respect. Finally, this could inform theories, policies and practices in areas such as diplomacy, intercultural collaboration and/or international development.

(To be continued in Chapter 3)

< Conflicts with myself: Frammenti intimissimi >

| A shop owner is diligently lighting firecrackers one by one in front of his store for about 30 minutes, his body turned towards the shop window. I ask him what he wishes to achieve with this tradition. He replies that he wants to make a lot of money by scaring away evils. When I query if he is being superstitious, he replies negatively, adding that *this is only a tradition*. |

| I am a capitalist even in claiming that I am not. |

| In his *Dictionary of Received Ideas*, Flaubert (Flaubert, 1968: 39) writes about the word *fortune*: "The rich are happy, they have money. When told of any large fortune, always put in, "Yes, but is it secure?". Money and interculturality *and security*? |

| The capitalist illusion of rationality is very much alive in the fashionable ideas of non-essentialism/non-culturalism – I *still* rationalise and pretend to solve a problem by becoming a superhuman who does not stereotype or put self/other in boxes! |

| My intercultural naivety, thinking that things, feelings, acts of kindness, services are 'gratis' (reciprocal) signs of friendship – imagining that my own values are shared by all. There is always some kind of in-/direct profit to be made from others. |

| Jogging around a campus in Asia some years ago, a lady running next to me collapses on the ground, showing signs of an epileptic seizure. I rush to her side, waiting for her to calm down. I notice that everyone around us flees, no one stopping to check what was happening, no one reacting to my calls for help. I wait for half an hour and help the lady to a bench, making sure she is fine. After a while, I ask her if I should try to call an ambulance or her family. She rejects the idea, saying in a panic, *please don't tell my husband otherwise he will divorce me* [I had never met her so I did not know her husband]. I also query why people were avoiding us when she was having a seizure. She explains that people don't want to take any 'risk' of being involved in someone's potential death, which could mean a lawsuit and having to pay a huge compensation to the deceased's family. Money, trust, health… and interculturality – as an outsider unaware of the potential consequences, I was the only one to help. |

| One of the major reasons why interculturality will fail in the end is because, in our constant and never-ending balancing otherness with otherness, money is always embedded, short-/long-term – and again: *even if we claim otherwise*. Interculturality is rigged in a uber-capitalistic world in which we all participate. |

| Accumulation. |

| A heart-breaking but realistic idea from Zuboff (2019): *Google is searching you for free while you are searching online*. Our souls, identities, ideas, words are all free capital and stolen private property to any social media app in the world. |

| ICER often gives the impression that someone's position in life will get better through intercultural training/preparation (international students, migrants, future teachers…) but the real benefit is that, in the end, some entity will make a profit out of their (ideologically-based) training (employers, decision-makers, investors…). |

| We all contribute to capitalisms one way or another. |

| Money creates more problems than 'culture': exploitation and discrimination, hierarchies and borders, representations and imaginaries, harsh realities… Or does it work hand in hand with and substitute/is substituted by 'culture' as a faulty, old and tired concept? |

| In-/direct economic nation-region branding, hidden behind ideological discourses of 'confidence', 'pride' or 'cultural dissemination' should be one of the foci of ICER – not the ambiguous notions of 'social justice', 'global citizenship', 'non-essentialism' or 'stereotyping'. |

| As I was finishing this book, I was made aware of *Crack-Up Capitalism: Market Radicals and the Dream of a World Without Democracy* published by Quinn Slobodian in 2023. The book explores the evolution of neoliberalism (often associated with free markets and limited governmental intervention) and its impact on global economy, particularly focusing on the ways in which market radicals/

free marketeers seek to create spaces free from democratic governance – such as enclaves, free ports, special economic zones and tax heavens (amounting to about 6,000 in the world).[4] Slobodian's (2023) term *crack-up capitalism* thus refers to the fragmentation and decentralisation of economic governance and provides a range of case studies from around the world, including Dubai, Hong Kong and charter cities (i.e., cities with jurisdiction to create their own governance systems) in Honduras in Central America. The historian of ideas critically evaluates the implications of these trends for democracy, social justice and sovereignty (the end of the nation-state?) and warns that the pursuit of market autonomy at the expense of democracy and human rights could lead to increased inequality/inequity and fragmentation. Slobodian (2023: 1) writes:

> (…) the modern world is pockmarked, perforated, tattered and jagged, ripped up and pinpricked. Inside the containers of nations are unusual legal spaces, anomalous territories, and peculiar jurisdictions. There are city-states, havens, enclaves, free ports, high-tech parks, duty-free districts, and innovation hubs. The world of nations is riddled with zones – and they define the politics of the present in ways we are only starting to understand.

This leads to two provocative questions (very much relevant for interculturality too): 1. In this post-nation-state world of enclaves, free ports, special economic zones and tax heavens, what is then the gauge for interculturality? What are its (new) borders? 2. Is this form of neoliberal capitalism, with its profit and economic security 'above the law', disrupting even more the 'shaky' ideas of e.g., democracy (whatever it might mean) and democratic culture that some interculturalists are trying to impose on Europeans and others (e.g., Council of Europe, 2021)? Is it even worth pretending to fight for 'democracy' if one cannot oppose capitalisms?… |

Notes

1 French for *a thing of no importance* but also, and more importantly here: *a piece of light music*. Bagatelles in this book are to be used as moments of relaxation to explore further insights into money and interculturality.

2 For example, Applbaum (2015: 12) explains that "Economic anthropology is concerned with how human societies sustain themselves materially and socially through schemes of production, distribution, exchange, and consumption. Economic Anthropologists economic have sought to understand economic practices (1) in relation to the specific societal context in which they occur, (2) comparative in relation to similar activities as they have been observed in other times and places, and (3) as a set of historical, often diffusionary, patterns of thought and organization".

3 The neoliberal form of capitalism could be defined as "the combination between free and open markets that has been the dominant formula of the political economy for the past four decades" (Azmanova, 2024: 1).

4 See www.openzonemap.com/map for a list of all Free Trade zones and other types of zones in the world.

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3

THE CURRENCY OF FICTION

Intercultural Econosophy 2

1. Introductory aggada

In the bustling metropolis of Shenzhen, Li Meilin stood on the balcony of her 120 m^2 flat, gazing at the moon.

Twenty years ago, she had been a village girl in rural Sichuan, dreaming of a life beyond the rice fields of her childhood. Now, she was the wife of Zhang Wei, a prosperous real estate developer, with a lot of social and political influence, some years her senior.

Their marriage was not born of love but of convenience – her beauty for his wealth and status. She had never loved him and he did not really care if he loved her or not. All he needed from her was occasional sex, a child (preferably a boy) and keeping up appearances in front of his parents.

Meilin had traded her innocence for security – a decision she never regretted. She had also broken up with the real love of her life whom she felt was not her 'destiny', as she put it.

Zhang Wei was a stern man, preoccupied with his business empire. Their interactions were transactional; their conversations perfunctory. Meilin played her role impeccably, hosting her in-laws flawlessly and adorning herself in designer clothes. But her heart remained untouched…

She found solace in their son, Xiao Ming, a quiet boy of five who bore her features and resilience. To Meilin, Xiao Ming was more than a child: he was her ticket to a future where she could finally claim independence. She poured her ambitions into him, enrolling him in the best international schools and hiring private tutors to teach him English and all kinds of subjects that she had dreamt of when she was a child.

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Xiao Ming, however, seemed distant at times, his emotions locked away. Meilin told herself that it didn't matter. Love was a luxury she couldn't afford, but money and education were tangible and real. She imagined him growing into a powerful man, someone who would ensure her place in this society long after her husband was gone.

One evening, as she tucked Xiao Ming into bed with one of their nannies, he looked at her with eyes too old for his age. "Mama, are you happy?", he asked. Meilin hesitated, then smiled. "Of course, I am happy… because of you", she said, brushing his hair. It wasn't a lie but it wasn't the whole truth. In Xiao Ming, she saw not just a child but a future where she could finally breathe freely, unshackled by the compromises of her past and present…

\ This aggada could be based on a true story.
Does it sound credible to you?
Have you come across such real stories? What do they tell us about the power of money in dictating what our lives and relations should be like – and about the kind of pressure that some of us might experience in life? After reading this chapter, come back to this story and reflect on how much it might resemble some of the works of fiction/plays discussed below. /

2. A (limited) selection of authors…

As I am about to start writing this chapter, I stop and think: what I have been discussing until now is based mostly on so-called 'western' thinkers, although I have tried to make some efforts to include voices from other parts of the world. This chapter reviews some literary voices from the last two centuries that can help us enhance the Intercultural Econosophy that I have been trying to describe in the previous chapter. Here again, most of these voices are from Europe and the USA (in English and French!), with the exception of a writer from China. Their inclusion was based on my long-term engagement with their oeuvres – with some, since childhood – and the critical and reflexive voices that they represent on their times.

\ Please, dear reader, forgive *my centrisms*!
While you engage with what follows,
try to think of alternative literary voices that could complement and, even substitute them,
to build up your own Intercultural Econosophy. /

Let me now say a few words about including references to fiction in a scholarly and theoretical book on interculturality and money.

Firstly, I think that you will all agree that fiction allows us to explore human experiences, emotions and relationships in nuanced ways – even if the narratives

might be 'invented'. By referencing fictional works in this chapter, I aim to illustrate the role of money in ways that are relatable and engaging *interculturally*.

Secondly, scholarly texts can sometimes feel abstract or detached from real-life experiences [is this how you felt about the previous chapter?]. Fiction, on the other hand, often provides vivid and concrete examples of how e.g., theoretical concepts can play out in everyday life. This could help us better understand and apply the scholarly ideas being discussed in the book, making full use of interdisciplinarity.

Finally, fiction frequently delves into ethical dilemmas and moral questions, which are central to discussions of money and interculturality. At the same time, it can encourage us to think critically, reflexively and imaginatively. By incorporating fictional references, I aim to invite us to consider alternative viewpoints, revise our assumptions and engage in deeper reflection about money in order to build up a theory of money and interculturality in the last chapter of this book.

Here are the literary figures that I am including in what follows:

- Honoré de Balzac (France, 1799–1850)
- Émile Zola (France, 1840–1902)
- Guy de Maupassant (France, 1850–1893)
- Oscar Wilde (Ireland, 1854–1900)
- Lao She (China, 1899–1966)
- Tennessee Williams (USA, 1911–1983)
- Max Frisch (Switzerland, 1911–1991)
- Doris Lessing (UK, 1919–2013)
- Ursula K. Le Guin (USA, 1929–2018)
- Annie Ernaux (France, 1940–…).

What do we notice while reading this list of authors? 1. Apart from Ernaux, they were all deceased at the time of writing; 2. As said earlier, there is an inflation of writers from Europe and the English-speaking world; 3. I read all these books in either English and French (which might influence the way I frame money in what follows and in subsequent chapters); 4. Apart from the last three authors, most are male writers. While I have been re-visiting many of these authors over the past decades (e.g., Balzac or Ernaux), I have become aware of others more recently (Le Guin and Williams).

In the following presentation and discussion of some of these authors' works related to money, I am adopting a chronological order based on the authors' dates of birth. I start with three French authors from the 19th century. Most of the stories that I include are set in Paris (France), which was seeing major changes at the time with the birth of capitalism as evaluated by Marx in the previous chapter.

3. French male authors from the 19th century

We start with Honoré de Balzac who can be considered as a master of social critique/history, human psychology and science (Gerwin, 2017). Balzac himself

was a *social migrant* (an interculturalist of the 19th century?) in Paris, having come from the French Province. I have often felt that the author's observations about greed and wealth, as well as the moral consequences of financial ambition are both incisive and somehow timeless. His vast body of work includes *La Comédie Humaine* (Eng.: *The Human Comedy*) which contains around 90 novels and novellas of analytic and philosophical studies as well as studies of manners. All these books describe the changing French social system from the end of the French Revolution onwards (end of 18th century). Before I engage with examples of his writings, let me mention some of the topics that Balzac has covered in his books in relation to money. I include the title of novels or novellas for you to explore further, should you wish to do so. In general, it will appear obvious from what follows that Balzac saw money as incongruous, as both *a tool of survival* and *a source of moral decay*:

- The dehumanising effect of money (e.g., *Father Goriot*, 1835)
- The futility of materialism (e.g., *Eugénie Grandet*, 1833)
- Greed and corruption (e.g., *Father Goriot*, 1835)
- The illusion of financial security (e.g., *The Magic Skin*, 1831)
- The illusion of money (e.g., *Eugénie Grandet*, 1833)
- Money and happiness (e.g., *The Magic Skin*, 1831)
- The (social) power of money (e.g., *The Firm of Nucingen*, 1838; *Cousine Bette*, 1846)
- Social climb (e.g., *Lost Illusions*, 1843)
- The social performance of money (*The Unwitting Comedians*, 1846)
- The universality of money (e.g., *The Firm of Nucingen*, 1838).

Let me share a few quotes about money from Balzac's aforementioned novels and novellas. Read them carefully and reflect on what they tell us about the power of money. How relevant are these quotes to problematise money and interculturality? How do they relate to discussions of e.g., capitalism and wealth from the previous chapter? How much do you potentially recognise what money does to you and to others and what is done to money in your own context(s)?

> Money is just as covetous as the founder that offers him the opportunity of making it.
>
> *(The Firm of Nucingen, Balzac, 2014: 65)*

> Money? Why, it is life! Money does everything.
>
> *(Father Goriot, Balzac, 2022a: 36)*

> Alas! Money is always forthcoming for our caprices; we only grudge the cost of things that are useful or necessary.
>
> *(The Magic Skin, Balzac, 2020a: 48)*

> Money never yet missed the smallest opportunity of being stupid.
>
> *(Cousine Bette, Balzac, 2020b: 65)*

> Without money there's no particle of happiness.
>
> *(Eugénie Grandet, Balzac, 2022b: 190)*

In what follows, I focus on two of Balzac's novels/novellas: *The Unwitting/ Unconscious Comedians* (Balzac, 2022c) and *Rise and Fall of César Birotteau* (Balzac, 1901).

The Unwitting Comedians (*Les Comédiens sans le savoir* in French) is a satirical novella, which offers a shrewd exploration of Parisian society in the 19th century. The story revolves around a group of characters who, unbeknownst to themselves, play roles in a larger comedy orchestrated by chance and circumstance. The novella follows a young man who arrives in Paris with dreams of triumph. Through a series of coincidences and misunderstandings, he becomes entangled with a group of individuals – again: each of whom is (unknowingly) playing a role in what could be referred to as a *grand social farce*. The characters' lives intersect in ways that reveal the performative nature of society, where everyone is both an actor and an audience member. As a whole, the novella critiques how individuals adopt roles to traverse society, often masking their true selves: many characters deceive others (and themselves) to achieve their goals, highlighting the blurred line between reality and pretence. The novella's focus on social and interpersonal performance is very much in line with Balzac's extensive critique of e.g., the bourgeois class and the commodification of human relationships – a topic that was discussed extensively in Chapter 2. *The Unwitting Comedians* also reflects Balzac's fascination with the chemistry between individual 'get-up-and-go', societal structures and the role of money.

Rise and Fall of César Birotteau (*Grandeur et décadence de César Birotteau* in French) tells the story of a successful *parfumeur* in Paris who has just received France's top honour, the Légion d'Honneur. I think that the story serves as a cautionary tale about the perils of financial overly confidence and the complex relationship between money, identity and interculturality (as a social class thing here). It tells us that wealth can open doors but cannot erase social divides, stressing the need for both economic prudence and 'intercultural' awareness. *Rise and Fall of César Birotteau* presents a moving critique of capitalism's impact on social structures and individual morality by highlighting the fragility of reputation. César Birotteau's downfall stems from his overambition and risky financial ventures, illustrating the dangers of living beyond one's means. His pursuit of social elevation through extravagant investments (e.g., renovating his home and hosting a lavish ball to celebrate his Légion d'Honneur) leads to bankruptcy. César's inability to repay debts damages his credibility, emphasising how trust is both a social and economic currency in 'business'. In the book, Balzac treats social classes as interculturality. The bourgeoisie (represented by César) and the aristocracy clash in

values – e.g., (stereotypically) hard work vs. inherited privilege. César's attempts to move up socially reveal barriers: his lack of aristocratic lineage and understanding of elite norms hinder his assimilation into Parisian high-class society, showing that *money alone cannot bridge such divides.* All in all, Balzac critiques here again the materialism of 19th century Paris, where financial success increasingly dictated social status.

\ In order to show the international appeal of a story like *Rise and Fall of César Birotteau,* let me mention a review posted by a reader on Amazon in 2019: "But something strange happened to me in 2017. I began the *Rise and Fall of Cesar Birotteau* and I could not go on. Every page was a torment to read. (…) I felt fear and dread every time he had a new idea. The fact is I saw too much of myself in Cesar. I once had a very successful career and I made a very bad decision at some point. Disaster followed and I was down for a few years". If you have access to the novel, read it and see how uncomfortable it might make you feel and try to explain why. /

{Bagatelle: The Melmothisation of money}

The novella *Melmoth réconcilié* was published by Balzac in 1835 (Balzac, 2022d). It is part of Balzac's aforementioned *The Human Comedy* series. The story is inspired by Charles Maturin's 1820 gothic novel *Melmoth the Wanderer* (Maturin, 1993). Also set in Paris in the 19th century, the plot revolves around an English character named John Melmoth, who has made a pact with the devil, gaining extended life and supernatural powers in exchange for his soul. However, Melmoth grows tired of his new existence and seeks to transfer his deal to another person to free himself from his torment – and be allowed to die peacefully. In Balzac's version, Melmoth finds a potential contender in a Parisian bank cashier named Castanier, who is tempted by Melmoth's offer of wealth and power. Initially portrayed as an ordinary man, Castanier embezzles money from his employer to cover his mistress's debts (name of the mistress: Euphrasia – Greek for *good cheer*). His financial transgressions stem from a combination of personal weakness and societal pressure of the time, highlighting how money can corrupt even seemingly honest individuals. Castanier thus agrees to take on the pact with Melmoth, but soon realises the moral and spiritual consequences of his decision – *emptiness and moral decay*. When Melmoth dies, Castanier goes to his funeral (Balzac, 1835: n.p.):

> "The tears were falling from his eyes when – "Are you a relation of the dead?" the beadle asked him.
>
> "I am his heir," Castanier answered.
>
> "Give something for the expenses of the services!" cried the man.
>
> "No," said the cashier. (The Devil's money should not go to the Church.)
>
> "For the poor!"

"No."

"For repairing the Church!"

"No."

"The Lady Chapel!"

"No."

"For the schools!"

"No."

The novella explores (amongst others) themes of temptation, morality and the human condition, reflecting in its own way Balzac's critiques of greed, money and the corrupting influence of power. The novella often portrays money as a corrupting force that impairs human flaws. Castanier's initial embezzlement is a small-scale example of this but his acceptance of Melmoth's pact represents a deeper moral failure. His desire for wealth leads him to abandon his conscience and embrace a life of malevolence. Despite his supernatural powers and access to unlimited money, Castanier cannot escape the consequences of his actions. His wealth becomes a source of anguish rather than liberation, as he is haunted by the knowledge that he has sold his soul for something ultimately *futile*…

Like the two previous books, this novella aligns well with Balzac's broader critique of the materialism and moral decay of 19th-century French society. As a whole, *Melmoth réconcilié* serves as another warning about the dangers of succumbing to our darkest desires and the inescapable nature of one's moral responsibilities in the face of capitalistic practices…

Money as a curse!

The next author is also French and from more or less the same period as Balzac: Émile Zola. I focus here on his novels *Money* (in French: *L'Argent*, 1890; Zola, 2014) and *The Ladies' Paradise* (*Au Bonheur des Dames*, 1883; Zola, 2008) which delve in their own ways into the perverting influence of money on individuals, groups and society.

In *Money* (Zola, 2014), the story follows Saccard, a ruthless and ambitious speculator who seeks to rebuild his fortune in Paris after a series of financial disasters. Saccard's journey takes him through the dark world of stock market speculation from the 19th century, bank manipulation and dubious financial undertakings, including ventures in the Middle East that lead to the establishment of an influential new bank. His fraudulent methods and relentless pursuit of wealth often appear to be mirrored in his personal life, where he conducts his love affairs with the same energy and scheming as his financial dealings.

Like Balzac's productions, *Money* explores the themes of greed, power and the moral decay that accompanies the amassing of wealth. Saccard's actions have

far-reaching consequences, affecting various levels of Parisian society and stressing the interconnectedness of e.g., finance, politics and the press of the 19th century. In *Money*, Zola (1890) depicts characters who are driven by the fury to spend and the pursuit of consumerism, which is as relevant globally today as it was during the time of the novel's setting. By doing so, *Money* also serves as a critique of the capitalist system as it started to dominate 19th century Europe.

\ Although somewhat different from the original novel by Zola since the plot was transferred to the 1920s, I recommend watching the black and white film titled *Money* by Marcel L'Herbier in 1929. The experiments with camera effects, lighting and subjective photography, as well as the fact that the film was silent, provide us with an interesting description of the impact of money on the changing psychological states of the characters. /

Émile Zola's second book discussed here, *The Ladies' Paradise* (Zola, 2008), is one of my favourite novels, which is set in the world of a rapidly modernising Paris and focuses on the birth of the department store (in French: *les grands magasins*, see Figure 3.1), a new and radical retail concept in the 19th century. As a teenager, I had a short-term experience of working in a big department store in France – the novel helped me make sense of this uber-capitalistic experience.

The story revolves around a fictional store called *Au Bonheur des Dames*, which is based on the real-life department store *Le Bon Marché* located on the left bank of Paris, between St Germain and Montparnasse [see Keszeg, 2020; NB: in 2023, this grand magasin featured a theatrical rendition of the novel in its own location]. By depicting the rise of the department store as a symbol of capitalism (often referred to as *the monster* in the novel!), Zola explores themes of consumerism and the transformative power of money in society. The store's owner, Octave Mouret, is described as a clever businessman who uses pioneering marketing techniques and aggressive pricing to try to dominate the retail market. His success is driven by his understanding of the power of money and his ability to manoeuvre consumer desire. In general, *Au Bonheur des Dames* highlights how money drives novelty and competition but also how it leads to the decline of smaller businesses. By boosting consumerism, where shopping becomes a leisured experience rather than a requisite, the department store starts to thrive. Mouret uses money to create an opulent and luxurious environment that entices customers (particularly women) to spend (often) beyond their means. The protagonist of *The Ladies' Paradise*, Denise Baudu, is a young woman from the countryside who comes to Paris to work in the department store. Her experience reflects the prospects and challenges of social mobility in a money-driven society like 19th century Paris. As discussed a few times until now in previous sections, money appears to be both a liberating and oppressive force in the novel. For some characters, like Mouret, money brings power and success. For others, like Denise's Uncle, who owns a small shop opposite the grand magasin, the lack of money leads to ruin… Denise herself navigates this

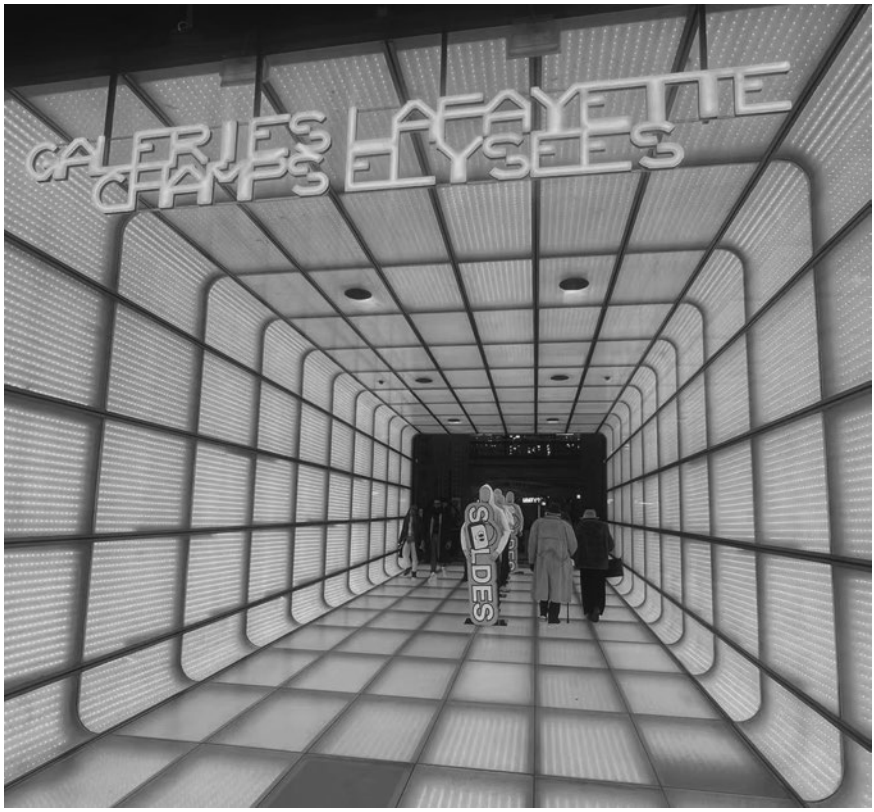

FIGURE 3.1 A 'Grand Magasin' in Paris, similar to Zola's *The Ladies' Paradise*.

world with integrity, eventually rising through the ranks, not by exploiting others but through hard work and morality.

With this novel, Zola critiques some of the darker sides of capitalism, showing how e.g., the pursuit of money can lead to exploitation and abuse – for instance, the employees of the department store, particularly young women, are often overworked and underpaid, stressing the inequalities inherent in this system.

From 19th century France, Guy de Maupassant represents another exciting writer who has frequently explored the theme of money, revealing the darker aspects of human nature and the societal pressures that accompany financial interests. In his work, money serves as a catalyst for revealing the complexities of human nature, the fragility of social status and the corrupting influence of greed (Fusco, 2010: 86). In total, Maupassant wrote about 300 short stories, with some of them containing strong messages about capitalism, social status and the negative influence of money on individuals. In what follows, I list three short stories that

would deserve exploring further to complement what I am trying to achieve in this book. Maupassant's judicious and comical observations about people's obsession with money and consumerism are worth getting acquainted with:

- In *The Necklace* (*La Parure*, 1884; Maupassant, 2015), money is directly linked to social status and the desire for a better life. Mathilde Loisel, the main character, is dissatisfied with her modest existence and aspires to the luxury and prestige that (she believes) money could bring. Her borrowing of a very expensive diamond necklace, which she believes to be real but is actually a fake, leads to a life of hardship as she and her husband work to replace it after losing it at a Grand Ball, only to discover its true valuelessness at the end of the story…
- In *The False Gems* (*Les Bijoux*, 1883; Maupassant, 2022), Mr. Latin's discovery of his wife's real jewels after she passes away (which he thought were fake) forces him to re-evaluate her character and their entire marriage, showing how money can reshape one's identity and the identity of those around them.
- In *The Will* (*Le Testament*, 1882; Maupassant, 2024) a man tells how he discovered his true parentage – his father was in fact his mother's lover, not her husband. In the short story, he maintains (Maupassant, 1882: n.p.): "There are no honest men; or at least they are only so in relation to scoundrels" (my translation of "Il n'y a pas d'hommes honnêtes; ou du moins ils ne le sont que relativement aux crapules").

4. Money in Britain by Oscar Wilde and Lao She

From France, let us direct our attention to 19th century Britain with Oscar Wilde. In a play called *The Importance of Being Earnest* (1895; Wilde, 1994), Lady Bracknell is a prime example of the Victorian upper class's obsession with wealth *and* social status. She is portrayed as a domineering and influential figure who places a high value on financial security and social standing. In the play, Bracknell is adamant that her daughter, Gwendolen, should marry a well-heeled man. This is evident when she rejects Jack Worthing as a suitable husband for her daughter due to his undetermined parentage and lack of clear financial prospects. Bracknell is only interested in 'adding' Jack's name to her list of potential suitors. In the play, we learn that Lady Bracknell's own marriage was based on wealth, as she married a 'moneyed' man solely for his financial status. Oscar Wilde uses Lady Bracknell to satirise the snobbery and arrogance of the Victorian class of the 19th century. Her character is a tool for both pleasure and satire, highlighting the foolishness of the aristocracy's obsession with money. Lady Bracknell's rejection of Worthing and his subsequent acceptance after learning of *his good fortune* exemplify her snobbishness and the play's commentary on the hypocrisy of the time.

\ How much of such 'snobbery', 'hypocrisy', 'arrogance' and 'obsession for financial and social status' have you witnessed amongst the people you know? [or dare I ask in yourself?]. I have met a few individuals in different parts of the world who have 'sacrificed' for e.g., their love for a partner, to marry someone who would bring them financial and social comfort ('status'), even if they did not have any feelings for them. In some cases, they justified their actions by referring to 'destiny'. How do you understand this word here? How does it connect to money and safety, love and sacrifice? /

The only non-Western author included in this chapter is Chinese writer Lao She, who has inspired some of my thinking on interculturality for years, especially his 1929 novel *Mr Ma and Son* (Lao She, 2022), a novel about Chinese immigrants in 1920s London (UK) which he wrote when he was a lecturer at the School of Oriental and Asian Studies (SOAS). The story begins with Mr. Ma and his son Ma Wei inheriting a curio shop near St Paul's Cathedral in London from Mr. Ma's brother. This inheritance sets the stage for their financial journey in a foreign country from Shanghai, as they must deal with the challenges of running a business in an unfamiliar environment. Mr. Ma, somewhat a relic of old Imperial China, holds the view that earning money through business is beneath the cultured life of someone like him. This contrasts with Ma Wei, who is more open to engaging in trade for *survival*… Their differing attitudes towards money and work reflect an interesting (differing) layer of 'intercultural' clash that they experience in London.

The Mas also struggle to understand and adapt to the socio-economic conventions of 1920s English society, which includes financial negotiations and the complexities of love and intercultural clashes. Their financial strains are aggravated by the challenges of running a business in a city where Chinese immigrants face prejudices.

As a whole, the novel satirises Sino-British relations and highlights the offensive stereotypes about the Chinese prevalent in English novels, plays and films of the 1920s. These negative representations had damaging effects on the lives of Chinese people living in London then, affecting their ability to e.g., find services like haircuts and housing, and contributing to their financial hardships. With *Mr Ma and Son*, Lao She directly confronts Sinophobia in British society. The financial issues in the novel are not just about money but also about survival, resilience and (shifting) adaptation. In the novel, the Mas have to learn to negotiate the busy streets and social norms of London while dealing with a cast of characters that both support and hinder their efforts to make a living.

To give you a sense of Lao She's writing about money (translated into English), here are three quotes from this novel that illustrate some of the aforementioned topics. Read them through and reflect on what they tell us about beliefs and

contradictions of the 1920s about *us vs. them* and how they connect to the theme of money and interculturality:

1. "The bigger hotels, let alone respectable individual householders, just won't let rooms to Chinese people. Only the homes and small boarding houses behind the British Museum are prepared to. It's not that the people there have uncommonly kind hearts, I don't think. Rather, they realise there's money to be made, and so bring themselves to put on a good face and make the best of dealing with a bunch of yellow-faced monsters. A poultry merchant doesn't have to be a lover of chickens; when did English people ever let rooms to Chinese people out of a love for the Chinese?" (Lao She, 2022: 132).
2. "When city life has developed to the level it has in England, time equals money. To waste a quarter of an hour is to lose half a crown, so to speak" (Lao She, 2022: 45).
3. "And that fellow at the museum I met last week: a poet of sorts, and able to translate Chinese poems, so he makes money by doing it. I asked him, "Chinese poetry must be worthwhile, otherwise you wouldn't translate it, would you?". Guess what he said? "Chinese things are very fashionable [in Britain] nowadays, and you can make some easy cash translating a bit of Chinese poetry" (Lao She, 2022: 111).

5. The subtle role of money in Tennessee Williams and Max Frisch

St Louis Missouri, USA, is our next destination with a play called *The Glass Menagerie* (1973) by Tennessee Williams. A memory play, *The Glass Menagerie* (Williams, 2011), revolves around the Wingfield family, struggling with personal dreams and the harsh realities of the USA in the 1930s. The story is narrated by a character called Tom Wingfield, who reflects on his life with his domineering mother, Amanda, and his fragile sister, Laura. Amanda, a former Southern 'belle', is fixated on finding a husband for Laura, who is shy and physically incapacitated, causing her to retreat into a world of glass figurines (*the glass menagerie* of the title of the play). Tom, working a job he dislikes to support the family, dreams of escaping to a more audacious life as a writer. His mother pressures him to bring home a 'gentleman caller' for Laura. Tom then invites Jim O'Connor, an Irish co-worker, to dinner. Initially, Laura is alarmed, as Jim was her high school crush but they share a tender moment where Jim helps boost her confidence. However, he reveals that he is already engaged, destroying Amanda's hopes and leaving Laura inconsolable. The play ends with the son, Tom, leaving the family, haunted by guilt over abandoning Laura (Fan, 2024).

In the play (which is probably partly autobiographical, see Parker, 1982), the theme of money and financial suffering is deeply intertwined with the characters' lives and their struggles. As such, the Wingfield family's socio-economic status has declined alongside their financial status. The mother was raised in an affluent family, but now the family is living in poverty. This contrast between past privileges and present poverty significantly influences the family's choices and actions. The mother pressures Laura into marriage for financial stability, reflecting the economic desperation of their situation. [The Great Depression of 1929 in the USA seems to play a significant role in exacerbating the Wingfield family's financial struggles]. Tom is forced into a warehouse job to support the family, despite his poetic aspirations. The economic hardships of the time force him into a role he resents, which eventually drives him to seek freedom by leaving home. At the beginning of the play we learn that Tom's father abandoned his family, leaving them in financial distress.

In summary, *The Glass Menagerie* uses the financial struggles of the Wingfield family to explore deeper themes of e.g., memory, nostalgia and the tension between illusion and reality. The play shows how economic hardship shapes people's lives and their relationships with one another, emphasising the social and relational importance of money (Parker, 1982).

Another fascinating piece of fictional writing, where the theme of money is central but *not explicitly*, is Max Frisch's (1957) novel *Homo Faber* (Frisch, 2022) – another writer who has had an immense impact on my thinking. The book is written in the form of a report by the main character, Walter Faber, a middle-aged engineer who embodies a rational and technocratic worldview. The novel follows Faber as he travels for work and personal reasons, encountering a series of events that challenge his beliefs in technology and rationality. Throughout his journey, Faber is confronted with coincidences and emotional experiences that he cannot explain or control, leading to a gradual unravelling of his well-organised life. As a whole, the story explores themes such as *fate versus chance, the conflict between technology and humanity* and *the nature of identity and relationships*. A central element in the plot involves Faber's relationship with a young woman named Sabeth, which takes a tragic turn when he discovers a disreputable connection between them. This revelation forces Faber to confront his past and the consequences of his actions.

All in all, the novel has to do with existential themes, critiques of modernity and explorations of the complexities of the human condition. Again, although money is not really a central theme in *Homo Faber*, it plays a subtle role in reflecting Walter Faber's worldview and the broader critique of modernity that Max Frisch seems to be surveying in the novel. As already mentioned, Faber, as an engineer, symbolises a rational, technocratic mindset that values e.g., efficiency, logic and material success. His ability to earn money and live comfortably reflects his belief in a world governed by measurable and controllable factors. However, the

novel critiques this perspective by showing how Faber's reliance on rationality and materialism fails to address the emotional, unreasonable and unpredictable aspects of his life. Faber's financial stability allows him to travel extensively and maintain a detached and almost clinical approach to life. His wealth enables him to avoid deeper emotional connections and responsibilities, reinforcing somehow his isolation. This remoteness is ultimately challenged by the events of the novel, which force him to confront the limitations of his own materialistic worldview.

One could say that Faber's focus on efficiency symbolises the dehumanising aspects of money, which Frisch contrasts with the unpredictability of fate and the importance of emotional and moral connections. Finally, Faber's relationship with money seems to reflect his desire for control over his life. As such, he believes that, through his profession and financial independence, he can master his circumstances…

Here are a few quotes from *Homo Faber* that summarise well the absent-present theme of money in the novel. What do they tell you about money as problematised by Frisch?

- "Frankly, I had never imagined that anyone could earn money by philology and history of art" (Frisch, 2022: 45).
- "To avoid flattering and deluding myself I decided that she was glad to see me because she had almost no money left" (Frisch, 2022: 67).
- (About 'Americans') "Even when they're in their bathing costumes you can see they've got dollars; their voices (as on the Via Appia) are unbearable, wherever you go you hear their rubber voices, the moneyed masses" (Frisch, 2022: 110).
- "I don't believe in providence and fate, as a technologist I am used to reckoning with the formulae of probability. What has providence to do with it?" (Frisch, 2022: 78).

6. Three female writers discussing money

To finish this selective overview of fiction on money, I have chosen to include three European female writers.

The first one, Doris Lessing, has written extensively about the topics of money and economy, intertwining them with existential, psychological and social problematiques. For example, in her novel *The Grass Is Singing* (Lessing, 2008), the economic hardship faced by white settlers in Southern Rhodesia (Zimbabwe) serves as a backdrop to look into themes of colonialism, race and the internal conflicts of the protagonist. The financial difficulties of the characters are not just plot tricks but they are deeply connected to the racial and social tensions of the time in colonised Africa (Zhang, 2017).

It is important to note that Lessing often uses money symbolically to represent power, freedom or oppression in her work. In her 'gothic horror story', *The Fifth*

Child (Lessing, 1998), the financial burden of raising a 'difficult' child in late 1960s Britain, ('goblin-like') Ben, becomes an allegory for the emotional and psychological toll on this middle-class family. Economic strains serve to highlight the family's internal dynamics, their social fall and the challenges they face in maintaining their sense of normalcy regardless of their situation.

Lessing's works also include critiques of economic systems and their impact on individuals and society. In *The Memoirs of a Survivor* (Lessing, 1988), the dystopian setting of the novel (government has broken down; rats and gangs terrorise the streets) reflects a society in economic and social collapse. The novel explores how people adapt to scarcity and how economic breakdown can lead to both chaos and new forms of community. For Garić and Živković (2022) this novel represents both a critique of materialist culture but also a 'hopeful dystopia' where private lives and group realities can be reimagined and reshaped.

Finally, in many of her works, Lessing examines how someone's economic status intersects with gender and class. In *The Golden Notebook* (Lessing, 2013), the protagonist Anna Wulf's financial independence is a crucial aspect of her identity and her ability to navigate the complexities of her personal and professional life in the UK and (colonial) Africa. The novel explores how economic stability (or lack thereof) influences women's choices and their sense of self. Wulf's finances represent an essential aspect of her identity, as they allow her to assert herself in a male-dominated world. However, her financial situation is often precarious, exposing the broader challenges faced by women in the 1960s. As a single mother, Anna faces the additional burden of raising her daughter, Janet, while trying to maintain her career. Richard, Anna's ex-husband, criticises her and her friend Molly for being 'bad' mothers, which stresses some of the societal pressures women faced at the time – and most likely still today! In one instance, Anna is offered a significant sum of money to sell the film rights to her novel *Frontiers of War*. However, she refuses the offer, choosing to prioritise her creative integrity over financial gains – the producers wanted to erase racism from the book and relocate the story from Africa to the UK. This decision reflects Anna's inner conflict between the need for financial stability and the desire to remain true to her artistic vision. Her relationship with sensitive yet narcissistic Saul Green, an American writer, further complicates her financial and emotional landscape. Saul's financial support comes with emotional baggage, highlighting here again the intricate interaction between money, power and interpersonal relationships.

In the final section of the novel, Anna attempts to integrate fragmented aspects of her life into one cohesive narrative in the golden notebook (from the title of the novel!). This process involves confronting her financial insecurities, along with her emotional and political struggles. *The Golden Notebook* seems to symbolise the main character's quest for wholeness and self-understanding, suggesting that financial stability is just one aspect of a more complex journey toward self-integration (Deng, 2024).

Although I am not a big fan of science fiction, I am quite fond of *The Dispossessed* by Ursula K. Le Guin (2001), published in 1974. It is set in a future where two rival planets, Urras and Anarres, host human societies with vastly different socio-economic-political-ideological systems. The story follows Shevek, a physicist from Anarres, an anarchist society that was settled by people seeking to establish an egalitarian world. Anarres is characterised by a lack of central government and a group way of life, where people are free to pursue their interests without hierarchical constraints. In contrast, Urras is a wealthy and capitalist planet with a hierarchical structure (similar to our earth), where power and wealth are concentrated among a few (again: similar to our planet, see the idea of the 1% by Dorling, 2019). The two societies are presented by Le Guin as differing as follows:

- *Anarres:* An anarchist society operating without money. Resources such as food, housing and work assignments are shared among its members – the concepts of personal wealth and ownership are absent, reflecting a commitment to egalitarianism and the elimination of class distinctions. This anti-materialist approach is rooted in a philosophy which values frugality, humility and restraint (amongst others). Interestingly Shevek struggles with the idea of money when he visits Urras, as it is *an exotic concept* to him. Relationships on Anarres are based on partnership rather than traditional marriage. There are no legal or property-based ties between partners, allowing for greater equality and freedom. For example, Shevek's relationship with other characters is characterised by mutual respect and shared responsibilities, without the constraints of ownership or hierarchy. Anarres encourages (amongst others) emotional connections over physical appearances as well as advocating more genuine and equal forms of relationship.
- *Urras:* In contrast, Urras is a typical capitalist and socially-stratified society as described in earlier sections, where money and wealth are central to socio-economic life. The pursuit of profit and personal gain drives much of the behaviours and interactions on this planet. The discrepancies between the rich and the poor are evident, with wealth concentrated among a few. Relationships on Urras are influenced by the capitalist and hierarchical structure of society. Marriage is often tied to property and wealth, and women can be objectified and used for personal gain, as seen with one of the characters, who manipulates her attractiveness for political purposes. The emphasis on individualism and self-interest on Urras seems to lead to more transactional and less egalitarian relationships.

In the novel, Shevek becomes frustrated with the limitations of his society on Anarres and decides to travel to Urras to share his ground-breaking theories on time and space, hoping to bridge the gap between the two planets. However, his journey is fraught with challenges, as he experiences the stark differences between the opulence of Urras and the plainness of Anarres. He encounters both hospitality

and hostility on Urras, grappling with the complexities of its political and social dynamics.

The Dispossessed alternates between Shevek's experiences on Urras and his past on Anarres, providing a contrast between the two societies and their impact on individual lives. Through this narrative, Le Guin explores with us the themes of societal structure, political ideologies and the pursuit of freedom. She also challenges us to consider the inherent contradictions of societal systems and the complexities of individual agency within collective frameworks. As a whole, this novel not only represents a critique of capitalist and hierarchical societies but also an examination of the difficulties and imperfections found in anarchist and egalitarian systems. Although the two different planets might appear a bit stereotypical, I believe that this novel is a great resource to unrethink money and interculturality. Here are two quotes from *The Dispossessed* for you to reflect further on:

> It was easy to share when there was enough, even barely enough, to go round. But when there was not enough? Then force entered in; might making right; power, and its tool, violence, and its most devoted ally, the averted eye.
>
> *(Le Guin, 2001: 256)*

> 'What men deserve,' he was saying. 'For we each of us deserve everything, every luxury that was ever piled in the tombs of the dead kings, and we each of us deserve nothing, not a mouthful of bread in hunger. Have we not eaten while another starved? Will you punish us for that? Will you reward us for the virtue of starving while others ate? No man earns punishment, no man earns reward. Free your mind of the idea of deserving, the idea of earning, and you will begin to be able to think'.
>
> *(Le Guin, 2001: 358)*

The final writer under review is Annie Ernaux, a writer known for her autobiographical and sociological approach to fiction. In her work, Ernaux often explores themes of social class, memory and identity. Money, as a topic, plays a significant role in her work, reflecting its impact on personal and social dynamics. As such, Ernaux frequently examines the influence of money on social class and mobility, depicting e.g., the struggles of working-class families and the impact of financial constraints on their lives.

Let me discuss a few of her novels.

In *La Place* (*A Man's Place*; Ernaux, 2012), for instance, she delves into her father's life, highlighting how his working-class status and financial constraints shaped his identity and aspirations.

Money is often associated with feelings of social shame and awkwardness in Ernaux's work, recounting multiple moments of financial hardship and the social stigma attached to poverty. In *Les Armoires vides* (*Cleaned Out*; Ernaux, 1990),

the protagonist's awareness of her family's pecuniary struggles contributes to her sense of estrangement and desire for social advancement, while suffering from the aftermath of a back-alley abortion.

Like many of the aforementioned writers, Ernaux is also critical of consumerism (ever-proliferating objects) and the commodification of everyday life. In her autobiographical *Les Années* (*The Years*; Ernaux, 2017), she reflects on how money and consumerism have transformed French society (and in-/directly the world!) over the decades. She examines the ways in which money influences our (private and collective) behaviours, desires and relationships, often leading to a sense of emptiness and disillusionment.

Ernaux's work often highlights the stark contrasts between different social classes and the pervasive nature of economic inequality/inequity in France (Fort, 2024). As such, the author provides an honest portrayal of how money can create fences between us and lead to divisions.

[Similar to Ernaux's work, I would like to recommend reading Edouard Louis's novels such as *The End of Eddy* (Louis, 2019), *History of Violence* (Louis, 2018) and *Who Killed My Father* (Louis, 2023), where he discusses his status as a 'class defector', having left one of the poorest regions of France to move to Paris and begin a successful career as an academic and a writer.]

To finish this section on three female writers and money, read through the following (critical) quotes and reflect on how they might inspire us to think further about the topic of money and interculturality:

> Doris Lessing (1997: n.p.) about moving from Rhodesia (part of today's Zimbabwe and Zambia) to the UK in 1949: "When I came to England, it was very down because of the war. Everybody I met had just come back from some fighting front or had been through the war. It was a pretty grim scene, really. London was unpainted and grey and flat. The coffee was undrinkable. The food was unspeakable. And the clothes were ghastly. I was very excited to be there for cultural reasons. But the war had created a frame of mind which now is very hard to put yourself back into. Nobody cared about having any money, because nobody had any money. You didn't think about it particularly. And what is now common – defining yourself by what you wore or what you owned or what you ate – that absolutely would be considered vulgar in the extreme".

> Le Guin (2016: 115) about resistance to capitalism:
> "We live in capitalism, its power seems inescapable – but then, so did the divine right of kings. Any human power can be resisted and changed by human beings. Resistance and change often begin in art. Very often in our art, the art of words".

Having spent a year in a supermarket in France, Ernaux (2014) wrote down her observations. For instance (Ernaux, 2014: 34): "In the world of the supermarket and liberal economy, loving children means buying them as many things as possible" (my translation of: "Dans le monde de l'hypermarché et de l'économie libérale, aimer les enfants, c'est leur acheter le plus de choses possible").

{Breather: Social class and interculturality}

\ How do you conceptualise the idea of *social class* in your context(s)?
Are you able to categorise people into specific social classes in other contexts?
Based on what criteria and signs? How often do you sub-/consciously
do so and
how does it influence your relations to others? /

This breather asks us to think about the association of two concepts that have been rarely discussed together – although they often work *hand in hand* and influence each other in the interactions of individuals and groups. Social class typically refers to the stratification of different groups within a society based on aspects such as economic, educational and occupational status (e.g., Savage, 2015). In different contexts, it is determined by factors such as wealth, income, education, occupation and social network, which can affect an individual's health, family life, education, religious affiliation, political participation and experiences with the criminal justice system (e.g., for China, see e.g., Goodman, 2014; Jia, 2024).

In my conversations with others, I have often heard people claim that social class influences an individual's self-confidence and well-being in intercultural interactions. For instance, one of my closest friends argued once that, because individuals from higher social classes have more resources and opportunities, this could make them more likely to gain experience and skills in intercultural communication – I disagreed. In contrast, an acquaintance once told me that they believed that individuals from lower social classes may feel less confident or empowered interculturally due to resource limitations [*but is this argument really valid? I have met so many people from underprivileged backgrounds who were very comfortable in communicating with 'intercultural others'*…]. We could argue that interculturality might provide a platform for individuals from different social classes to communicate and try to understand each other, helping 'break down' social class barriers [See the aforementioned examples of writers Edouard Louis and Annie Ernaux who 'made it' as internationally renowned writers].

I would also like to suggest that the relationship between social class and interculturality is dynamic and changes with environments. In some societies, interculturality may be seen as a form of capital that can help individuals 'rise' in social class. In others, due to e.g., historical, linguistic, political, societal and/

or religious complexities, interculturality may not directly affect changes in social class. As such, beliefs and ideologies about social class can create expectations and stereotypes that influence interactions between people from different class backgrounds. These beliefs can lead to what is known as the continuum of *binds-freedoms* in social relations (Ridgeway & Kricheli-Katz, 2013), whereby people who do not fit prototypical images of their social class may experience unique challenges or advantages [see the example of Balzac's (1901) *Rise and Fall of César Birotteau*].

Finally, it's important to recognise that social class can intersect with other aspects of identity such as ethnicity, gender and/or race, to create complex dynamics in intercultural interactions. For example, a person's gender or race might influence how their social class is perceived or they might face additional barriers to intercultural engagement based on these intersecting identities.

7. Weaving together *Intercultural Econosophies* from Chapters 2 and 3

Intercultural Econosophy Part 1a (Chapter 2): *Key insights on ancient thought about money* – Ancient and medieval thinkers across various contexts emphasised ethical and communal values over wealth accumulation: Aristotle and Plato warned against usury and the bad influence of money; Confucius and Laozi prioritised moral integrity and well-being over material wealth; Ibn Khaldun advocated for a fair tax system and equitable resource distribution; Rumi and St. Francis of Assisi critiqued materialism, promoting simplicity and spiritual values; Olivi and Oresme recognised the subjective value of money and criticised unethical practices. These perspectives stress the importance of ethical and communal responsibility as well as spiritual fulfilment, advocating that money should serve the purpose of promoting harmony and justice rather than individual amassing of wealth. This seems to challenge the current dominant 'Western' focus on individualism and materialism, offering potential alternative ways to understand money's role in intercultural contexts.

Intercultural Econosophy Part 1b (Chapter 2): *Key Insights on capitalism and the ambivalence of money* – The interplay between money, capitalism and interculturality reveals money's dual role as both a remedy and a poison: Marx's *commodity fetishism* obscures human labour and values, leading to exploitation and commodification; for Simmel, money liberates individuals from traditional bonds but creates new forms of dependency and social stratification, causing emotional numbness and homogenisation; through Fraser's *cannibal capitalism* we understand how ecological, political and social systems are exploited, disproportionately affecting marginalised communities; Zuboff's *surveillance capitalism* exploits data and manoeuvres our behaviours, highlighting global power imbalances. These

insights show that money can unify and divide societies, shaping ideologies, values and social hierarchies. I hypothesise that interculturality can be deeply influenced by economic systems, necessitating a critical and reflexive approach to become aware of inequalities and socio-economic injustices in a given context and across settings.

Intercultural Econosophy Part 2 (this Chapter): *Key insights on the currency of fiction* – Fiction can provide interesting insights into human experiences, dilemmas and societal critiques related to money: The dehumanising effect of money, futility of materialism, greed, corruption, illusion of financial security, social power of money, social climb (Honoré de Balzac); the corrupting influence of money, consumerism, interconnectedness of finance, politics and media (Émile Zola); human nature, social status, greed, consumerism (Guy de Maupassant); the obsession with wealth and social status, snobbery and hypocrisy, critiquing materialism and societal norms (Oscar Wilde); intercultural clashes, financial struggles, Sino-British relations, social adaptation (Lao She); financial hardships, social status, personal dreams, economic desperation (Tennessee Williams); rationality vs. emotion, technology vs. humanity, fate vs. chance (Max Frisch); economic struggles, social and psychological issues, gender and class intersections (Doris Lessing); anarchist vs. capitalist societies, communal living, individual agency (Ursula K. Le Guin); social class, memory, identity, consumer culture, gender and economic independence (Annie Ernaux). These visions highlight how fiction could provide nuanced insights into our human experiences and the ethical dilemmas that we face in relation to money. I have argued that fiction, combined with the two previous components of Intercultural Econosophy, has a role to play in analysing money and interculturality (understood here as a broader concept than 'ethnicity', 'race' or 'culture'). As such, fiction can provide detailed perspectives of human experiences and emotions related to money and offer vivid illustrations of theoretical concepts in everyday life. What is more, fiction can encourage critical thinking about the impact of money on e.g., morality and interculturality. I acknowledge the fact that the selection of authors in this section was predominantly Western-centric. I thus encourage you to consider alternative voices.

All in all, the sections from Chapters 2 and 3 emphasise the ethical dimensions of money and its impact on structures and human behaviours. They also highlight the need to address inequalities and responsibility. Some differences seem to prevail for example in Ancient Thought, the focus was on historical and philosophical critiques of money, emphasising communal and ethical values; analyses of capitalism described the ambivalence of money and its role in exploitation and stratification from the 19th century onwards (although capitalisms started earlier); the currency of fiction provided detailed human experiences and dilemmas through literary works, often focusing on individual and intercultural (beyond the ethnic and the international!) dynamics.

What temporary conclusions to draw from these insights for ICER?

a. Integrating insights from ancient thought, critical theory and fiction could provide **a more rounded understanding** of money's role in intercultural contexts.
b. Emphasising accountability could **challenge some of our dominant materialistic views** and promote awareness of e.g., more equitable economic practices interculturally.
c. Fiction seems to offer a human-centric perspective, helping understand the emotional, ideological and socio-economic impacts of money, which could inform **more empathetic research and education.**
d. Including non-Western perspectives and alternative philosophical and literary voices could enrich our understanding and actions as well as potentially **challenge Eurocentric biases** in research and education (which I have failed to do somehow in Chapters 2 and 3 by focusing mostly on 'Western' writers).

< *Conflicts with myself: Frammenti intimissimi* >

| A Chinese idiom: 有钱能使鬼推磨. It translates word for word in English as *the ghost money will make the Devil turn millstones*. In other words: with money you can do anything. *Money talks. The Devil*… |

| A somewhat depressing yet realistic conversation between two characters in Iris Murdoch's (2008: 20) novel *Under the Net*: "'People and money, Mrs Tinck,' I said. What a happy place the world would be without them.' 'And sex,' said Mrs Tinck. We both sighed".
Today, one could probably add the word *technology*. |

| Why do the different components of Intercultural Econosophy seem to treat money in negative ways? This is what they tell us money does to us:

accumulation
commodification
consumerism
corruption
dehumanising effect
dependency
desperation
emotional numbness
exploitation of people and data; social, ecological and political exploitation affecting marginalised communities
global power imbalances

greed
homogenisation
hypocrisy
illusion of financial security
interconnectedness of finance, politics and media
manipulation
materialism/material wealth
snobbery
social climb
social power of money
social status
social stratification
technology vs. humanity
unethical practices
usury. |

| Can I create a theory of money and interculturality that goes beyond money as all these evils, problematising money's dual role as both a remedy and a poison, money as a unifier and divider in and across societies? These are the few positive aspects identified in the sections of Ancient Thought, Capitalism and Fiction from Chapters 2 and 3:

communal responsibility
communal well-being over material wealth
equitable resource distribution
ethical governance
fair taxation
liberation from traditional bonds
moral integrity over material wealth
social harmony and justice
spiritual fulfilment. |

| Which concepts used in ICER could contribute to the aforementioned foes and allies of money? Doesn't a concept like *intercultural competence*, in all its capitalistic and neoliberal UK-/US-centrism, aim to contribute to *behaviour manipulation* (you must learn to act or think in a certain way to 'win' over the other), *emotional numbness* (censor yourself; don't speak your mind; don't act like a human with e.g., stereotypes) or *consumerism* (adopt models of intercultural competence and, even, in some cases, pay for them or for trainers)? |

| Who meets interculturally and what is the role of money in facilitating these encounters? How does money prevent people from meeting? What spaces and times of interculturality are dis-empowered through money? |

| After discussing these Intercultural Econosophies, would I (still) dare to say that money is *also* good for interculturality? |

| Does interculturality have a monetary value?
How much do I get from others in-/directly in meeting them?
How much do they get in-/directly in meeting me?
Can I put a price on intercultural encounters, ideas, services…? |

| 'Reading' social class in intercultural contexts is never easy since signs and symbols of class may differ massively across contexts and not be taken into account in similar ways
(e.g., accents, clothes, education, worldviews…). |

| *Spring 2025*: An American pizza brand sells a pizza shaped like an ancient Chinese circular coin with a square hole (方孔圆钱) to celebrate Lantern Festival in China (which marks the arrival of the first full moon of the year on 15th day of the Lunar calendar) and… *to "attract wealth"*. Money as both the intercultural object and objective. |

| In January 2025, El Salvador agreed to house violent US criminals and receive deportees of any nationality from the USA. The American representative says: "In an act of extraordinary friendship to our country … (El Salvador) has agreed to the most unprecedented and extraordinary migratory agreement anywhere in the world". Read: *Friendship*. The President of El Salvador posts on X: "We are willing to take in only convicted criminals (including convicted US citizens) into our mega-prison in exchange for a fee" (BBC, 2025).
Read: *Money*. |

| *The Visit* (*Der Besuch der alten Dame*) is a tragicomic play written by Swiss writer Friedrich Dürrenmatt (1921–1990) in 1956 (Dürrenmatt, 1973). The play explores themes of the corrupting power of money, greed, justice and morality, all wrapped in a somewhat absurdist tale. The play is set in the small, impoverished town of Güllen in Switzerland. The townspeople are struggling economically and are desperate for a solution to their financial woes. Their hopes are pinned on Claire Zachanassian, a billionairess who was born in Güllen. After 45 years, Claire returns to the town with great fanfare, accompanied by an entourage and a coffin, offering the townspeople a staggering sum of money on one condition: *They must kill a man called Alfred Ill*, a local shopkeeper, mayor-to-be and her former lover.
Claire claims that Ill betrayed her in their youth, leading to her suffering. She seeks revenge but she also wants to test the morality of the townspeople.

At first, the townspeople are horrified by Claire's proposal and insist that they would never commit such a crime. However, as the play progresses, the magnetism of money begins to corrupt them. They start buying expensive goods on credit, believing that Ill's death is unescapable. Gradually, the townspeople turn against Ill, isolating him and justifying his impending murder as a form of *justice*. In the end, the townspeople hold a formal assembly and unanimously agree to kill Ill, framing his death as a heart attack.

Claire leaves the town with Ill's body in the coffin, and the townspeople celebrate their newfound wealth.

The play's central theme is the destructive influence of wealth.

The townspeople, despite their initial moral outrage, are ultimately willing to sacrifice one of their own for financial gain. By doing so, Dürrenmatt critiques the way money can erode ethical principles and lead to collective moral decay. What is more, Claire's demand for Ill's death raises questions about the nature of justice.

Is her desire for revenge justified, or is it an abuse of power?

The play blurs the line between justice and revenge, leaving the audience to struggle with the morality of Claire's actions, with the townspeople's gradual acceptance of Claire's proposal highlighting the theme of *collective guilt*. While no single individual is willing to take responsibility for Ill's death, the entire town becomes complicit in the act. Consumerism and greed reflect a critique of passivity and the dangers of groupthink in the play, exposing the fragility of moral principles in the face of temptation.

[NB: The play was brought to the screen by Bernhard Wicki in 1964, starring Ingrid Bergman and Anthony Quinn.]

Would we also agree to kill for money (as part of a group), if we were in desperate need for it? |

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4

FINANCIAL BRIDGES

Money as a catalyst for interculturality

Dear Readers,

Like me, you have had complex experiences with and feelings towards money [see the 'poison' and 'remedy' of previous chapters].
Maybe you've had moments of *abundance*, where financial security allowed you to dream big and pursue your goals and those of the people around you.
You might have even *abused* the power of money to manipulate and mistreat others and get your ways around things.
Or perhaps you've faced times of *scarcity*, where every decision felt weighted by the need to stretch limited resources.

For some of us, money might feel like a *utensil for freedom and opportunity*.
For others, it could be a *source of stress* or even a *distant concept*, depending on our circumstances.
Interculturally, although money might not be the first thing one associates interculturality with, it might have facilitated or hindered encounters with others.

Money – it's something we all interact with
and yet our experiences with it are
deeply private, individual and varied.

Consider how your educational, ideological, economic-political backgrounds, family values and life experiences have shaped your relationship with money – and *interculturally*.

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Do you see it as a means to an end, a measure of success or something else entirely? How often have you used money to connect with others – through gifts, shared experiences or acts of generosity? Or have you found ways to create joy and meaning without it?

As much as my story with money is unique, *so is yours*. And it's worth reflecting on these stories by engaging with interdisciplinary ideas about money. Whether we've had a lot, a little or none at all, our experiences reveal something important about our values, priorities and the people around us.

Take a moment to think about how money has influenced your life – and how you've influenced your relationships with it. What lessons have you learnt? What would you like to change? Your perspective is part of a larger range of human experiences. *It matters…. interculturally!*

Kind regards,
Fred Dervin

PS: Did you know that only one percent of our (about) three to four million years of human history has witnessed the use of money (Arvidsson, 2019: 10)? With widespread dematerialisation globally, what will be the future of money as a thing? (Figure 4.1)

1. Introductory aggada

Let me start with a pastiche of a so-called (European) *Medieval farce* to introduce Chapters 4 and 5 which deal with money as both a catalyst and a preventer for interculturality. Such a fable (also called morality play) blends humour, moral lessons and archetypical characters to critique human behaviour. Famous examples of such plays include e.g., *Everyman* and *The Ship of Fools* (both published in the 15th century). In the following farce, set *maybe* in Venice (Italy) or Ghent (Belgium), it is about the timeless and universal tensions we all experience around money *interculturally*. The message of the farce is simple and could remind us of how little our human nature has changed: Money is neither *good* nor *evil*, it is how we use it that matters.

Tableau 1: Marketplace

In a bustling city, where merchants from distant lands barter and quarrel, an Italian merchant named Francesco Lanaro arrives with a cart full of silk, spices and shiny gold coins. His target? To sell his wares and make a fortune.

FIGURE 4.1 Customers paying electronically at a department store – dematerialising money.

But alas, the city was no ordinary one – it was a hectic crossroads, where people from around the world haggled in a cacophony of tongues.

Francesco, ever the shrewd businessman, cried out: "Silk for sale! Finer than a queen's nightgown! Spices so rare they'll make your tongue dance frenetically!".

But the city folk, fairly suspicious of outsiders, muttered among themselves: "Why does he speak with such decorum? And why does his money rattle so loudly? Surely, he's up to no good!".

♣♣♣♣

Tableau 2: A Monk's Misunderstanding

Enter Brother Pachomius, a local monk with a penchant for piety and a nose for nonsense. Hearing of Francesco's arrival, he rushed to the marketplace, fearing the merchant's wealth would corrupt people's souls.

"Beware, good people!", Pachomius yelled. "This man's gold is surely the devil's work! *Money is the root of all evil!*".

Francesco, unaffected, retorted: "Good monk, money is but a tool! It can build hospitals, feed the poor and even fund your abbey's wine cellar!".

The crowd gasped. A Flemish cheesemaker shouted: "Blasphemy! Money is for cheese, not charity!".

An Arab spice trader countered: "Nay, money is for spices and silk, as the Prophet – Peace Be Upon Him – taught us!".

And a German blacksmith bellowed: "Money is for ale! And more ale!".

♣♣♣♣

Tableau 3: The Misplaced Gold

Amid the chaos, Francesco's purse vanished! The city folk erupted into accusations:

"The monk stole it to save our souls!".

"The cheesemaker took it to buy more cheese!".

"The blacksmith exchanged it for ale!".

Francesco, ever the tactician, raised his hands: "Peace, good people! Let us find the gold together, for it is neither good nor evil – it is but a mirror of our intentions!".

After much searching the gold was found in the hands of Gertrude the Goose Girl, who had mistaken it for shiny pebbles to feed her geese.

♣♣♣♣

Moral of the Story

Francesco, now wiser, declared: "Money, like a goose, is neither good nor bad – it is what you do with it that matters! Let us trade, share and build bridges, not walls!".

The city dwellers, inspired by his words, celebrated with a feast funded by Francesco's gold. Brother Pachomius blessed the meal, the cheesemaker brought his finest Gruyère, the spice trader added saffron and the blacksmith brought… more ale…

And so, in this city, money became not a source of division but a potential tool for unity. For in the end, whether it is about Pesos, Dinars, Rupees, Wons, Krones, Euros, Renminbi or even Dollars today, it is us humans who give money its worth…

2. A channel for interculturality?

In the previous chapters we noted that money has often been discussed in somewhat downbeat ways in philosophy, scholarship and fiction. In some of the reviewed writing, money was considered as conflicting and baffling for the simplex (simple + complex) social beings that we are. Bruckner (2017: 1) maintains:

> Nothing can be said about money without asserting the contrary: that it is vulgar and noble, fiction and reality. It separates and connects people; it frightens us when there is a lot of it and frightens us when there is a lack of it. It's a good that does evil, an evil that does good.

Another dimension of money that needs highlighting *again and again* is its secretive characteristics in all its apparent simplicity. Citing Bruckner (2017: 1) again:

> Money is one of those things that seem obvious but aren't. It is truly the commoner of life, as crude as it is burdensome. It seems to go without saying but remains a mystery in broad daylight.

In Chapters 4 and 5 of *Money and Interculturality: A Theory* I try to balance the positive and the negative, the rudimentary and the oppressive, the unrefined and the noble, fiction and reality. In doing so, I am fighting against my own prejudices, my own impressions and life/thought experiences. My somewhat 'natural' take on money tends to be adverse, having been brought up in contexts where money was a *taboo*, a *dirty subject of conversation* and a *turn-off*. While Chapter 4 makes an effort to conceptualise money as an intercultural catalyst, stimulus and facilitator for individuals, Chapter 5 treats it as some kind of adversary to interculturality – I admit that this is quite *black or white* ('positive' or 'negative') and (maybe) not so productive in discussing money and interculturality. But I do ask for readers' *patience* until they get to Chapter 6 which will wrap up previous chapters with a (necessarily incomplete) theory of money and interculturality.

Discussing both the constructive and undesirable aspects of money in the context of interculturality has its own set of advantages and shortcomings. As such, by examining both aspects, I aim to provide as comprehensive a view of its role in interculturality as possible. I hope that this approach will help you dear readers understand that money is not a monolithic concept but rather a multifaceted one, influenced by various factors and dynamics. For example, money might be seen as a means to achieve social status and security, while for some people, it may be viewed with (performed?) scepticism or even disdain. Besides, addressing both sides of the coin (with pun intended!) allows the book to concede that these varying attitudes towards money can shape our behaviours, values and social structures differently. By presenting as balanced perspectives as possible (even in a dichotomic way), I aim to foster a deeper appreciation for monetary diversities and avoid oversimplifying complex dynamics as much as possible.

Finally, including both positive and negative aspects encourages us to engage in criticality of criticality (Dervin, 2022) by challenging us to reflect on our own ideological biases and assumptions about money. I believe that this could lead to a subtler understanding of how economic systems interact with values and how these interactions could influence global issues such as inequality/inequity, social/economic justice and development. As such, I am well aware that, even with the best intentions, discussing both positive and negative aspects of money will introduce some of my own biases. The way in which these aspects are framed and weighed in what follows might/will influence your perceptions too…

{Bagatelle a: Pastiche of a pro-money vlog entry – exorcising the monster}

This bagatelle is inspired by a real video posted by a vlogger from the USA who discusses the importance of embracing our monetary identity in our global economies. In their videos, they often discuss money *as energy* and the fact that ignoring money is a way of *neglecting our own identity*. After watching some of their videos, which made me feel very awkward at first, I decided to write this pastiche to *exorcise the monster*… (see Figure 4.2 for further exorcism in front of the words *Happy* and *Funny* written on a so-called coin pushing game machine):

> Hello, wonderful viewers from every corner of the globe! I'm your host and today we're diving into a fascinating and often controversial topic: the role of money in our lives and how it relates to our identity. In our globalised world, money is not just a medium of exchange, it's a powerful force that shapes our lives in profound ways. It's an energy that flows through society, connecting us all in a complex web of transactions and communications. Money is often seen as a symbol of success, a measure of our worth and a key to unlocking opportunities for ourselves and others.
>
> Think of money as a form of energy, like electricity or sunlight. It's not inherently good or bad: it's what we do with it that defines its worth. Money can empower us to achieve our dreams, help our communities and make a difference in and for the world. It can also be a source of stress and inequality if not managed wisely…
>
> Some people argue that we should ignore money, focusing instead on more spiritual or intrinsic aspects of life. But I believe that's a mistake. Money is a part of our identity, especially in a global economy where financial literacy and economic participation are crucial. Ignoring money is like neglecting a vital organ; it can lead to stagnation and missed opportunities. Instead of shying away from money, we should embrace our financial identity. This means understanding our relationship with money, learning how to manage it effectively and using it as a tool for personal growth and societal improvement.

FIGURE 4.2 A coin pushing game machine with the words *happiness and funny*.

It's about being mindful of our financial decisions and their impact on our lives and the world around us.

As an American vlogger, I speak to an audience that spans the globe. Each of you comes from a unique cultural and economic background and your relationship with money is shaped by those factors. But regardless of where you're from, money plays a significant role in your life. It's a common language that we all speak, but with different accents. By acknowledging the importance

of money and treating it as the energy it is, we can make more informed decisions. We can invest in our education, support our families, and contribute to the global economy in a way that aligns with our values and goals. So, let's not ignore the elephant in the room: money is a powerful energy that is integral to our identity! By understanding and embracing this, we can navigate the complexities of the global economy with confidence and purpose. So, let's have an open conversation about money, its role in our lives and how we can use it to create a better world for all.

Thank you for tuning in, and remember, your financial identity is just as important as any other aspect of who you are. Let's celebrate it, learn from it and grow with it.

Until next time, stay curious, stay connected and stay financially fit! This is me signing off. Don't forget to like, share and subscribe for more insights into our global community. Take care and see you soon!

3. Money and identity… and diversity… and interculturality…

One thing is for sure – and in that sense I agree with the Vlogger from Bagatelle a – money has to do with our identities: what we *think, say, do, project, change, judge, love, hate, refuse, accept*, etc. is linked unstably with issues of money *nolens volens*. And, in that sense, money represents what binds and divides us: *our common individuality* [A paradox!]. Money adds to our identity and individuality by both splitting and rallying us.

The story of *The Ant and the Grasshopper* by Aesop is a good starting point to problematise money, identity, diversity and interculturality. It is a fable that contrasts somehow two different approaches to life, work and responsibility (Aesop, 1818).

In the summer, the grasshopper spends her[1] days singing and enjoying life, while the ant works tirelessly to gather and store food for the winter. When winter arrives, the grasshopper finds herself cold and hungry, with no food saved. She goes to the ant and begs for help. The ant, however, refuses, reminding the grasshopper that while she was singing and relaxing, the ant was preparing for hard times. The story ends with the grasshopper suffering the consequences of her lack of wisdom:

> One of the ants asked him[2] how he had disposed of his time in the summer, that he had not taken pains and laid stock, as they had done.
>
> "Alas, my friends", says he, "I passed away the time merrily and pleasantly, in drinking, singing, and dancing, and never once thought of winter".
>
> "If that be the case", replied the ant, "all I have to say is this: that they who drink, sing, and dance in the summer, run a great risk of starving in the winter".
>
> *(Aesop, 1818: 308)*

While we could say that the grasshopper embodies the joy of living in the moment, the story warns against neglecting long-term needs. It suggests that a balance

between getting pleasure from life and preparing for the future is ideal – with money, one way or another, being involved in this process. As a whole, the fable highlights the importance of hard work, planning and responsibility. It suggests that those who prepare for the future will be rewarded, while those who live carelessly may face hardships. The ant represents the values of saving and planning for the future. They show that money, when managed wisely, may provide security and stability during difficult times. The grasshopper's fate underscores the idea that individuals are responsible for their own well-being. Relying on others without contributing or preparing can lead to vulnerability. Finally, the fable can also be seen as a critique of extreme individualism. The grasshopper's failure to contribute or plan affects not only herself but also places a burden on others (the ant), highlighting the interconnectedness within any given society and/or community

In today's context, the story could be seen as a commentary on financial literacy (see Chapter 6), e.g., being aware of the potential importance of saving, the consequences of living beyond one's means and the ethics of borrowing or depending on others. It especially raises questions about societal responsibility and solidarity – *should the ant have helped the grasshopper or was the grasshopper's suffering a necessary lesson?* The tension between individualism and shared support is pertinent in discussions about wealth distribution, identity, safety nets and responsibility in intercultural contexts and beyond.

The relationship between money and identity has been explored across various disciplines, including economics, psychology and sociology. Let me review representative studies in what follows, covering six different basic topics: Money as a symbol of identity; money, identity and inequalities; the psychological effects of money; money, morality and identity; digital money and identity; but also: gender, money and identity.

- *Money as a symbol of personal and social identity*: Some research has shown that how we earn, spend and save money could reflect our values, social status and socio-economic-ideological background (e.g., Vohs et al., 2006). We use money to signal our identity/-ies to others, such as through exposed consumption (e.g., wearing Gucci clothes *from head to toe*) or charitable donations we might make to the Red Cross. With Zelizer (2021), whom I mentioned in Chapter 2, I maintain that money is not a neutral or homogeneous entity but is imbued with identificatory meanings that can vary across contexts. We might allocate money different moral and ideological significance, which in turn shapes our identities. For instance, money earned through hard work may be perceived differently from inherited wealth, with each type carrying distinct connotations about our principles and social status, in different contexts.
- *Money, identity and inequalities*: Pecuniary inequalities have been linked to identity-based divisions too. Some researchers indicate that individuals in highly

unequal societies may experience heightened social comparisons, leading to feelings of inadequacy or resentment (see e.g., Walasek and Brown's (2019) *status anxiety hypothesis of income inequality* whereby well-being appears to be reduced before care about social status and comparison).

- *Psychological effects of money*: Money does influence our self-perception and behaviour as well as those of others. For example, Rinn et al. (2022) show that research participants from different countries can identify rich people based on similar criteria (e.g., charismatic behaviours, expensive hobbies, specific possessions).
- *Money, morality and identity*: As discussed many times in previous chapters, money leads to ethical dilemmas. For instance, charitable giving and philanthropy can enhance moral identity, as individuals appear to use money to align their actions with their values (see e.g., Nilsson et al.'s (2020) discussions of Moral Foundations Theory and the psychology of charitable giving).
- *Digital money and identity*: Today's rise of digital currencies has introduced new dimensions to the money-identity relationship. I note that, in some parts of the world, money as currency has literally disappeared (see Pirhonen et al. (2020) about older adults' alienation in front of the omnipresence of digital currency in Finland and Ireland). Some research has also surveyed how digital payment systems influence spending behaviour and self-perception (see Zhou, 2022 about digital payment and consumer demand in China).
- Finally, *gender, money and identity*: Gender seems to play a significant role in how money is linked to identity – although in times of questioning what gender might represent, some of the results could appear to be somewhat stereotypical. In a scoping review (1972–2021), Sesini et al. (2023) outline gender differences in (symbolic) money attitudes and money management practices. According to the authors, men often consider money through the lens of success and power while women seem to hold more hesitant attitudes toward money.

Another important aspect of money, identity, diversity and interculturality is the fact that money constitutes a powerful medium through which we can explore, express and develop our identities (alone and together with others). Money can empower us to craft unique yet interrelated identities by providing access to experiences, opportunities and resources that could reflect our personal values and aspirations. This process of individualisation is fundamental today when identity is increasingly seen as a project of self-creation rather than a fixed inheritance (Bauman, 2013). In our confused and confusing interconnected worlds, money can provide us with opportunities to engage with diverse experiences, ideas and products, thereby potentially enriching our sense of self (see Figure 4.3 about Harry Potter fans at an American amusement park in Asia). Through education, money can also contribute to the development of diverse identities by (potentially) exposing us to a wide range of disciplines, perspectives and worldviews. Moreover, money can enable access to knowledge *beyond* formal education. Purchasing books, attending workshops or

FIGURE 4.3 Visitors at a Universal Resort in Asia, wearing Harry Potter paraphernalia.

subscribing to online courses can introduce us to new ideas and practices, further diversifying our intellectual, ideological and emotional horizons. For instance, learning a new language or exploring the history of a different country could help develop a more multifaceted sense of self-other.

Although travel does not necessarily broaden the mind (see counter-intuitive research on study abroad in Tarchi et al., 2019), it is often seen as a powerful way in which money could help individuals develop a diversified identity. Financial resources can make it possible to visit different parts of the world – although (I insist!) it does not guarantee e.g., engaging with people from various walks of life. Travelling could allow individuals to step outside their comfort zones, challenging their assumptions and adopting new perspectives during and after short-/long-term stays abroad (e.g., Stone & Petrick, 2013).

Until now I have focused on identity as something *individual* and while it can enable individualisation, money also serves as a bridge that could connect us across

the continuum of differences-similarities (Dervin, 2016). The interplay between individualisation and connection highlights the paradoxical nature of money. On the one hand, as said earlier, money can allow individuals to avow their uniqueness and pursue personal ambitions, fostering a sense of autonomy and self-expression. On the other hand, money can create networks of exchange, collaboration and solidarity, binding us together in shared systems of value and meaning. The somewhat 'universal' nature of money can thus allow rising above geographical, ideological and social boundaries, facilitating interactions and relationships. As the foundation of economic systems, money has enabled cooperation, mutual benefit and trade for centuries. Whether through buying goods, hiring services or investing in joint ventures, money can create interdependencies and collaboration that bring some of us together – *and often without realising it… how often do we reflect on this when we buy a new product?* For example, the disruptive force of crowdfunding platforms in venture financing has allowed individuals to support projects they believe in, connecting creators and backers around shared interests across national borders (Chandler et al., 2022; see e.g., www.kickstarter.com/). For migrant communities, money can serve as a lifeline that maintains connections across borders too. Remittances sent to family members in home countries can not only provide financial support but also sustain ties, bridging geographical divides (on the role of remittance inflows in economic development in developing countries, see Khan, 2024).

{Bagatelle b: You could be making so much money*}*

In January 2025, the Chinese short-form video application TikTok was banned for 24 hours in the USA. This was justified by discourses of 'national security' (against the Chinese), confirming harsh geo-economic-political tensions between the USA and the Middle Kingdom. It is important to note that TikTok is a highly profitable platform with millions of users in the USA. Following the short-term ban, tens of thousands of Americans, calling themselves *TikTok refugees*, flooded (temporarily) another Chinese app called Xiaohongshu (小红书, RedNote in English; see Liu et al., 2025). At some point, the RedNote app was the most downloaded app on the US iOS app store. In many of the videos that these TikTok refugees posted on RedNote, critiques of the American government were identified. After observing videos produced by Chinese users and conversing with them, many TikTok refugees claimed that their knowledge of China used to be negative and biased, under the influence of what they called the 'American government propaganda'… Even more interesting is the fact that many of the discourses around stereotypes they might have had about the Chinese, revolve around money. Acquainting themselves with other realities through the new app, the American 'refugees' started building up new representations of the Chinese and China related mostly to money issues. Here are some examples from TikTok refugees' videos:

> They are not allowed to sell their really good stuff like solar panels… all their really good stuff is not allowed to be sold [in the USA]. Which reinforces the American thought that it is cheaply made… crap coming from China… when actually the stuff made in china isn't that… it is just the stuff that's allowed to be sold to us;
>
> Cost of living, like, are you kidding? It is so cheap to buy food there [in China], and a house… everybody owns a house;
>
> In the US, our cars are more expensive;
>
> It shocked me how advanced China really is. They use mobile payments for everything. People don't pull out credit cards any longer over there;
>
> The more time I spend on RedNote the more like I fully understand *low low income white eyes*… yes I also have them. Law schools 800 dollars a year. I have 80,000 dollars in student loan debt for my Master's in social work… I looked at a car over there is 30,000 dollars and it is possibly the nicest mom car I have ever seen in my life… I am shook;
>
> They don't pay property tax and their costs of living is so low [in China]. So, when they are finished off paying off their home loan right that's it… they don't continue paying rates… council rates they don't continue paying land taxes or anything like that they own it completely outright until they die.

Recounting their discussions with some Chinese, one TikTok refugee shared:

> I have had thousands of people on RedNote messaging me: "You have an amazing opportunity in your hands right now. You could be making so much money". Giving me all kinds of pointers and tips. Telling me to go for it. Cheering me on. Wishing me I make a lot of money.
>
> New contacts, new friendships, new interculturality… *new money?*

4. Monetary value of interculturality

\ A Chinese idiom: 長久共榮 長遠共贏 長期發展.
Long-term prosperity,
long-term win-win,
long-term development.
Joint economic prosperity.
Could there be a better summary of money and interculturality? /

In this section, I wish to interrogate a somewhat burning issue: do intercultural relations have a monetary value? If they do, how to assess this value? To my knowledge, no one in the field of ICER has looked into this. *Is it a taboo?*

As I said at the beginning of the book, I am not an economist and I know very little about economic indicators. Obviously, like most of you readers, I have heard about basic elements such as *Gross Domestic Product (GDP) per capita* (which

measures the total value added from the production of goods and services in a given country per year, expressed in $), *trade volume* which indicates the level of market activity and *Foreign Direct Investment* (FDI). These could all give us indications of the pecuniary benefits of interculturality at a macro-economic level in terms of e.g., market expansion (business ventures into new countries), creativity and so-called innovation, exchange and improved education, international entertainment, knowledge and skills transfer, mobility and migration, as well as… commodification and consumerism.

I also note that, when directed toward equality/equity, respect and collaboration, at a macro-economic level, the value of interculturality could be assessed against e.g., amplifying marginalised voices, preserving endangered traditions and creating spaces for intercultural learning and innovation. There are in fact many examples of initiatives that have supported these goals such as ethical fashion brands partnering with East African Maasai artisans (Indigenous entrepreneurship, see e.g., the 2025 special issue titled *Fashionable Ethics: Exploring Ethical Perspectives in the Production, Marketing, and Consumption of Fashion* co-edited by Perry et al., 2025), microfinance for refugees to start their own businesses and, to a lesser extent, Netflix funding films and series from different countries (e.g., *Sacred Games* from 2018, India, and *Money Heist* from 2017, Spain).

In general, I must admit that I am more interested in the inter-individual level of monetary value (because of my lack of competences in macro-economics!). What follows is based mostly on life observations and reflections. I urge you readers with an interest in this topic (and economic skills!) to investigate it further. Understandably, calculating the monetary value of *a single concrete intercultural encounter* is a complex task due to the multifaceted nature of such encounters and their outcomes.

But let us try to imagine two different types of intercultural encounters and speculate about the in-/direct financial benefits:

Case 1: A tourist from Japan visiting Europe for the first time meeting a local resident in Spain who is fluent in English and enjoys meeting people from different parts of the world. Both individuals can gain a deeper understanding of each other's so-called 'culture' through conversation. While it doesn't directly translate into monetary value, it could lead to e.g., more open-mindedness and a broader worldview. The Spaniard can offer local insights and tips to the tourist, helping them navigate the city and avoid common 'tourist traps'. This could save them money and enhance their travel experience. The two persons might also form a friendship that could lead to future reciprocal visits or even job opportunities. While not immediate, these connections could have long-term value.

[It is also important to note that there could be potential loss during their encounters such as mix-ups leading to a waste of time and emotional distress.]

> **Case 2:** Two foreign students in Finland. A student from Malaysia studying for a PhD in linguistics and a student from Germany studying international relations. Gains could include: If they decide to share an apartment or living space, they could split the rent and utility costs, leading to direct monetary savings for both. They could form a study group, share notes and help each other with assignments and projects. This collaboration could lead to better academic performance without e.g., additional tutoring costs or supplementary courses (e.g., summer school in Finland or elsewhere). While not directly monetary, their intercultural exchange while sharing a flat could lead to a richer educational experience. They might learn about each other's countries, which could indirectly lead to better understanding and potentially more opportunities in their fields of study. In a similar vein, forming a friendship could provide emotional support, which is invaluable in a foreign country. This could lead to reduced stress and better mental health, potentially saving on mental health services. Finally, they might decide to travel together during their holidays, which could be more cost-effective than traveling alone due to e.g., shared transportation and accommodation costs.

In these two cases, I did not mention language exchange (i.e., practicing languages with each other could save on language course fees). For example, the Japanese tourist from Case 1 might be learning Spanish and the Spaniard could be interested in practicing Japanese or improving their English. They could help each other, which is beneficial for language development without any monetary cost. I note with Ayres-Bennett et al. (2022: iv), in a study titled *The Economic Value to The UK of Speaking Other Languages*:

> (…) languages play a significant role in international trade and (…) not sharing a common language acts as a non-tariff trade barrier. A key finding of the study is that investing in languages education in the UK will most likely return more than the investment cost, even under conservative assumptions. The benefit-to-cost ratios are estimated to be at least 2:1 for promoting Arabic, French, Mandarin or Spanish education, meaning that spending £1 could return approximately £2.

Now let me try to *put the cat on the table* concerning 'global' academia… What happens financially when, for instance, two research professors from different countries collaborate? Here are some reflections based on my own (limited) experiences – bearing in mind that different locations might lead to diverse 'benefits' and be regulated by specific restrictions imposed on certain parts of the world, which could limit e.g., access to funding[3] (see Zhou et al.'s (2020) in-depth analysis of government funding and international collaboration in scientific research or the UK-based Innovation & Research Caucus (IRC)'s (2024) report

titled *Economic Benefits of International Collaboration in Research, Development and Innovation*):

- Each professor may have access to research grants, scholarships or funding programs specific to their country or region (e.g., EU Horizon Europe, the Finnish Academy, the National Natural Science Foundation of China, the USA National Science Foundation, the National Council for Scientific and Technological Development of Brazil). By collaborating, they could pool resources and apply for funding from multiple sources, increasing the overall budget for their research.
- The professors may split the costs of equipment, lab materials or software licenses, thus reducing the financial burden on each individual. One professor's country might offer cheaper access to certain resources (e.g., fieldwork locations; lower salary costs), allowing them to conduct research more *cost-effectively*. If their research involves fieldwork, they could conduct studies in both countries, potentially accessing unique data sets or environments that strengthen their research outcomes. They could also design comparative studies that could pull the strengths of both institutions, making their research potentially more appealing to funders.
- Joint research often leads to publications, which could enhance the scholars' reputations and make them more competitive for future funding (especially if one of the partners is famous). They could attend conferences or workshops in each other's countries, often with travel and accommodation costs covered by their institutions or national grants.
- Collaborating across borders could increase the visibility of their research, attracting attention from international publishers, conferences and media. This could lead to more citations, invitations to speak and consulting opportunities, which often come with financial rewards. Their research might influence policy in both countries, opening doors to government contracts or advisory roles.
- If one professor's country offers higher salaries or better benefits, they might negotiate joint appointments or visiting positions that provide additional income. They could receive stipends or fees for guest lectures, workshops or collaborative projects in each other's institutions. They could also collaborate to commercialise their research, launching e.g., a start-up or consulting firm that would operate in one or both countries (see the example of the Sino-Finnish Joint Learning Innovation Institute co-financed by the Chinese and Finnish Ministries of Education: https://sf.bnu.edu.cn/sfen/home/center1/).
- Their students might also benefit from exchange programs, which are often subsidised by universities or governments, reducing the overall cost of training and research.

Like the two previous cases, there would be of course challenges to such international cooperation such as administrative hurdles (e.g., being unable to pay an employee

not physically located in a given country), unbalanced use of technologies (e.g., Zoom vs. Tencent Meet) or the burning issue of unequal financial contributions.

{Breather a: Interculturality beyond capitalism?}

This breather asks the question of interculturality beyond the confines of capitalism. *Could intercultural encounters take place outside the realm of money?* I am reflecting out loud in what follows and sharing with you my concerns and doubts. [Can you think of further examples?]

> Alternative economic systems such as *solidarity economy initiatives* or *gift economies* have also attempted to support interculturality one way or another [see e.g., *Buen Vivir* in Latin America (Chassagne, 2019); *Degrowth* in France (Chiengkul, 2018); *Economy for the Common Good* in Austria (Campos et al., 2023)]. These systems and initiatives tend to prioritise values such as cooperation, communal well-being and equality/equity, which could influence the nature of intercultural interactions.
> [The success of these approaches is unsure today in sprawling capitalisms.]

Local communities could drive interculturality through *grassroots initiatives* based on diversity and dialogue. This could include e.g., community events, festivals and educational programs that are not primarily motivated by profit. [The organisation of such events requires however minimum financial investments – and in most cases approval from some officials, involved one way or another in capitalistic practices.]

> Some government and supranational policies like those of the European Union might encourage 'cultural' exchange and understanding as part of their social or educational initiatives. This can include funding for e.g., intercultural programs, language learning and international exchange programs [Taxpayers usually 'add to the pot' indirectly for such programmes. What is expected in return for the 'investment'? Are authorities serious about the goals and outcomes of such projects, or are they used to 'confirm' their ideological stances? (see Lukala & Dervin, 2025 about EU projects on migrants)].

The integration of intercultural considerations in sustainability efforts, as highlighted by research (e.g., Layne, 2024), shows that 'culture' could play a significant role in achieving Sustainable Development Goals. This approach values 'cultural' diversity for its own sake and for its potential contribution to social and environmental sustainability, following the now omnipresent yet rarely critiqued Sustainable Development Goals (SDGs) of the United Nations.

Similarly, many Indigenous and traditional 'cultures' have their own ways of engaging with others that are not always based on capitalist principles. These can include rituals, trade practices and social norms that have been developed over centuries and that prioritise what could be referred to in global English as e.g., *respect* and *reciprocity* (Aman, 2014; see Chapter 2).

How about 'intercultural friendship'? Like any form of friendship, the concept could be based on the general ideas of *mutual understanding, respect* and *shared experiences* (Gareis, 2023). It is not something that can usually be bought or sold as it involves emotional connections and personal relationships that develop over time through e.g., trust and extensive communication. [However, a friendship might start based on commercial bonds or one-sided/reciprocal financial transactions… see my 'old' paper in French from 20 years ago about 'doing' intercultural friendship (Dervin, 2005)]. Some services and opportunities seem to be able to facilitate intercultural interactions and potentially lead to friendships, including language exchange programs, travel, online platforms (e.g., random video chat roulette like https://joingy.com/), etc. [*All these do bear a cost though*… (even access to e.g., a good internet connection)].

{Bagatelle c: Grow in prosperity*}*

A delivery man dressed in his bright yellow uniform with a matching helmet stands in front of a gleaming pink Maserati in the middle of a field in rural China. He is wiping the car with a soft cloth, his eyes sparkling with admiration. With a big smile, he starts filming a short video in English for Douyin/TikTok, with some dramatic music playing in the background:

> "Hey everyone! Look at this beauty", he says, patting the surface of the pink car. "You are a real man, you need to learn to be strong in adversity, grow in prosperity and motivate yourself when you are down. Life is not perfect, only improve and perfect. Time is not perfect, only by doing our best, every inch has its value, enduring all the hardships, will the sweetness of the future come naturally. So sooner or later, you will hear it: Congratulations on becoming a distinguished Maserati owner! May the trident of the Sea King lead you to explore life and race at the forefront!".

He finishes his 'blessings' with a thumbs-up and the camera captures the shining car and his hopeful expression.

\ How comfortable/uncomfortable are you, reading the description of this scene, which took place *in English*? What is the 'real' message of this short video? How might different people feel watching the short video? How different/similar might the video be if it had been recorded in Chinese or any

other language? What message(s) would have emerged from the video had it been about another type of car (e.g., a Chinese car; a second-hand car)? Finally, what connections are made between an expensive car, a luxurious bag or a fancy smartphone and personal status in your context(s)? /

{Bagatelle d: Gemeinsame Ökonomie – money commoning*}*

Gemeinsame Ökonomie (German, trans.: Common Economy), often abbreviated as GemÖk, is an economic and social concept from the 'radical left' that emerges in certain alternative or community contexts, particularly in Germany and within solidarity economy movements or intentional communities. The term refers to economic systems where goods, resources and services are shared and managed collectively, often with the goal of promoting cooperation, equality/equity and sustainability rather than competition and profit maximisation (Amaduzzi & Cayuela, 2025). In this system, the focus is on creating a more equitable distribution of wealth and resources, fostering mutual aid and reducing dependency on traditional market mechanisms. Money commoning often involves practices such as communal living, pooling money into shared bank accounts, shared ownership, cooperative businesses and exchange systems like barter. The idea is to build an economy that prioritises human well-being and ecological balance over individual gain. This concept aligns with broader movements like the solidarity economy, degrowth (see breather c) and eco-socialism, which seek to challenge capitalist models and create more inclusive and sustainable ways of organising economic life (Amaduzzi & Cayuela, 2025).

GemÖk encourages moving away from money as a tool for individual wealth accumulation and instead emphasises its role as a means of facilitating collective well-being. This shift could help individuals reflect on how money can be used to support shared goals, such as sustainability, equity and community 'spirit'. By promoting e.g., barter, time banks [whereby people swap time and skills instead of money, see the practice of Talkoot in Finland in Dervin (2025: 207)], GemÖk supporters stress that money is *not the only medium of exchange*. This could inspire us to question the dominance of money in shaping social/intercultural relationships and explore more diverse ways of valuing work and resources. However, Amaduzzi and Cayuela (2025) highlight the following shortcomings of Common Economies: a lack of internal diversity of GemÖk communities and the inconsistency of (still) making use of money while attempting to 'choke' capitalism…

Finally, traditional monetary systems often reinforce power imbalances between groups and geographies (e.g., Global North vs. Global South). GemÖk's emphasis on cooperation and shared resources *could* help question these hierarchies and promote more equitable intercultural relationships. By creating communal economies, GemÖk *could* foster environments where people from different backgrounds *could* collaborate on shared projects, such as community gardens,

cooperatives or festivals. GemÖk's focus on sustainability seems to align with many Indigenous and traditional 'cultural' values that emphasise living in harmony with nature (see Goydke & Koch, 2020 about the idea of 'economy for the common good'). This shared perspective *could* enhance interculturality and foster further global cooperation to address e.g., climate change and resource depletion, while remaining aware of the 'tentacles' (from Latin *to feel, try*) of capitalisms all around us.

[*Mein Geld, dein Geld – unser Geld!*]

5. Transition to Chapter 5

Misunderstandings and/or non-understandings related to money in intercultural exchanges are not uncommon and can arise due to different reasons. In this last section, I discuss some of the aspects of money that could be detrimental to ('positive') interculturality if not considered earnestly: *gift-giving, tipping, bargaining, balance between work and personal life, display of wealth* and *lending/borrowing money*. I feel uncomfortable with what follows since it might contain stereotypes or generalisations, although I refrain from making use of references to specific countries and 'cultures'. I note that legal and tax-related issues do influence the aforementioned elements, for example, in terms of tipping or gift-giving [in some Finnish cities, parents are not allowed to give 'expensive' gifts to teachers. Since teachers are civil servants, this could be considered as 'corruption' – coffee, flowers or a box of chocolates are then given at the end of the academic year or for the holiday season].

In some parts of the world, giving gifts is a common way to build relationships, show reverence but also… put indirect pressure on others… In other contexts, giving (e.g., pricy) gifts could be seen as a bribe or inappropriate behaviour, which could lead to confusion or discomfort. [*I was given an expensive scarf once, thinking that it was a gesture of kindness and friendship but realised later that there was a hidden agenda in this 'simple gesture'. I often give 'symbolic' presents, either made by myself or 'low-priced' ones*]. In some countries, tipping is an expected practice to show appreciation for service and (especially) *to supplement* an employee's basic salary, while in other countries, tipping might be seen as unnecessary or even offensive. [*I remember an American friend who insisted on tipping a waitress in a Nordic country, leaving her confused or even offended (she left the tip on the table)*]. In some contexts, negotiating prices and bargaining is part of the transaction process, while in others, prices are generally considered fixed and negotiating might be seen as dishonest or disrespectful. [*I used to feel uncomfortable bargaining when I was young, finding it unnecessary and embarrassing. One day I was asked to leave a shop in Morocco after I offended a seller with a suggested price that was far too low.*] In some places, work and money are often linked to personal worth and success, while in others, the balance between work and personal life and the value of leisure time might be considered worthier than money. [*When I started*

cooperating with Chinese colleagues, I used the Chinese social media Weixin to be in contact with them, which led me to spend hours communicating with them and their students every week – breaking the (precious) boundary between the private and the professional, which I have never felt comfortable with. After a while, I left Weixin and requested that communication should happen via email to re-establish this boundary]. In some corners of the world, displaying wealth through expensive clothing or luxury cars might be seen as a sign of success, while in others, it could be viewed as ostentatious or insensitive. Finally, in some contexts, lending money to family or friends might not involve strict repayment schedules, while in others, even among close relationships, lending and borrowing should have clear terms and timelines.

Understanding the unique (and sometimes overlapping/changing) views and practices that we have towards money is key to understanding the complexities of money and interculturality that we experience. Trying to grasp them beyond stereotyping, pigeon-holing and judging is a challenge that we must face frontally…

{Bagatelle e: Human behaviour, social norms and economic transactions}

We started this chapter with a pastiche of a medieval farce set in Italy or the Netherlands. Let us close with *The Farce of the Fart* (*La Farce de Pet* in French), a European medieval comedic play that dates back to the late Middle Ages (15th century, Enders, 2013).

This farce is part of a tradition of short and humorous plays that were performed in public squares, markets or during festivals. These plays often used slapstick humour, exaggerated characters and ludicrous situations to entertain and critique societal norms. *The Farce of the Fart* revolves around a domestic dispute between a husband and wife. The wife, who is portrayed as sharp-tongued, reprimands her husband for farting – and vice versa. The argument escalates into a comedic battle of drollness, with the wife demanding compensation for the *offence* of the fart. The husband, in turn, tries to defend himself, leading to a series of absurd exchanges. To his lawyer, Hubert the Husband exclaims:

> It's true, sir, that my wife really did lay one heckuva fart – right next to me! And I was so sore afraid at the boom that my butt is still quaking! Right next to me, I tell you! I, who ask for nothing more than a clean home, free of all filth and waste! I request… rectification for the indignity that she has perpetrated in my own home! And that's the long and the short of it.
>
> *(Enders, 2013: 77)*

The play humorously explores the power struggle between husband and wife (an interesting form of intercultural relationship, see Dervin, 2013), a common theme in medieval farces. The use of a fart as the central conflict is purposefully silly,

arsy-versy and seems to reflect the medieval appreciation for bodily humour, which was accessible to all social classes and served as a way to entertain broad audiences (Allen, 2007).

The wife's demand for monetary compensation for the fart introduces the theme of money into the farce – although indirectly since the very word *money* is never uttered in the play. This ridiculous transaction highlights the arbitrary ways in which value can be assigned, even to something as trivial as a fart in medieval times [The wife tells her lawyer: "if you take my case and win, I promise, I'll make it worth your while. You can take that to the bank!" (Enders, 2013: 77)]. This could also be seen as a critique of greed and the monetisation of everyday life and reflects the medieval preoccupation with economic transactions, all the more so in the context of personal relationships (see Chapter 2; Nederman, 2024).

While the farce may not have a deep philosophical message about money and interculturality, it does reflect the usual interplay between (*our*) human behaviour, social norms and economic transactions and increasingly so in uber-capitalistic times like ours.

< Conflicts with myself: Frammenti intimissimi >

| Canetti (2022: 9) wrote about his family: "(…) I saw what money does to people. I felt that those who were most willingly devoted to money were the worst. I got to know all the shades, from money-grubbing to paranoia. I saw brothers whose greed had led them to destroy one another in years of litigation, and who kept on litigating when there was no money left". Money and interculturality in *every family*? Isn't family interculturality *par excellence*? The balancing of otherness with otherness at its best and worst form (Chen, 2024). |

| There are in fact many money-related traditions for children in the world worth looking into. Each reflects specific and overlapping beliefs about money. One such 'universal' tradition is to give children who have worked hard at school money for good grades. The Chinese (but also the Japanese, Koreans and Vietnamese) give children red envelopes filled with money for the New Year celebrations. These envelopes are meant to 'bless' children with good fortune for the year to come. As a child, my parents created some kind of magic by replacing a tooth I had lost, placed under my pillow, with money. The 'tooth fairy' was said to have operated this trick and their magic is also known in different parts of the world. In Italy, children receive presents or money from La Befana (a kind witch) to celebrate the end of the holiday season on January 6th ('Epiphany'). In the Muslim world, to mark the end of Ramadan and Eid al-Adha, children receive money or gifts from elders, known as Eidi(yah). In a similar vein, during the Jewish Hanukkah, children receive gelt (money) or chocolate coins. Finally, in Catholic families, during a child's First Holy Communion (around ages 7–8), children often receive

money or gifts from family and friends. All these traditions seem to highlight the importance of money as a symbol of e.g., love, luck and prosperity, while also teach children lessons about e.g., generosity, hard work and responsibility. What traditions related to money have you had and (maybe) adopted later on in life from other contexts? |

| If someone insists on paying or pays for your meal or coffee without telling you, is there an agenda? *The way I formulate this question seems to indicate that there could be*… Over the years, I have learnt to rush to pay *first* not to feel compelled to do something for others if I don't want to (don't have to). |

| How different and/or similar would I be as an individual and an interculturalist if my financial circumstances, experiences and intercultural encounters had been 'otherwise'? |

| What are the connections between my happiness, well-being and financial stability and security? |

| How much does money influence us in the decisions we make about interculturality?
The papers and books we write? The people we work with/those we (wish to) avoid? |

| The Other as an investment. The Other as decoration.
The Other as a visit card. The Other as a playmate. The Other as security.
The Other as a career booster. The Other as a toy.
The Other as a product. The Other as an ATM. |

| I am in a fancy mall abroad with a local friend. I carry a fabric shopping bag while they hold a Louis Vuitton handbag. The shop assistant tells my friend that my 'cheap' fabric shopping bag gives me an 'air of modesty' – meaning: the bag looks poor. I feel somewhat offended.
Do I look poor? [Does it matter? Was the comment even about money? Am I seeing money everywhere now?] |

| Am I Aesop's ant or grasshopper? Or both? |

| The charming naivety of a student of mine who believed that I am 'very rich' because I have published a lot of books on interculturality. |
| In the past, I had never 'read' others through the lens of their potential pecuniary benefits *to me.*
I still haven't learnt but I can now reflect on it. |

| How much are each of the languages that I know valued?
English, French, Icelandic, German, Finnish, Swedish and some Chinese.
How much have they brought me financially over my 50+ years on this earth? |

| The shock in front of this doorman at an exclusive shop in Asia who rushed to me to get my social media contacts so I would *teach him some English*… First happily surprised to get a new friend, I soon realised that I would serve as a 'free' English teacher online for him to upgrade his job. |

| My experience of the international art world has taught me to pay attention to over-trusting new acquaintances – when money seems to dictate what art is about today. |

| I struggled to have positive conversations about money and interculturality in this chapter. Did I manage? *Or is this another (rewarding) failure*? |

| I did experience some emotional, ideological and intellectual dissonance while writing about *money as a catalyst* in this chapter. Some of my voices do not sound like mine… |

| 2024–2025: Two major conferences on intercultural communication in Europe. On the menu (*mélange*): 'critical' evaluations of theories, decolonisation, inclusion, plurilingualism, climate change, 'social and cultural inequalities', technology, democracy. AND YET: *No money*… |

Notes

1 I am giving the grasshopper a feminine identity here to contrast with the long-held representation that she was a male grasshopper.
2 In this translation of Aesop, the masculine form to refer to the grasshopper is used.
3 Due to international university rankings, being a lecturer in e.g., intercultural studies at a top UK university, even with limited research output and innovative publications, will often be considered financially more gratifying than e.g., a second-tier university in some parts of the Global South where professors might produce better research. 'Cooperation' might lead to UK based scholars receiving (paid) invitations to speak to create 'bonds' between institutions and ensure that students and staff from the lesser known university would be able to register at a top UK university and earn extra symbolic (and economic!) capitals.

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5

THE HIGH COSTS OF MONEY IN INTERCULTURALITY

1. Introductory aggada

Setting: *A secluded office on a university campus somewhere in the UK, late at night. Lewis, a busy veteran professor turned into an administrator, is alone, about to submit a research paper that he has partly co-authored with a colleague from another country, Dr. Runyankore, who has produced more than 70% of the paper*…

Lewis (to himself): This paper is a tour de force. If I submit it as first author, the academic world will be at my feet. But it's Runyankore's hard work… a colleague from abroad who has confidence in me…

Lewis (sighs): Dr. Runyankore, a friend and a colleague… or at least, I thought we were. This could be my ticket to that prestigious award the President told me about. But what kind of scholar steals from another?

Lewis (paces): *Scholars?* In this competitive academic arena, who has time for friendship? It's every mind for itself. But Runyankore… she's been so open and trusting. Remember that time she shared her ground-breaking findings with me?

Lewis (sits back at his desk): I can't do this. It's immoral. But the recognition… the financial perks… and maybe an early ticket to retirement? I deserve this. I've worked so hard. Haven't I? I hate administration. I don't have time to write…

Lewis (frowns): Hard, yes, but not on this. This is mostly Runyankore's work. I can't just take it. But what if no one finds out? It's just this once. I can make it right later.

Lewis (stands up, resolute): No. I can't. I won't. I'm better than this. I'll find another way to get that award and money… and retirement? *I have to.*

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Lewis (sits back down, defeated): But what if there is no other way? What if this is my only chance? I'm tired of being overlooked. I deserve *real academic* recognition.

Lewis (picks up his iPhone): Maybe I can talk to her. Explain my situation. *No, she'd never go for it.* She's put her reputation on the line for this research.

Lewis (throws the phone on the armchair): I can't do it. I just can't. But the thought of losing this chance… it's eating me up.

Lewis (stands): I'll do it. I'll submit the paper and put my name as first author. The financial perks, the prestige; they're worth the risk. It's a small price to pay for security and recognition here. I'll buy Runyankore a nice present… or maybe give her some money… or I'll get her invited as visiting scholar.

Lewis (as he starts to type the submission): I might lose my integrity but I'll gain so much more. Runyankore's respect is a small sacrifice for the academic glory that awaits me.

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The lights fade as Lewis types away, the appropriated first authorship now part of his submission – a dreadful symbol of the choice to prioritise financial gain and academic prestige over integrity and friendship…

\ Writing about his visit to Alexandria (Egypt), Flaubert complained of the recent graffiti of an Englishman's name carved in block letters on a monument. He exclaimed (cited in Tarver, 1895: 115):

"At Alexandria one Thompson of Sunderland has written his name in letters six feet high on Pompey's Pillar. It can be read three quarters of a mile off. There is no possibility of seeing the column without seeing the name of Thompson, and consequently, without thinking of Thompson. The idiot has embodied himself in the monument, and perpetuates himself with it. What do I say? He annihilates it under the splendour of his majestic letters. Is it not coming it rather strong to force future travellers to think of you, and remember you? All fools are more or less Thompsons of Sunderland".

Money can make us do things we don't want to do but end up doing.
Money can make us (look like) fools *interculturally*.
Are we Flaubert's Thompsons of Sunderland? /

2. The interculturality of capitalisms – Capitalisms of interculturality

\ For Roland Barthes (Stafford, 1998: 85) the intellectual and the writer have a duty to make a difference –

to differentiate themselves from others by creating dissimilarity from the accepted and taken for granted – and thus excluding themselves, away from what everybody says and does. /

In our uber-capitalist, cannibal, surveillance and crack-up capitalist worlds (see Chapter 2), interculturality may imply that interactions and exchanges take place within the framework of market economies, where (hidden) multifaceted interests and profit motives often play a significant role. In a world where hardly anything is free, interculturality can only pretend to exist and 'survive' by playing by the book… even when one is somewhat blinded by discourses of equality/equity, justice, democracy, etc. In what follows I am discussing *the interculturality of capitalisms* and *the capitalisms of interculturality* and some of their consequences.

In our current capitalist system*s* (Dockès, 2017), the exchange of so-called 'cultural' products and services (e.g., education, fashion, food, music, movies, etc. – *money-driven industries*) is often determined by (politically-driven) market forces. This form of interculturality may emphasise 'diversity' as a resource for economic growth, 'innovation', *moneytainment*… During recent visits to Paris and Zurich, I realised that 'Korean culture' had spread to the streets of these cities, through all kinds of Korean stores and restaurants (see Cicchelli & Octobre, 2022 about K-Pop, soft power and global culture; see Figure 5.1 too). The inclusion of Korean pop singers ('K-pop') in the global US-/Western-dominated music industry has been both phenomenal and surprising since their work is not necessarily 'Korean' but a mix of all kinds of 'Western' influences (from 'beats', dance moves and producers) and some 'Korean' (commercial) elements (Joinau, 2022). However, with the spread of specific ideologies of diversity inclusion, Chinese bashing and influences and dominance of the 'West' (notably the USA), it is not surprising that K-Pop artists and boys/girls bands have become popular amongst some youth and even invited and awarded honours by e.g., Presidents Biden and Macron in the 2020s. I note that, in early 2025, a Korean international artist called Rosie released a very popular song in English called *APT*, which refers to a drinking game played in homes, using hands to form a 'block of flats'. *APT* is the Romanised abbreviation of a Korean term pronounced [apateu]. The abbreviation is based on the American English word *apartment*. During her global tour to promote the song (co-written and produced by an American singer), Rosie taught the game to e.g., TV hosts and fans, while disseminating Korean 'culture' in highly exoticising and essentialising ways – speaking in a strong Australian English accent (Rosie was born in Australia) and wearing expensive 'Western' couture. I note that the 'Korean' game is obviously anchored in a wide range of 'drinking games' from around the world such as *Hashiken* (Japan), *Czółko* (Poland), *大话* (dàhuà, big talk)/*吹牛* (chuīniú, bluff, boast) (China) or *Hammerschlagen* (Germany). The Russian drinking game called *Stairs* and Cuban *Jenga drinking game* are in fact

very much reminiscent of APT in the sense that they aim to either build towers or have participants ascend levels while drinking…

Consumer demand for 'exotic' 'cultural' goods, voices and faces may drive the market development of intercultural products, influencing the forms and content of consumerism, facilitated by multinational corporations, investors and 'big money' – while reflecting world orders and politics.

\ Balancing the pursuit of economic interests with the protection and promotion of e.g., 'culture', diversity and cultural heritage (involving issues of sustainability and sovereignty), might be part of the discourses of the interculturality of capitalisms and capitalisms of interculturality *but* are they really compatible (see Fraser, 2022)? /

Let us remember that wealthier nations or groups often dominate global narratives through e.g., education, entertainment, media, diplomacy and/or language use (the

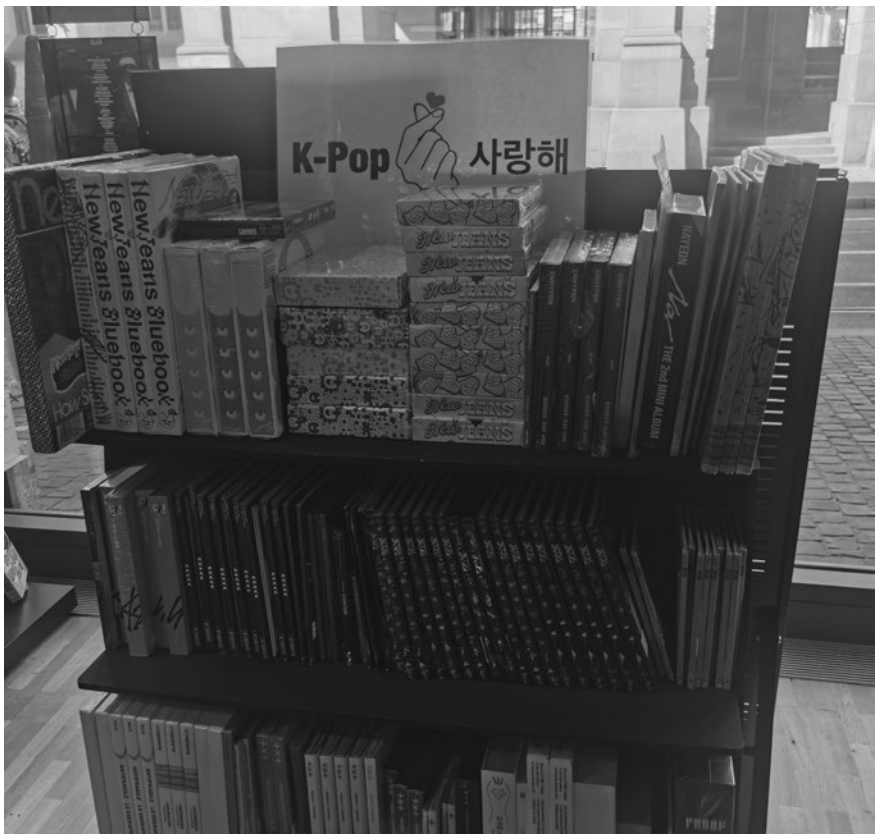

FIGURE 5.1 The popularity of K-Pop in a shop in Zurich (Switzerland).

borders between these aspects have become 'thin'), shaping perceptions of what is valuable or legitimate for interculturality. Economic disparities can often lead to harmful stereotypes (e.g., framing some cultures as *backward* or *exotic*) or to the commodification and appropriation of 'cultural practices' for profit (e.g., tourism, art markets – see balanced discussions of cultural appropriation in e.g., Bardon & Page, 2025). Traditional 'cultural' festivals or religious ceremonies that have deep significance are sometimes adapted into commercial performances to cater to (*us*) tourists' entertainment needs (Gillespie, 2006).

In Chapter 4, we discussed money as a catalyst for interculturality. Allowing access to intercultural experiences was one of the points that I made. Yet, wealth disparities coupled with specific national identities might restrict this access and the content and framing of intercultural experiences and encounters. As such, participation in intercultural exchanges (e.g., study abroad, international conferences, 'cultural programs') requires financial resources, preventing those from lower socio-economic backgrounds from accessing these opportunities – which does not mean that they do not have any access to interculturality since it is omnipresent (e.g., through the internet, should they have access to e.g., WIFI; see Du et al., 2021 about the links between economic inequality and lower internet use amongst children and teenagers in China). Visa restrictions, travel costs and living expenses, access to foreign currencies, wars and conflicts can also create barriers, reinforcing inequalities between privileged and marginalised individuals and groups.

One could say that it is true that access to job markets and a better economic status can be granted through (temporary) migration *as much as* it can be removed quickly depending on macro- and micro-legal matters [see how things are changing in Europe post-COVID-19 pandemic, with most countries modifying their rules and regulations concerning migration]. Migrants from less privileged regions might face discrimination in 'wealthier' countries (even in the so-called Global South), complicating intercultural relations. Their contributions may be undervalued, stereotyped and even 'embezzled'. I am thinking here of a friend of mine from a country which tends to be undervalued in both the 'West' and many parts of the Global South. After moving to a major Asian country for work, they experienced constant exploitation and discrimination – although they are highly educated and resourceful. Here are some examples:

- they served as an educational consultant for a private school *without getting paid*;
- a wealthy local made them feel uncomfortable once by comparing their 'cheap' watch to the rich man's *Swiss watch valued at half a million dollars*;
- they were removed from a teaching position without notice after they had contributed *enough research data to be exploited by locals* for research purposes (claiming that the students did not understand their English and did not want to make efforts to learn to understand it; their data were used without their consent).

Similar unspeakable stories of disposable 'human waste' (a terrible phrase from Zygmunt Bauman (2013b) to refer to many 'disposable' migrants worth pondering over) are many and varied in the capitalisms of the world.

Money-driven manipulation, exploitation, lying… outcasts… WASTE…

{Breather a: Mammon *– Balancing between the pursuit of wealth and moral/social values}*

Mammon is a term commonly found in religions, often used to describe wealth, greed and the pursuit of worldly gains. In the *New Testament* (e.g., Matthew 6:24 and Luke 16:9–13), Mammon symbolises the temptation of material riches and their negative impact on people, often associated with greed. For instance, in the Sermon on the Mount from Matthew (Carson, 2018), Jesus says: "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and Mammon".

The word Mammon is likely derived from a Semitic lingua franca of the Near East (Aramaic) *mamon* (treasure), appearing as *mamōnas* in Greek and *mammon* in Late Latin (etymonline.com, 2025). In the Christian tradition, Mammon is sometimes seen as the demon representative of greed among the seven deadly sins (see Phelps, 2019 about Jesus and the politics of Mammon). It symbolises the negative influence of wealth on people and the conflict between affluence and the service of God. During the European Middle Ages, Mammon was personified as a demon or evil god (see Chapter 2). From the 18th century onwards, it became a symbol for "how capitalism became the religion of modernity" (McCarraher, 2019). Closer to the topic of my book, Davis and Huttenback (2009) use the image of Mammon to discuss the political economy of British imperialism (1860–1912), assessing the costs and benefits of Britain's investments, claiming that returns were not high when compared to domestic and foreign sectors… Today, Mammon is sometimes used to criticise (capitalist) behaviours that excessively pursue wealth and material benefits, especially in views that consider such practices to harm e.g., moral and social/group values. Mammon is also used in economic and political discussions to refer to acts of obtaining assets and money through improper means – an argument which Campbell-Verduyn critiques in their (2017) discussion of enhanced economic emphasis during the severe global 2007–2008 economic crisis.

3. Money, power and interculturality as a phenomenon, an ideology and a notion

\ In some parts of the world, when children behave well at school or at home, they can be awarded colourful coins called 'caught being good' coins.

Used as e.g., classroom behaviour incentives, they can be traded for further rewards.

In their review on Amazon, one user of such coins maintains:

"My kids work for the coins like you wouldn't believe. I've tried marbles and tickets as a reward for good behavior, but nothing works as excellently as these coins". /

Let me now dig deeper into money and power, which, together, play significant roles in shaping what we (do not) do with, say about and experience with interculturality.

We start with how money can significantly influence our stereotypes about self and others in various ways (Bar-Tal, 1997). Economic conditions, disparities in wealth, and economic narratives can shape our perceptions and lead to stereotypes – some of the most frightening-yet-common-power-laden socialising tools that we all use in our daily lives. After reflecting on the issue of money, power and stereotyping, I think that these might concern:

…*Stereotyped charity and reliance* (e.g., stereotyping people as dependent on foreign aid or as needing charity due to economic struggles);
…*Stereotyped consumer behaviour* (e.g., stereotyping someone based on the expected and projected consumption patterns of a 'culture' or on what they purchase);
…*Stereotyped cost of living* (e.g., assuming that the cost of living in a country truthfully reflects the quality of life or economic conditions of its residents);
…*Stereotyped development bias* (e.g., self-/hetero-stereotyping countries as developing or underdeveloped based on economic indicators, which can overlook progress and economic diversities within the country);
…*Stereotyped economic migration* (e.g., viewing migrants from economically disadvantaged countries (e.g., the 'Global South') as solely motivated by the pursuit of wealth);
…*Stereotyped economic strength* (e.g., failing to recognise the resilience and resourcefulness of certain groups facing economic hardship);
…*Stereotyped economic success stigmas* (e.g., viewing someone's success as a result of exploitative and/or tokenising practices rather than e.g., hard work, creativity or 'innovation');
…*Stereotyped economic systems* (e.g., stereotyping 'cultures' based on their economic systems (e.g., *capitalisms, socialisms, communisms*) without considering nuances);
…*Stereotyped educational attainment* (e.g., stereotyping someone's level of education based on the sole ideologeme of *economic development*);
…*Stereotyped inequality perception* (e.g., overemphasising income inequality and assuming that it defines (local) social dynamics);
…*Stereotyped jobs* (e.g., presuming that people from certain countries work in specific types of jobs or industries due to economic factors);
…*Stereotyped materialistic values* (e.g., imagining that material wealth is the primary value of a specific person, overshadowing other aspects like group identity or spirituality);

…*Stereotyped resource allocation* (e.g., believing that resources are distributed evenly within a 'culture', leading to misconceptions about wealth distribution);
…*Stereotyped resource stereotyping* (e.g., viewing a country with access to certain resources, like oil or minerals, as defined only by those resources);
…*Stereotyped talent and skill* (e.g., underestimating the skills of a specific workforce due to (glocal) economic conditions);
…*Stereotyped wealth connotations* (e.g., signs of wealth vs. poverty based on the economic status of countries, cities, regions);
…*Stereotyped wealth distribution* (e.g., estimating that wealth is distributed evenly within a 'culture', leading to misconceptions about individual wealth).

Those of us with (financial) power have had greater control over how *self vs. other* are represented in e.g., education, entertainment, media and policy, which has also perpetuated many of the aforementioned stereotypes or, in (maybe?) fewer cases, supported diversities (see the ideas of political/intercultural correctness, positive affirmations/discrimination, etc. in Wuhl, 2007; Calvès, 2024).

My other argument has to do with how, historically, in different aspects of life, from the personal to the public, power imbalances have led to the domination of some individuals/groups over others, resulting in the woes of e.g., (neo-) colonialism, (neo-)imperialism and group/ language/ 'culture' erasure. Power dynamics between us have often 'governed' access to resources, which has also affected the preservation, development and domination of certain discourses, ideologies, practices… *over others*. I also note that economic downturns and/or crises can lead to a rise in e.g., *economic nationalism*, whereby certain groups prioritise their own economic interests over those of others, potentially leading to protectionist policies and 'intercultural conflicts' (see about education during the COVID-19 pandemic: Dervin et al., 2020; and 'scarcity nationalism' during the same period: Egger et al., 2023).

Lastly and importantly for us scholars and educators, those of us with power and resources often control and monitor the narratives that are shared and disseminated about *the very scientific notion of interculturality* in research and education, influencing global perceptions, actions and decisions [see e.g., the spread of 'Diversity Days' in companies and educational institutions around the world since the 2010s, during which employees are taught how to (not) speak and behave interculturally, often adopting 'Western-centric' ideologemes and methods; on 'diversity-washing' in German joint-stock companies, see Beckert & Koch, 2025]. Power has been used in-/directly to determine which storylines and expressions are validated and which are marginalised in e.g., ICER, affecting the visibility and survival of different epistemic takes in a field whose essence should be diversity itself… (see e.g., R'boul, 2020, 2024; Moosavi, 2025).

{Bagatelle a:* Money, money, money*}

In his book of 'incidental fragments', set mostly in Morocco, Barthes (1987: 24) recalls this incident – which could speak volumes about aspects of money and interculturality such as expectations and communication:

> Deux vieilles Américaines s'emparent de force d'un grand vieillard aveugle et lui font traverser la rue. Mais ce qu'il aurait préféré, cet Œdipe, c'est de l'argent: l'argent, l'argent, pas l'entraide.
>
> [Two old American women forcibly seize a tall blind old man and lead him across the street. But what he would have preferred, this Oedipus, is money: Money, money, not help. (my translation)]

{Bagatelle b: Greed, vanity and the existential quest for meaning}

Elck (Dutch for *everyman* or *each*, c. 1558), is an engraving by Pieter van der Heyden (1530–1572, The Netherlands) after a design by Pieter Bruegel the Elder (see Figure 5.2). I consider this artwork to be an allegorical piece that critiques human folly, materialism and the somewhat universal pursuit of self-interest, with

FIGURE 5.2 *Elck* (Everyman) by Pieter van der Heyden after Pieter Bruegel the Elder (about 1558).

money playing a central (in-/direct) role. Part of Bruegel's moralising series on societal vices, *Elck* explores themes of greed, arrogance and the existential quest for meaning and value – directly connecting to issues of money, wealth and moral decay. It is important to say that the 16th century saw the rise of capitalism, global trade and banking in the Netherlands (also known as *Low Countries* then, see Van Zanden, 1993). This brought newfound wealth but also anxiety about e.g., greed, social inequality and usury (see Chapter 2).

The print depicts a crowd of people, with many holding a lantern, searching the ground in a chaotic and almost farcical manner. One of the characters, a ragged old man in the centre, inspects a lantern. People from all walks of life (peasants, nobles, clergy) scuttle around blindly, some crawling, others tripping over objects. Their lanterns (symbolising some kind of enlightenment?) ironically illuminate nothing but what could be considered as frivolities. In the full print by van der Heyden, a church spire and a windmill can be seen in the distance, juxtaposing spiritual and earthly concerns. A fool in a traditional jester costume observes the scene (see top left), calling attention to the absurdity of human pursuits. The text *Niemat en kent he selve* (trans.: nobody knows themselves) can be read under the fool (see Orenstein, 2003: 169).

I believe that the lanterns represent humanity's erroneous search for meaning and value in capitalistic worlds. Instead of seeking e.g., spirituality, integrity and/or morality, the figures seem to fixate on material gains – *zombie-like*. This critiques greed and the trivialisation of wealth in morally bankrupt societies. The title *Elck* (trans.: Each) implies that everyone of us is complicit in the scramble for wealth, regardless of status – and still very much today… Like Bosch's *The Conjurer* (see next bagatelle), *Elck* portrays societies distracted by trivial gains, vulnerable to exploitation, manipulation and self-delusion…

4. Money, abuse and exploitation

\ *Abuse, ill-treatment, damage, perversion, fraud, destruction, profanation, torture, bullying, deception, torment, attack, harassment, slander*…
These (randomly listed) evils done, said within interculturality and expedited by money. /

Exploitation and interculturality are two concepts that intersect in complex ways, particularly in the context of our glocalised economies. As hinted at before, exploitation often refers to the unfair treatment or use of individuals or groups as well as 'misconducts', especially for economic gain (Kozyakova, 2021). Exploitation can manifest in various forms and has to do with the ideas of e.g., trust but also cunning, cheating and manipulation.

It is important to note that these may occur with reliable individuals. As such we may be financially exploited and manipulated by family members, friends or business partners we trust *interculturally*. This could include spouses or intimate

partners secretly transferring assets during a divorce, control of money or friends and family members not repaying loans as promised (see e.g., Singh (2020) about gendering money and assets through coercive control in intercultural contexts).

Another form of exploitation and abuse could have to do with investors becoming targets of fraud due to their unfamiliarity with foreign markets *or* investors abusing or corrupting local partners. For instance, foreign investors or local associates might be lured into investing in bogus business opportunities or high-risk financial products, leading to financial losses (see the counter-example of e.g., Jiang et al., 2024 about foreign ownership reducing corporate bribery expenditures).

Consumer fraud whereby international consumers may become the targets of swindle due to their unfamiliarity with local markets and business practices represents another form of abuse and manipulation. This could involve identity theft, AI lifelike deepfake (impersonation) scams, phishing, use of ransomware, online shopping scams but also fraudulent repair services or counterfeit products (see Ma et al.'s (2025) fascinating study about international consumers' perceived risk in using a Chinese shopping platform; on deepfake detection, see Abbas & Taeihagh, 2024).

I maintain that there are other forms of (intercultural) exploitation, which are more 'hidden' from view, in all of our societies. These could have to do with

educational inequalities

[access to quality education is not the same for certain people within a given society, in terms of e.g., resources, teaching forces]

[*Note:* education does legitimise inequalities in many instances through hidden curricula, meritocracy, reproduction, etc. (see: Parker et al.'s (2017) volume about education policy exacerbating inequalities in different parts of the world or Kundnani's (2023) book on the problems triggered by (individualistic) liberal anti-racist education which is helpless in front of e.g., structural oppression)]

(ethnic, racial and socio-economic) profiling

[tokenism whereby companies or institutions might hire or feature individuals from diverse backgrounds only to use them as symbols to appear diverse and inclusive, without genuinely integrating their perspectives or addressing systemic biases within the organisation, leading to meaningful change (see Egger et al., 2023)]

misrepresentation in (social) media

[(social) media outlets or content creators might produce contents that superficially celebrate diversity but actually perpetuate stereotypes or misrepresent people for ratings or clicks, without considering the impact on the parodied individuals and communities]

linguistic dominance

> [whereby speakers of 'small' languages might be side-lined. The latter can occur in professional settings where promotions and opportunities are biased towards those who speak the dominant language, thus creating power imbalances (see Back & Piekkari, 2024 where they compare experiences of language-based discrimination across physical and virtual spaces during the COVID-19 crisis showing that online work discrimination related to language is even subtler)].

Another important form of 'underground' intercultural abuse and manipulation has to do with *pretence* and *lies*. For example, someone might pretend to be interested in another's 'culture' to gain their trust and then use their lack of understanding of certain financial practices to cheat them out of money (e.g., in investing in a fraudulent scheme or donating to fake charities). In business and/or administration, one might use *intercultural-speak* to convince others to enter into deals that are not in their best interest, taking advantage of differences in negotiation styles or so-called business etiquette. As such, salespeople might use intercultural rhetoric to influence customers, making them feel guilty for not supporting e.g., global initiatives or 'cultural' preservation if they do not purchase what could be considered as overpriced or unnecessary products. Finally, in some cases, travellers might take advantage of the hospitality of their hosts, using the excuse of immersing in their 'culture' to avoid e.g., paying for services, to get out of uncomfortable situations, while disrespecting local customs, norms and laws. In their 2022 paper, Shaheer and Carr (2022) analysed comments from residents about tourists' deviant behaviour and identified 13 such problematic behaviours, including *culture disregarding, disrupting, photo clicking, littering, ignoring safety, abusing hosts, drinking, destroying, reckless driving, animal abusing, queue cutting, careless parenting* and *lawbreaking*.

{(Distressing) Breather b: Examples of intercultural financial exploitation across time}

What follows is a selected list of intercultural exploitative acts witnessed in different parts of the world between the 16th century and today.

Encomienda system (16th–18th centuries, *encomienda* means commission or charge in Spanish): Spanish colonisers in the Americas 'commissioned' Indigenous workforce to settlers under the guise of Christianisation. Indigenous peoples were forced to mine silver for European profit, with many dying from overwork. As a consequence, traditional communal economies were replaced with exploitative capitalism, destabilising Indigenous societies (Byrd Simpson, 1950; Gaylord Bourne & Roscher, 2022).

Mississippi Bubbles (1719–1720): Financier John Law's scheme to develop Louisiana with speculative investments. Law lured French settlers and investors with false promises of wealth from Native American lands, while secretly exaggerating stock prices. Indigenous land rights were ignored and many settlers were defrauded, intensifying distrust and conflicts between European and Native communities.
This was one of the first economic 'bubbles' to burst in (Western-centric?) history (Bruner & Miller, 2020).

Hudson's Bay Company (HBC) and Indigenous Trappers (17th–19th centuries): The HBC traded furs with Indigenous peoples in Canada. Traders manipulated prices, exchanging low-quality goods (e.g., alcohol, blankets) for valuable furs. Alcohol addiction was also weaponised to control local communities. Indigenous hunting economies became dependent on European goods, eroding self-sufficiency and support (Gordon (Iñupiaq) et al., 2023).

Opium Wars (1839–1860): British traders smuggled opium into China to counterweigh trade deficits. The British East India Company addicted millions of Chinese to the narcotic drug called opium then used military force (i.e., Opium Wars) to secure trade privileges. The Treaty of Nanking (1842) forced China to cede Hong Kong and open ports for 100 years, embedding Western economic dominance in East Asia
(see Gao, 2019 about British imperial attitudes towards China).

Rushing towards Africa (1884–1914): Six European colonial powers partitioned Africa at the Berlin Conference (1884), exploiting resources and labour, using commerce, colonialism and Christianity. King Leopold II of Belgium forced Congolese villagers to meet impossible rubber quotas – failure led to amputations or executions. Millions died and Indigenous economies were destroyed. Profits flowed to Belgium while European currencies replaced traditional trade systems (e.g., cowrie shells) and, until today, European powers still dominate somehow African economies (Pakenham, 1991; Ukelina, 2022).

The Marshall Plan (Post-World War II): The USA provided $13 billion (1948–1951) to rebuild Western Europe and limit the influence of communism. They required recipient nations to open markets to US goods and adopt further capitalist policies, undermining local industries – thus using USA's wealth to extend the country's influence, towards an Americanised world order.
For instance, France was pressured to abandon protectionist policies, flooding its markets with American products. As a consequence, the spread of American consumer culture (e.g., Coca-Cola, Hollywood, American music) was accelerated at the expense of some European customs and practices (Hilger, 2008) – which led to further global Americanisation of the world (see Figure 5.3)

FIGURE 5.3 Magnets on sale at a Chinese tourist site including magnets of Marx and Hegel with quotes, a panda, a Welsh corgi, a Chinese architectural hybrid, a lollipop, an auspicious gourd and American Disney characters Mickey and Minnie.

Kafala sponsorship system in the Gulf States (21st Century): Migrant workers from Africa and South Asia (e.g., India, Bangladesh, India, Nepal, Pakistan, Sri Lanka) contributed to building infrastructure in e.g., Qatar and Saudi Arabia. There are reports that employers confiscated passports, withheld wages and trapped workers in debt bondage. Workers also faced racism and segregation (see Chowdhury & Rajan, 2018; Cholewinski, 2023).

Agricultural dumping and the Mexican corn crisis (1990s-Present): The North Atlantic Free Trade Agreement (NAFTA) allowed US agribusiness to inundate Mexico with subsidised corn. US corn sold below production costs, bankrupting many Mexican small farmers, whose ancestors had cultivated corn for millennia. This also contributed to destroy Indigenous farming traditions and intensified dependency on US imports, threatening Mexico's food autonomy (Mann, 2011).

\ Are you still with me after this selected list of intercultural 'horrors'? Probably the most surprising element of this short review is the fact that the confused and confusing worlds we live in now are still in-direct witnesses of many of these exploitative and disgraceful moments of financial, social and ideological exploitation. /

{Bagatelle c: Falling prey to greed and carelessness}

Let's go back to the Middle Ages in Europe for a moment. The 65×53 cm-painting called *The Conjurer* (c. 1480), attributed to the workshop of Hieronymus Bosch (Northern Renaissance, 14th–15th centuries), is a vivid and enigmatic work that critiques deception and greed (see Figure 5.4). While its connection to money is not blatant, the scene explores themes of exploitation, trickery and the moral corruption tied to material gain. The painting depicts a street performer (i.e., the conjurer from the title of the painting) entertaining a crowd while his accomplices pickpocket the distracted audience. The conjurer performs a magic trick, making objects emerge from a spectator's mouth – a symbol of deceit or moral corruption. Peasants and townspeople, including a nobleman, are absorbed in the trick, their attention side-tracked. A sly figure on the left steals a purse from a man's belt.

FIGURE 5.4 *The Conjurer* (workshop of Hieronymus Bosch).

The conjurer's trick seems to mirror the manipulation of trust in financial transactions. The audience's fascination with the show makes them easy targets for theft, symbolising how greed or naïveté can leave people vulnerable to scams. [This could parallel modern-day financial fraud, where flashy schemes disguise exploitation.] The creatures emerging from the spectator's mouth (a frog/toad?) could symbolise greed and/or moral decay. For Berlioz (2003), in medieval symbolism, toads were often associated with sin, avarice and the devil, tying the act of deception to spiritual and material depravity. I note that the inclusion of a noble among the duped crowd suggests that wealth and status do not protect against *folly* and *decadence*. Even the privileged can fall prey to greed and/or carelessness with money.

All in all, the painting warns against the dangers of misplaced trust and the allure of quick gains. Like Hieronymus Bosch's other works, it delineates greed as a moral failing that disrupts social order (Benesch, 1957). In Bosch's time, street performers and charlatans were common, often linked to petty crime (Rusche & Kirchheimer, 2017: 20).

5. Rebelling against money and interculturality

Although our histories and distressing presents have been very much about the exploitation and multifaceted abuse of the Other,[1] there are in fact many examples of rebellions against these terrible acts, which have led in some cases to e.g., resource redistribution, calls for ethical engagement and compelling policy changes. To conclude this somewhat dismal chapter, let me mention two examples that I have identified in our histories.

Let's start with the so-called Zanj, a term used in medieval Arabic sources to describe Bantu-speaking peoples from East Africa, particularly the Swahili Coast and regions near the Great Lakes (Popovic, 2011). The term is most famously associated with the Zanj Rebellion (869–883 CE), a major uprising of enslaved East Africans in the Abbasid Caliphate – a dynasty that ruled the Muslim world between 750 CE and 1258 (Popovic, 2011). The Zanj were central to the Indian Ocean trade network, exporting goods like animal hides, gold and ivory. The Zanj Rebellion was one of the most destructive anti-slavery uprisings in history, challenging the Abbasid Caliphate's control of southern Mesopotamia (modern Iraq; al-Tabari, 1991). Thousands of Zanj captives were forced to work in the salt marshes and plantations of today's southern Iraq, draining swamps under hard-hearted conditions. The revolt lasted 14 years, with rebels seizing control of Basra (now in Southeastern Iraq) and other cities, disrupting trade and establishing a transitory state (Popovic, 2011). The Zanj employed guerrilla warfare, leveraging their knowledge of the marshy terrain to resist Abbasid armies. In 883 CE, the Abbasids managed to crush the rebellion, using overwhelming military force. The rebellion managed to expose the fragility of the Abbasid Caliphate and highlighted

the systemic violence of slavery in this part of the Islamic world at the time (al-Tabari, 1991). The Zanj became a symbol of resistance and their story is a potent reminder of opposition, resilience and the complex intersections of exploitation and power in global history.

The other example is the 500-year European colonisation of São Tomé and Príncipe, a small island nation in the Gulf of Guinea off the coast of Central Africa. Seibert (2024) argues that this island represents another story deeply intertwined with the Portuguese Empire, the transatlantic slave trade and the brutal exploitation of African labour. Unlike much of Africa, São Tomé and Príncipe were uninhabited when Portuguese explorers 'discovered' them around 1470–1471 during the so-called age of exploration (Seibert, 2024: 4). The Portuguese Crown then sought to establish sugar plantations, mirroring their success in other locations such as Madeira and the Azores. To work the plantations, the Portuguese imported enslaved Africans from the mainland (modern-day Congo, Gabon and Nigeria, amongst others). São Tomé then became one of the first plantation economies in the tropics, pioneering the brutal model later exported to the Americas (Seibert, 2024: 7). By the 1520s, São Tomé was a major sugar producer, containing dozens of plantations with thousands of enslaved Africans. The island's economy thrived but conditions were horrific – disease, overwork and violence led to high mortality rates. It is important to note that São Tomé also served as a key hub in the transatlantic slave trade, with enslaved Africans brought to the island before being shipped to Brazil and the Caribbean.

By the 17th century, São Tomé's sugar industry collapsed due to competition from Brazil, which had larger plantations and cheaper workforce. The islands fell into neglect, becoming a dumping ground for exiled criminals and political dissidents (Seibert, 2024: 23). Enslaved Africans who escaped plantations formed so-called independent maroon settlements which resisted Portuguese control for centuries. In the 19th century, Portuguese colonists shifted to crops like cocoa and coffee, using forced labour under the guise of contract workers from e.g., Angola, Cape Verde and Mozambique. Conditions remained similar to slavery (Seibert, 2024: Chapter 3). By the early 20th century, international outcry erupted over the islands' brutal labour practices. Systemic abuse was reported, leading to boycotts of São Toméan cocoa in some parts of Europe. A pivotal moment of resistance occurred when Portuguese authorities brutally suppressed a protest by local workers against forced labour, killing hundreds in the early 1950s. This spurred anti-colonial sentiment on the islands. Inspired by decolonisation across Africa, the Movement for the Liberation of São Tomé and Príncipe organised resistance in the 1960s–1970s (Seibert, 2024: Chapter 5). Finally, São Tomé and Príncipe gained independence in 1975.

To sum up, São Tomé's history mirrors broader patterns of European colonialism – resource extraction, racial hierarchy and Indigenous erasure – but it also showcases African agency through resistance and 'cultural' preservation. The

islands' role in the slave trade and plantation economy links them to Africa, the Americas and Europe, embodying another dark intersection between money and interculturality…

{Bagatelle c: The Myth of Tantalus}

The Greek myth of Tantalus is often interpreted as a cautionary tale about excess, greed and the misuse of money and power. The myth explores desire, punishment and the consequences of exceeding one's limits, which could be metaphorically linked to the dangers of materialism and the improper use of resources, including money. Tantalus was the immortal king of Sipylus (now in Türkiye), (maybe) the son of Zeus and the nymph Pluto, who ruled over the region (Russell Coulter & Turner, 2013). He was favoured by the gods and even allowed to dine with them. However, he committed several grave offences that led to his eternal punishment.

The crimes of Tantalus included: stealing the food and drink of the gods (a divine substance and nectar of immortality) to share with mortals; violating the boundary between the divine and human realms; (in some versions of the myth) killing his son, Pelops, and serving him as a meal to the gods to test their ability to recognise human flesh [The gods, except for Demeter, realised the atrocity and refused to eat Pelops (Russell Coulter & Turner, 2013: 455)]. After these crimes, Tantalus was condemned to eternal torment in the underworld. He was placed in a pool of water beneath a fruit tree, but whenever he tried to drink, the water receded and whenever he tried to eat, the branches lifted the fruit out of his reach.

Despite the fact that the myth of Tantalus does not explicitly deal with money or interculturality, it can be interpreted metaphorically. Tantalus's punishment reflects the idea of *insatiable desire* – a constant craving for something that can never be fully attained (Beaumarchais, 1738: 303). This can be likened to the pursuit of wealth or material possessions, where the more we acquire, the more we desire, leading to a potential cycle of frustration and discontentment [see Bauman's (2013a) analysis of our societies shifting from societies of producers to those of consumers today, whereby we both *promote* commodities and *become* these commodities at the same time – *endlessly* and *unsatisfactorily*]. What is more, Tantalus's crimes stem from his overreaching ambition and desire to possess what belongs to the gods. This can be seen as a warning against the misuse of money and power, particularly when it involves exploiting others or violating established moral boundaries (see e.g., Warnes, 2014 who uses the myth Tantalus to describe the materialism of US literature and culture today). As a whole, the myth emphasises the concept of divine retribution, suggesting that those who abuse their privileges or act immorally will face consequences. This could be applied to the misuse of money *interculturally*, where unethical behaviour (e.g., exploitation, fraud, manipulation), may lead to (inter-)personal, groupal and/or societal disgrace.

The myth of Tantalus continues to resonate in modern discussions about desire, ethics and wealth. As such, the myth can be seen as a critique of consumerism and

materialism, where the constant pursuit of money and possessions can lead to a sense of emptiness and unfulfilment (Bruckner, 2017). In a similar vein, *interculturally*, Tantalus's punishment can be interpreted as an allegory for the inequities of wealth distribution, where some have access to abundance while others are left in need. The myth also underscores the importance of using wealth and resources ethically and responsibly, rather than exploiting them for personal gain.

< Conflicts with myself: Frammenti intimissimi >

| I feel fatigued at the end of this chapter – and quite disheartened. Although I wanted to avoid excessive negativity with Chapter 5, I must confess that most of the elements presented here are far from encouraging. *Or do they give us strength to continue looking into interculturality 'otherwise'?* Is there some hope about money and interculturality in such divided and unfair (past and present) worlds? |

| Flaubert's entry about money in his *Dictionary of Accepted Ideas* (Flaubert, 1968: 39): "MONEY. Cause of all evil. Auri sacra fames. The god of the day – but not the same as Apollo. Politicians call it emoluments; lawyers, retainer; doctors, fee; employers, wages; workmen, pay; servants, perquisites. "Money is not happiness"". This could not better summarise what this chapter verbalised about money… |

| Max Frisch wrote (2013: 31):

> Among the things I should have written, there is what I gave away in a small chapter: a financial autobiography. What is money? All the experiences we have with money: when we don't have it, when we have just what we need, when we have more than we need. When is money important, and how does it define our relationship with others? To do this, we would have to let ourselves fall into a memory without intentionality, a precise memory. Without prejudice linked to a specific thesis. Without shame. It would be a lot of work. Have I just been too lazy? Too bad.[2]

I like the idea of *a financial autobiography.* 'Our relationship with others'. 'Without prejudice'. 'Without shame'… *How many of us would dare to do so in ICER?* How much would it reveal about who we really are, alone and together with others? |

| *A reaction to a reaction in Switzerland*: Surprised by the price of a simple salad at a cafeteria, I ask the teller: "Warum ist dieser Salat so teuer?" ("Why is this salad so expensive?"). Annoyed, they reply: "*Warum? Warum? Warum?* Was für eine große existenzielle Frage!" ("*Why? Why? Why?* Such a big existential question!"). Existential and… pecuniary… and (most likely) intercultural… |

| Read a very provocative but powerful quote from Žižek (2011: 4) today: "When we are shown scenes of starving children in Africa, with a call for us to do something to help them, the underlying ideological message is something like: "Don't think, don't politicize, forget about the true causes of their poverty, just act, contribute money, so that you will not have to think!".
Are you also feeling uncomfortable and yet very much aware of such 'intercultural' practices? |

| An international conference on *sustainability science* explains to potential participants that the organisers believe in bringing people together face-to-face and that no hybrid or remote participation options would be made available. *I say to myself:* this might mean contributing to somewhat unsustainable solutions (who will be able to afford to fly to the conference?) and environmental problems (flights!) and providing ineffective 'green' interventions. For Salonen and Siirilä (2023: 3382):

> Sustainability science is an academic discipline focusing on understanding complex social-ecological systems in order to enhance solutions-oriented decision-making and the ability of institutions and citizens to pursue a sustainable future for human and nonhuman entities that interact with each other.
> *(my italics)*

I am not convinced that costly and unsustainable travelling could contribute to such aims. It might 'micro-stimulate' (selectively) the local economy short-term but… |

| Citizenship by investment is possible (referred to also as 'economic citizenship'). Some countries in the Caribbean and Europe (Austria, Malta) [but also e.g., Egypt and Turkey] allow this practice through buying real estate or contributing to a national development fund. |

| The US discourse about Others (China, Russia and North Korea) today seems to be too honest about what they represent: "adversaries, competitors" – the language of money! |

| A vlogger about money: "Repeat to yourself: Money loves me, I love money, I desire to have money"; "You should not demonize money"; "Money is just a tool to amplify who you really are"; "You must receive when you give"; "If you think that money is a demon, maybe you are the demon". *Would I be considered as a killjoy if I disagreed?* |

| After all these fascinating chapters, I am still to come up with
a theory about money and interculturality.
How is this going to work considering the complexities highlighted
until the end of this chapter? |

Notes

1 See the Inuk Elder Scottie et al.'s (2022) poignant book on an Inuit community's struggle against the uranium industry in Northern Canada as another contemporary illustration.

2 My translation from French of: "Parmi les choses que j'aurais dû écrire, il y a ce dont j'ai fait cadeau dans un petit chapitre: une autobiographie financière. Qu'est-ce que l'argent? Toutes les expériences que l'on vit avec l'argent: quand on n'en a pas, quand on en a juste ce qu'il faut, quand on en a plus qu'il n'en faut. À quel moment est-il important, l'argent, et comment définit-il notre rapport avec les autres? Il faudrait pour ce faire se laisser tomber dans une mémoire sans intentionnalité, une mémoire précise. Sans préjugé lié à une thèse déterminée. Sans honte. Ce serait beaucoup de travail. Ai-je simplement été trop paresseux? Dommage" (Frisch, 2013: 31).

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6

TOWARDS INTERCULTURAL CHREMATISTICS?

A proposal

1. Final aggada

When I was preparing this book, sitting on a park bench near the Paul Klee Museum in Bern (Switzerland), my Moleskine notebook with the mysterious words *INTERCULTURAL CHREMATISTICS* printed on its cover by my side, a voice interrupted my thoughts.

"Worüber schreibst du? Geheimer Plan?" [trans. *What are you writing about? A secret plan?*].

I looked up to see a little girl, about ten years old. She had a voice-changing toy in her hands and a curious, slightly mischievous look on her face. Her hair was tied back in a messy ponytail.

"A secret plan?", I chuckled in English. "No, just some ideas. I am writing about how people from different countries think about money".

The girl tilted her head, confused, speaking in her voice changer (sounding robot-like) in English: "Money? Like… Swiss Francs? Dollars? Coins?".

"Yes, but also more", I said. She plopped down on my bench, setting the toy between us. "In some places, money is not just for things. It's… how people show respect. Or love. You understand?".

She frowned, trying to make sense of my words. "Love? Money is… paper. How it can be *Liebe*?".

I smiled. "Good question. In some countries, when people get married, they give gold coins. Not just for money, but for… promise… *Versprechen*? Like, 'I take care of you'. You see what I mean?".

She nodded slowly. "Okay, maybe. But why you care? You want to be have lot money?".

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I laughed. "No, no. I want to understand people. Like, in China, during New Year, adults give kids money in special red envelopes. For good luck".

She then grabbed my notebook, struggling to read the words *INTERCULTURAL CHREMATISTICS*. The little girl asked: "Was is das?". "It means something like learning how money works when people from different countries meet", I replied.

She thought for a moment, then nodded. "Okay, I think I get it. But why you do this? It's… boring. *Langweilig!*".

I laughed again. "Maybe a little. But if we understand how people think about money, we understand them better. Maybe? It's like… a secret code. You know, like in spy movies?".

Her eyes lit up. "Secret code? Oh, okay! So, if someone give me red envelope, I know they… serious?".

"Exactly!", I said, impressed. "You're very smart… *Du bist sehr schlau…*".

She grinned, clearly proud of herself. "Yeah, I know. But I think play with my toy is more funnier. Money is… hard".

"Fair enough", I said, smiling. "Toys are definitely more fun. *Ich selbst liebe Spielzeug*".

She then stood up, picking up her voice changer. She said in the toy, sounding like a slow man: "Okay, I go play now. But good luck with your… money code plan… Adieu!".

As she ran off, I couldn't stop smiling. Her mix of Swiss German and broken English, and straightforward insights had given me a fresh perspective. Maybe my theory wasn't just about money and interculturality: It is about finding connections, even in the simplest conversations. I opened my notebook, feeling motivated again.

2. Recapitulation – *Heading for Intercultural Chrematistics*

Before I problematise the somewhat perplexing term of *chrematistics* found in the title of this chapter and start unrolling a theory of money and interculturality, let me take a moment to summarise first what the four previous chapters have told us about money, in complex, simple and unstable ways… and take a couple of extra detours (named *deviations* below) leading up to the theory.

Chapter 2 introduced the concept of Intercultural Econosophy, which integrates philosophical and sociological inquiries, intercultural perspectives and literary creations to explore the complex relationships between money and interculturality. The chapter observed how norms, practices and values can affect economic behaviours and highlighted the importance of understanding these dynamics in our glocalised world. It drew on various theories, including Nancy Fraser's (2022) cannibal capitalism and Shoshana Zuboff's (2020) surveillance capitalism (amongst others), to provide a framework for analysing the interplay between economic activities and intercultural elements. I also reviewed briefly historical and contemporary perspectives on money from diverse parts of the world, emphasising

the need for reflexivity and deconstructing common legends and misconceptions about money and interculturality.

Chapter 3 explored the role of selected (mostly 'Western') fiction in understanding further the complex relationships between money and interculturality. The chapter began with an introductory story set in China, illustrating how money and social status seem to shape (inter-)personal relationships and individual aspirations. I then reviewed various literary works from the 19th and 20th centuries, which have witnessed the spread of *capitalisms,* highlighting how writers and playwrights from different backgrounds have depicted the ethical, psychological and social impacts of money. In the chapter I maintained that fiction could provide us with nuanced insights into human experiences and moral impasses related to money, which could enrich the interdisciplinary study of Intercultural Econosophy.

Chapter 4 looked into the role of money as a advocate and (maybe) an incentive for intercultural encounters, highlighting its dual capacity to both facilitate and unite. The chapter contended that financial transactions could serve as a common ground for exchange, fostering e.g., collaboration, friendship and understanding interculturally. By examining case studies and interdisciplinary research, I underscored the transformative potential of money in e.g., bridging gaps and driving dialogue, while also acknowledging its role in shaping glocal landscapes, identities and values.

Finally, Chapter 5 critically examined the challenges and negative influences of money on interculturality. It explored how financial gaps, differing monetary values and the misuse of money can exacerbate tensions and conflicts, leading to e.g., economic inequalities, exploitation and even eradication. The chapter also highlighted the need for more sensitive and equitable financial relations to foster (maybe?) stronger intercultural contacts, while remaining realistic about what can be achieved in cannibal capitalisms.

\ In explaining why he enjoys reading Dostoevsky's letters, E. Cioran (2013: 22) tells us that they are all about 'illness' and 'money' – "the only 'hot' subjects. Everything else is just frills and clutter" (my translation of "uniques sujets 'brûlants'. Tout le reste n'est que fioritures et fatras"). What do you make of this direct and beguiling assertion after reading the previous chapters on money and interculturality? /

All these chapters and the ideas that they contain in all their complexities and instabilities will serve as a basis for the forthcoming theory of money and interculturality, which I would like to name *Intercultural Chrematistics*. Chrematistics is a term that originates from the Greek word χρῆμα (chrēma) for thing or possession. It refers to the study of wealth or a particular theory of wealth as measured in money. The concept is closely associated with the philosophical ideas of the Ancient Greek philosopher Aristotle from Chapter 2,

who distinguished between *chrematistics* and *oikonomia* (Gallagher, 2018: 8). Aristotle viewed chrematistics as the art of acquiring wealth through trade and commerce, which he considered to be different from *oikonomia*, which was about managing the resources of a household for the well-being of the family (Crespo, 2013). The philosopher warned against the potential dangers of chrematistics when it becomes an end in itself, rather than a means to support 'the good life' (Crespo, 2013). He said (cited in Gottlieb, 2009: 137): "(…) the money-getting life, when and because it goes beyond people's needs and has no end or limit, is "contrary to nature"". Today, chrematistics could be understood as the study or practice of *dealing with and/or making money*, often with a focus on financial transactions and wealth accumulation. It could also refer to the economic activities that are not necessarily productive but are aimed at profit-making. The term could serve as a reminder of the importance of considering the ethical, moral and philosophical implications of e.g., wealth accumulation as well as financial practices and relations in intercultural contexts (Gottlieb, 2009), contributing to examining critically and reflexively the interplay between interculturality and money in ICER.

The proposed theory of Intercultural Chrematistics aims to support you readers by providing some keys to *interpret* money and interculturality rather than offering a single *interpretation of* money and interculturality. I believe that, if you want to learn more about interculturality, looking into Intercultural Chrematistics could be a rewarding and original way of doing so – beyond 'culture as an excuse' or other predetermined thoughts about interculturality such as 'non-essentialism' and 'decoloniality-without-*kicking-around*-money' (e.g., Dervin, 2025). As we shall see, examining e.g., how money is used to construct and reinforce *us vs. them*, and reflecting on our roles in perpetuating e.g., financial inequalities or exploring how alternative economic models (e.g., community currencies, cryptocurrencies, cooperative economies) could foster further interculturality in us and others. They correspond to central components of the proposed *changing* Intercultural Chrematistics. I am highlighting the adjective changing here because I want to emphasise that the proposed theory is neither static nor fixed, in response to future 'evidence', changing contexts and surfacing questions that will emerge from engaging with this book.

As an interdisciplinary theory of such complex items as money and interculturality, the theory is obviously meant to be falsifiable, i.e., structured in such a way that it can be disproven by evidence. As I am hoping that new research will appear on money and interculturality in ICER and in different contexts in the future, it will need to be revised, expanded or even replaced to better reflect intricate and fluctuating realities and nuances (e.g., the theory needs to stay current with technological advancements and address emerging ethical dilemmas concerning money in relation to e.g., cryptocurrencies and AI). I note however that I feel that the theory has a basic predictive power at this stage, which can draw attention to its usefulness and legitimacy somehow. *And* this is why (my

changing) Intercultural Chrematistics encourages us to question our assumptions, challenge dominant paradigms and ideologies of interculturality and explore alternative perspectives.

{Bagatelle: Hellebore}

O Caput Elleboro Dignum (Latin for O Head, Worthy of Hellebore) is a woodcut print created after Jean de Gourmont (c. 1537–1598), which I saw at the Louvre in Paris (see Figure 6.1). The title references a plant called hellebore, which was historically used to treat madness, suggesting the work critiques human folly, irrationality or even moral corruption. This implies that the subject is so consumed by folly or vice that they require hellebore to be cured. The woodcut, produced c. 1590, depicts a grotesque head whose face has been replaced with a map of the world, with many Latin proverbs indicating that madness is found around the world. The print's themes intersect with critiques of greed. I note that the 16th century saw rising capitalism and wealth disparities in Europe, and art often reflected fears that materialism was eroding e.g., communal and spiritual values (Levitt, 2023). Like Bruegel's Elck (see Chapter 5), this print frames materialism as a kind of collective insanity.

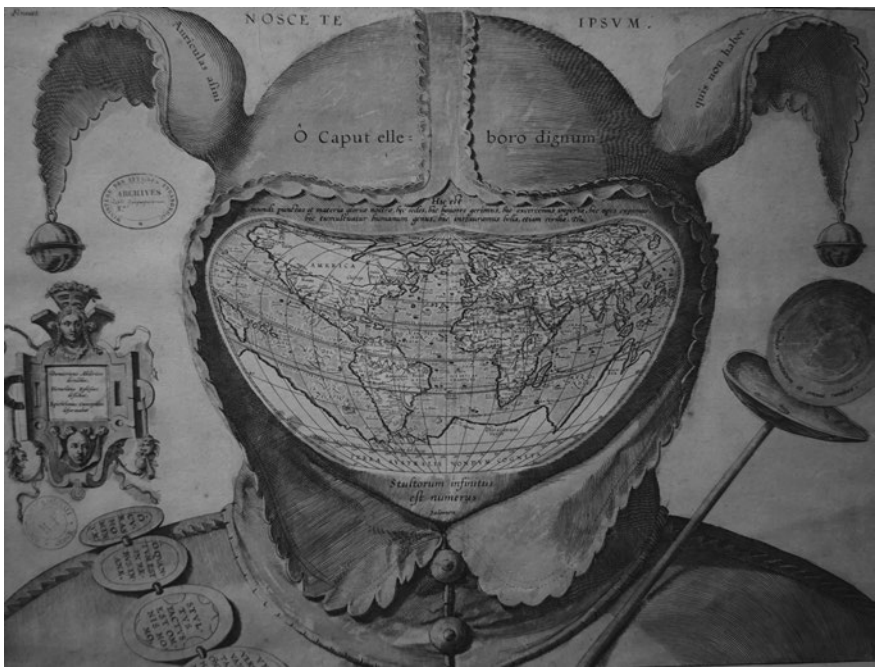

FIGURE 6.1 O Caput Elleboro Dignum.

3. *Deviation 1*: Inspiration from 'financial intelligence education' and 'financial literacy'

While writing this book, I realised that there is a research field and a school subject in different parts of the world that go with the names of *financial (intelligence) education* and *financial literacy.* Both aim to leverage knowledge about money in education and beyond.

Lusardi and Mitchel (2014) offered the general definition of financial literacy as the possession of financial knowledge and the ability to exhibit sound financial behaviour, in order to deal with the complexities of personal finances and well-being (see Tes & Heng, 2024). In 2023, Lusardi and Messy (2023: 3) maintained that "Financial literacy is an essential skill for making savvy financial decisions, understanding the world around us, and being a good citizen". Financial education aims to provide such knowledge and to build up strategies in individuals for future financial matters (Amagir et al., 2018; Chabaefe & Qutieshat, 2024). Such education can also be informal rather than just institutional [see Figure 6.2, which shows the cover of a French magazine of philosophy about money, helping readers reflect somehow on their financial literacy]. Research on the two concepts of financial literacy and education are many and varied, with most showing differences and similarities between e.g., young people's financial literacy and their concrete financial actions in different parts of the world (e.g., Kaiser & Menkhoff, 2017; see OECD, 2024 in the next deviation (section 4)).

In what follows I would like to explore these two concepts since I have the feeling that they could help us complement putting forward a theory of money and interculturality for ICER.

Let me start by saying that there seems to be a common agreement that recent repeated global financial crises and shocks (e.g., 2007–2008) and the proliferation of online financial services have demonstrated that insufficient financial literacy could be rampant around the world, indicating clear disparities between individuals and groups in terms of e.g., making financial choices. This might be why there are now trends to boost and improve financial education around the world, especially among young people (e.g., Kalmi & Rahko, 2022; Chabaefe & Qutieshat, 2024).

Research papers on different aspects of financial literacy and education abound in English and from different parts of the world. Here is a snapshot of the kind of research published in recent years to get a sense of what the main foci might be. It is important to note at this stage that there does not seem to be a unified form of financial (intelligence) education or a common definition of financial literacy globally and that, in general, the effectiveness of financial education is debated, especially in influencing financial behaviour (e.g., Frisancho, 2023).

- Ebele-Agu et al.'s (2024) review paper looks into the integration of financial literacy into national public education systems. The authors show that e.g., phased

FIGURE 6.2 What is a healthy relationship with money?

implementation approaches and interdisciplinary curriculum development have been carried out in different parts of the world. In a similar vein but adapted to the context of 'omni-digitalisation', Kovács and Terták (2024) propose a thematic review of recent initiatives in financial literacy. Lastly, Amagir et al. (2018) have listed how financial literacy has been assessed in education, with components including *increase in knowledge, changes in (self-reported) financial behaviour* and *changes in attitudes towards money*, *self and others* having been highlighted.

- Papers about different parts of the world have also been published. In 'High education, low returns: Financial literacy challenges for African Americans and Hispanics' Assari et al. (2024) pinpoint that there are ethnic and racial incongruences in financial literacy in the USA. They argue that this could be due to e.g., systemic discrimination and socio-economic inequalities. The focus of the paper is on African American and Hispanic individuals with higher levels

> of education, who, according to the results, demonstrate significantly lower levels of financial literacy than their White peers. The paper 'Financial literacy education: What it is and how it is needed for Cambodian students' (Tes & Heng, 2024), another review paper, shows that financial literacy education in Cambodia helps students become aware of the importance of developing financial management skills (e.g., financial behaviours and knowledge, attitudes toward earning, saving, spending, and investing). A study about Portugal, 'Literacy, resilience, and financial well-being in higher education students' (Dias et al., 2024), observes that students around the world seem to be more financially aware and literate than the Portuguese youth. A study from Finland from 2022 (Kalmi & Rahko, 2022) investigates the effects of game-based financial education on secondary school students, focusing on three different game-based interventions (e.g., a business game in a physical learning environment; a web-based environment; and a mobile game; see breather a), finding strong impact on knowledge gained, with little impact on self-reported students' financial experiences. Finally, Blue (2016) has produced a paper on financial literacy education *with* her own Aboriginal community in Canada. The author evaluates the role of 'culture' and context in financial literacy education and how these should guide what and how financial literacy education could be taught-learnt.

In 2023, Cambridge University Press launched an important publication titled the *Journal of Financial Literacy and Wellbeing,* co-edited by a scholar located in the USA (Annamaria Lusardi) and a Senior Counsellor for the Organisation for Economic Co-operation and Development (OECD) based in Paris (Flore-Anne Messy). The journal is described as follows (see: www.cambridge.org/core/journals/journal-of-financial-literacy-and-wellbeing/information/about-this-journal):

> The Journal aims to publish rigorous research on financial literacy and financial well-being, inform public policies as well as public, private and civil society strategies and activities, with the ultimate objective of improving the financial literacy, resilience and well-being of individuals and micro and small entrepreneurs. It covers research on the various elements of financial literacy (and related concepts, e.g. financial capability, including financial knowledge, attitudes, behaviours and skills) and financial well-being and their relationships and determinants. It includes research the related fields, such as financial inclusion, financial consumer protection, and financial resilience, which has recently been identified as one of the elements for maintaining well-being in the face of hardship.

The creation of the journal was motivated by the OECD's (2020) recommendation that financial well-being is the *ultimate goal* of financial literacy – which is a thought-provoking argument for the book you are holding in your hands! Table 6.1 shows a few examples of papers published between 2023 and 2025 in the journal. The papers

point out the range and diversity of topics discussed in relation to the intersections between financial literacy and well-being, with some of the papers dealing with formal contexts of education. I argue that reading, observing and reflecting on the content of these papers (and the ones mentioned above and later in the chapter) could contribute to us building up further awareness and knowledge about money and interculturality, while observing the results, limitations and implications of the papers for interculturality (e.g., epistemic diversity/homogeneity, contexts of study, methodologies, etc.).

All in all, Table 6.1 provides examples of topics that I consider to be relevant to problematising, discussing and negotiating money and interculturality: identity differences in financial knowledge (USA), effectiveness of financial education (USA), parents' financial education (Peru). But also: the broader topics of mental health (Sweden), pension (Finland) as well as saving plans (USA), cryptocurrency and risk tolerance (Australia). Engaging interculturally around these studies and the ones mentioned earlier within the context of ICER could help us expand our (changing) understanding of what interculturality is about and what it entails *with* and *through* money.

4. Deviation 2: The PISA financial literacy framework

A 2005 OECD Recommendation maintains that "financial education should start at school. People should be educated about financial matters as early as possible in their lives" (OECD, 2005: 31). In a 2024 policy paper titled *Shaping Students' Financial Literacy – The Role of Parents and Socio-Economic Backgrounds*, the supranational institution discusses the results of the Programme for International Student Assessment (i.e., PISA) 2022 financial literacy assessment, indicating that up to 20% of the total amount of 15-year-old students from around the world who took part in PISA, are unable to apply financial knowledge to real-life situations, with socio-economically disadvantaged students performing worse than others. They also remark that students who discuss financial issues with their parents tend to fare better. Of great interest to us, the study shows colossal differences between certain countries and provinces. For instance, while 85% of students in Denmark or Poland achieve a good level of financial intelligence, half of e.g., Malaysian students reach this level (OECD, 2024).

In order to assess young people's financial literacy, the OECD has looked into 15-year-old students' competences in different economies as part of their PISA studies, alongside the measuring of reading, mathematics and science knowledge and skills to meet real-life challenges (e.g., global competence). *The PISA 2018 Assessment and Analytical Framework* provides details about how financial literacy is conceptualised and assessed by the OECD (2018). The document explains that questions such as "How well are young people prepared for the new financial systems that are becoming more global and more complex?" or "In which countries and economies do students show high levels of financial literacy?" can be

TABLE 6.1 Examples of articles published in the *Journal of Financial Literacy and Wellbeing*

Author(s) + Year	*Contexts*	*Article Title*
Li et al. (2024)	USA	Suboptimal household investment and information-processing frictions: Evidence from 529 college savings plans
Heck et al. (2024)	USA	Consumer financial well-being: Does scale choice alter the measure?
Blanco et al. (2024)	USA	Systematic review of racial/ethnic and gender differences in financial knowledge in the United States
Luedtke and Urban (2024)	USA	High school financial education courses in the United States.: What is the importance of setting state policies?
Lusardi and Streeter (2023)	USA	Financial literacy and financial well-being: Evidence from the US
Clark (2023)	USA	Effectiveness of employer-provided financial education programs
Tenhunen and Kuivalainen (2024)	Finland (Europe)	Relationship between pension knowledge, trust in the pension system, and sociodemographic factors
Samuelsson et al. (2023)	Sweden (Europe)	Financial literacy, personal financial situation, and mental health among young adults in Sweden
Beckmann and Kiesl-Reiter (2023)	'Eastern Europe'	Financial literacy and financial wellbeing: Evidence from Eastern Europe in a high inflation environment
Bottazzi and Oggero (2023)	Italy, Europe	Financial Literacy and Financial Resilience: Evidence from Italy
Gerrans et al. (2023)	Australia	The fear of missing out on cryptocurrency and stock investments: Direct and indirect effects of financial literacy and risk tolerance
Estrada-Mejia et al. (2023)	Peru and Uruguay (South America)	Financial literacy and financial wellbeing: Evidence from Peru and Uruguay
Frisancho (2023)	Peru (South America)	Spillover effects of financial education: The impact of school-based programs on parents
Sticha and Sekita (2023)	Japan (Asia)	The importance of financial literacy: Evidence from Japan
Sconti and Fernandez (2023)	Singapore	The importance of financial literacy: Evidence from Singapore

answered by comparing data across countries and economies (OECD, 2018: 127). For the supranational institution, *literacy* itself is "the capacity of students to apply knowledge and skills in key subject areas and to analyse, reason and communicate effectively as they pose, solve and interpret problems in a variety of situations" (OECD, 2018: 13). Financial literacy for PISA is demarcated as:

> the knowledge and understanding of financial concepts and risks, and the skills, motivation and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals and society, and to enable participation in economic life.
>
> *(OECD, 2018: 128)*

All in all, financial literacy is tested through four different content areas, identified by the OECD by means of extensive global literature reviews: 1. money and transactions, 2. planning and managing finances, 3. risk and reward, 4. financial landscape (OECD, 2018: 131). The following contexts are covered in PISA: *education and work, home and family, individual and societal*. Each of the content areas are described as follow:

1. **Money and transactions:** "This content area includes awareness of the different forms and purposes of money and managing monetary transactions, which may include being aware of national, foreign and digital currencies; making payments using a variety of available tools including mobile or online ones, taking into account value for money; and using bank cards, cheques and bank accounts. It also covers practices such as taking care of cash and other valuables, calculating value for money, and filing documents and receipts, including those received electronically" (OECD, 2018: 131).
2. **Planning and managing finances:** "This content area reflects the process of managing, planning and monitoring income and expenses and understanding ways of enhancing wealth and financial well-being. It includes content related to credit use as well as savings and wealth creation" (OECD, 2018: 133–134).
3. **Risk and reward:** "This content area includes knowledge of the types of products that may help people to protect themselves from the consequences of negative outcomes, such as insurance and savings, as well as being able to make a general assessment of the level of risk and reward related to different products, purchases, behaviours or external factors" (OECD, 2018: 138).
4. **Financial landscape**: "This content area relates to the character and features of the financial world. It covers an awareness of the role of regulation and protection for financial consumers, knowing the rights and responsibilities of consumers in the financial marketplace and within the general financial environment, and the main implications of financial contracts that they may enter into in the near future, either with parental consent or alone. The financial

> landscape also takes into account the wide variety of information available on financial matters, from education to advertising. In its broadest sense, financial landscape also incorporates an understanding of the consequences of changes in economic conditions and public policies, such as changes in interest rates, inflation, taxation, sustainability and environmental targets or welfare benefits for individuals, households and society" (OECD, 2018: 193).

I find the OECD documents about financial literacy intriguing, refreshing (for a non-economist like me) and… controversial. *Intriguing* for the clarity of the lines of argumentation about the need for financial literacy and the delimitation of the four content areas. However, the proposed framework for assessing financial literacy of students from different parts of the world (the idea of 'culture' is only mentioned in passing on a couple of occasions) is unsatisfactory in terms of communicating directly *around* money with others (*interculturally*) or in addressing many of the ethical issues and critiques that have been addressed in previous chapters of this book (Zoboff's (2019) surveillance capitalism; Slobodian's (2023) crack-up capitalism…, see Chapter 2) as well as discussing e.g., alternative financial models. I understand that most of the content of the PISA model of financial literacy has to do with somewhat concrete transactional, planning and strategical competences related to money, beyond evaluating (and rebuking?) e.g., injustices, irregularities, privileges and discriminatory practices. Regardless of these critiques, I will try to include some of the elements from the OECD's framework into the proposed theory of money and interculturality below.

{Breather a: Yrityskylä (Me and my city)}

In 2018 I had the opportunity to visit one of Yrityskylä (named *Me and my city* in English) centres near Helsinki (see https://nuortennyt.fi/en/yrityskyla/). Aiming to support entrepreneurship education and working life collaboration in Finland and elsewhere, in e.g., lower and upper secondary education as well as higher education, Yrityskylä is a learning module that aims to provide concrete experiences of economy, entrepreneurship, society and working life in physical learning environments (Kalmi & Rahko, 2022; Aura, 2024). As a game based on role-play and other kinds of activities within the simulation of a city, students have to represent a business organisation and make financial decisions to keep the business afloat (e.g., sell, apply for loans, etc. digitally) (duration: 5–8 hours). Aura et al. (2023: 161) explain:

> students role-play as consumers, citizens, as well as work different professions in various enterprises, complete simulated work tasks and earn in-game currency for their work. Additionally, students vote in city elections, open an in-game bank account, and spend their salary on consumables (e.g., pencils, candy) or services (e.g., at a hairdressing salon or on a VR game experience) provided by other students.

It is noteworthy that JA Finland, the non-profit organisation that runs Yrityskylä, operates in over 100 countries and has mentored over 10 million students around the world (Presented in this order on their website: Asia Pacific Europe, Sub-Saharan Africa, Middle East and North Africa, USA, Canada and South Africa, see e.g., www.jaasiapacific.org). Most 6th and 9th graders in Finland have participated in this programme (Aura, 2024). JA Finland has also produced e.g., a finance-related study package for upper secondary schools in English (*Finance Hero*: https://nuortennyt.fi/en/service/financehero/), as well as a game called *Play Moneymaster* (https://taloussankari.com/?localeId=en_gb), a 45–60 minute game that teaches people about everyday financial skills, helping them make considered money decisions for example during a day out shopping.

\ How about using this kind of initiative to create joint intercultural experiences of money? /

{Breather b: Books about financial literacy for children}

Before coming to the theory *proper*, another very short deviation. [Dear reader: I do hope that you still have some energy for what I promise will be another useful detour]. I would like to highlight some books about financial literacy aimed at children. These books are not textbooks as such but more like stand-alone volumes that can be used by/with children and e.g., their parents [presented below in chronological order with age groups indicated for each book – I note that there are hundreds of such books on the market in English so what follows is obviously partial].

I was inspired in looking into such books by visiting bookstores in China where such books are popular for children, often wishing that I had been introduced myself to such books as a child or a teenager – or even an adult! (see Figure 6.3a and b). I do hope that no one will feel offended by me sharing about these children's books here. I do believe that there is so much we could learn about money and interculturality by exploring these books too – especially when ICER appears to be somewhat 'ignorant' of and 'innocent' about the topic (see research on children's books and children's financial literacy: Xia, 2024; Sari et al., 2022).

Finance 101 for Kids: Money Lessons Children Cannot Afford to Miss (Andal, 2016 for 8–11 years) contains chapters with questions such as *What is finance?; Money, how did it all start?; How to earn money?; The power of money?* Chapter 10 is about Money around the world (*what are currencies? What is foreign exchange? Other uses of foreign exchange*). All in all, according to Andal (2016: blurb), the book aims to "equip the next generation with money management skills that they can carry forth into their adult lives". On p. 1, the author defines money and goods as follow: "Money – anything acceptable that can be used to exchange for goods"; "Goods – real items that can be seen and touched". The book contains humorous drawings that illustrate the concepts and arguments (e.g., p. 4, a teacher tells his

FIGURE 6.3 (A AND B) Financial literacy books in a bookstore in China.

students "money does not grow on trees", to which one female student replies: "But my dad says his bank has a lot of branches").

My First Book about Financial Education: How to Save Money and Make it Grow (Verdú, 2020 for 6–10 years, translated from Spanish). On its cover, the book asks readers (parents?): "Do you want your children never to experience economic problems?". The book follows Peter and Maggie who introduce us to different aspects of financial education such as bartering, bills, budgeting, property and saving. The book also promises to teach children that "anything can be used as money" and discover that "money doesn't grow on trees" (Verdú, 2020: blurb). What is more, "They [children] will be taught to save 2 out of every 10 coins"; "They will be shown why they should never borrow money" and "They will also learn the difference between needs and wants" (Verdú, 2020: blurb).

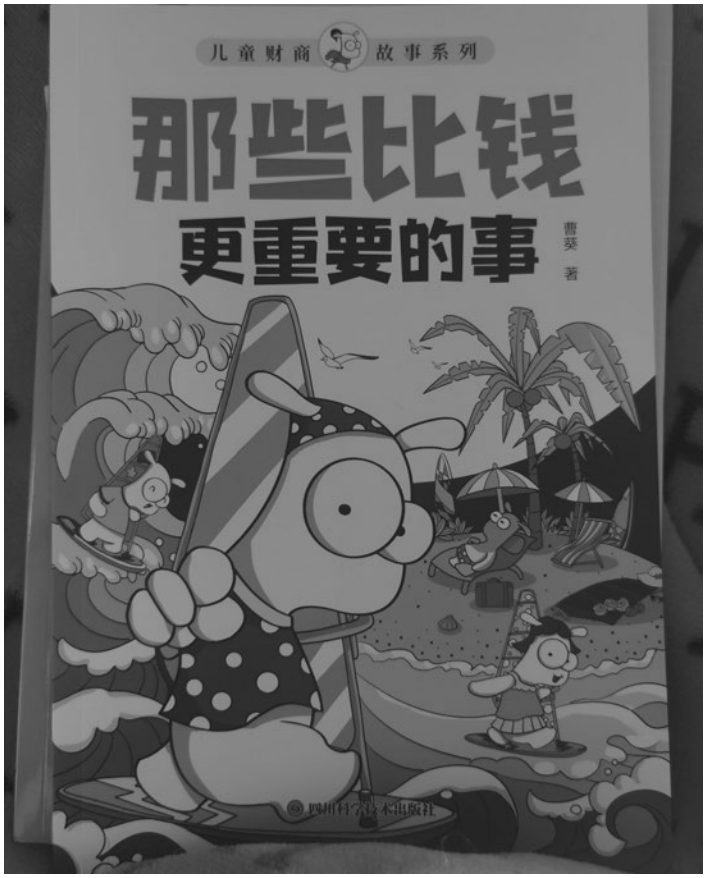

FIGURE 6.3 (A AND B) (Continued)

What Is Money?: Personal Finance for Kids (Lee, 2021 for 3–6 years). Aiming to spark curiosity about money in children too, the readers can discover the basics of money such as earning, spending, saving and sharing. We are told that the main character has "three piggy banks: one for spending, one for sharing, and one for saving for future dreams like a bike or a robot dog" (Lee, 2021: blurb). Similar to this book, *My 1st Book of Money Basics: Kids guide for Financial Literacy – Saving, Investing, Earning, Giving, Needs and Wants, Ancient Money, and Everything about Money* (Kale, 2022 for 4–10 years) aims to empower young schoolers "with the foundational money smart mindset, which, in turn, will help them have power and control over their money now and in the future" (Kale, 2022: blurb).

A very popular book for children in Australia is Scott Pape's (2022 – 4–12 years) *Barefoot Kids.*[1] The book is presented as follows: "If you want the kids in your life to be good with money, hand them this book"; "Scott takes them on an epic,

page-turning money ADVENTURE – with fun projects, inspiring stories from 45 kids, rewards and real-life stickers"; "It's easily the most unique finance book ever written. After all, how many books about money have Slime Queens, TikTok stars and dogs pooping on the page?"; "This book holds the secret to raising smart, resilient, kind and hardworking kids who will grow up knowing how to manage their money" (Pape, 2022: blurb). Here are some of the topics covered in *Barefoot Kids:* setting up money buckets, how to save, how to run a mini business and how to invest money.

Money Adventures: Financial Literacy for Kids (Ansie, 2024 for 7 years and up) promises to turn complicated topics like "saving, budgeting, and digital payments into bite-sized, engaging, easy-to-understand stories, games, and activities". Through a list of topics, parents and guardians are asked to solve and chat about money with children and have real-world practice (e.g., managing allowance, setting savings goals).

I Am Money (Cook & Gunderson, 2024 for 4–8 years). This picture book makes money (its main character) teach about money – how to earn, save and spend it. The authors add: "and the most important thing: how to give it away to help others" (Cook & Gunderson, 2024: blurb). The book is said to be a "teaching tool for curious kids, or first finance book for aspiring entrepreneurs!" (Cook & Gunderson, 2024: blurb).

Let me now mention a series of books for children about financial education, written by Cao Kui and published in China (Sichuan Science and Technology Press, 2022; see Figure 6.3a and b). What is fascinating about these books is their ethical stance and direct engagement with e.g., issues of corruption, happiness and responsibility. In what follows I focus on the volume titled 那些比钱 更重要的事 (trans.: *These are more important things than money*). The first chapter of the book, 我们不是金钱的"奴隶" (trans.: 'we are not slaves to money'), starts with this paragraph (Cao, 2022: 1):

> We are not slaves to money.
> Little friend, you know what? Money is 'magic'. If we treat it properly, it will stay in our wallets and bank accounts. If we pay too much attention to it, it starts to be arrogant and even wants to control our lives. If we don't want to be a slave to money, we must learn to treat and use money correctly.[2]

Chapter 2 is titled 健康是我们最大的财富 (trans.: *health is our greatest wealth*); Chapter 3, 金钱买不来友谊和亲情 (trans.: *Money can't buy friendship and family*); Chapter 4, 为梦想而努力的人更快乐 (trans.: *People who work hard for their dreams are happier*); Chapter 5, 钱和责任哪个更重要 (trans.: *Which is more important, money or responsibility?*); Chapter 6, 帮助弱小能要报酬吗 (trans.: *Can you get paid for helping the weak?*); Chapter 7, 快乐的义务劳动日 (trans.: *Doing volunteer work makes us happy*). Chapter 8, titled 我们不能为了钱

去做违法的事情 (trans.: *We can't do anything illegal for money*), starts with this paragraph (Cao, 2022: 52):

> Money is sometimes like an angel; it can help us solve many troubles and make us lead a more prosperous life. But money is sometimes like a devil, urging people to do illegal things. In fact, there is nothing wrong with money. The key lies in our attitude towards it. We must not make wrong choices because of the temptation of money.[3]

This (limited) selection of children's books on financial literacy published in English and Chinese, aimed at different age groups, are not traditional textbooks but are designed to be engaging and educational tools for children and… their parents/guardians. I have suggested that these books can offer valuable insights into money and interculturality. Reviewing the selected list of books also suggests that introducing financial literacy at a young age could shape attitudes towards money and, potentially, its intercultural significance since money 'overlooks' the entire world. The variety of books reviewed underscores different approaches to teaching about money. For example, the series of Chinese books seems to emphasise ethics and responsibility, while the other ones might tend to focus more on practical skills like saving and investing. Finally, I do believe that this diversity could also inform a theory which could serve the purpose of analysing the multifacetedness of money and interculturality…

5. New contributions to ICER: A theory of money and interculturality

The proposed theory of money and interculturality, Intercultural Chrematistics, supports us in exploring and debating the complex relationships between money and intercultural interactions. It stresses that money is not just an economic tool but is deeply connected to e.g., philosophical, social and transcendent aspects. By looking at historical and global perspectives, the theory suggests challenging e.g., Western-centric views of money and interculturality (even in their 'critical' strands, see Dervin, 2025) and highlights how they have been used for both good and bad purposes, such as exploitation and resistance. The theory also critiques dominant economic systems like *cannibal, surveillance capitalisms* and *crack-ups in the system*, which cannot but lead to inequalities and exploitation interculturally.

With the theory, I also suggest examining how money can both unite and divide us across all kinds of epistemic, ideological, linguistic borders and how it intersects with issues like class, gender, language, race and (personal/social) identity. These intersections affect how we perceive ourselves and others, often leading to e.g., ethical dilemmas and mis-/non-understandings.

Furthermore, Intercultural Chrematistics advocates exploring different ways to understand money, such as its symbolic role and the power dynamics that it contributes to. I also underscore the need to consider the ethical and social impacts of money, such as greed and the illusion of financial security and superiority.

Lastly, the theory asks us to consider alternative economic systems such as solidarity economies, which focus on cooperation and communal well-being rather than just profit. My theory does not actively seek to create a fairer, more respectful and/or sustainable understanding of money in intercultural contexts but it hopes to raise awareness of some of its aspects.

As a whole, the theory aims to be as flexible as it can and constantly evolving. [As such, do feel free to tear it to pieces and discard it!].

[*Important:* The theory does not claim or aim to support people in e.g., **making money or exhibiting sound financial behaviour**…**]**

Figure 6.4 details the components of the theory, which are presented in what follows.

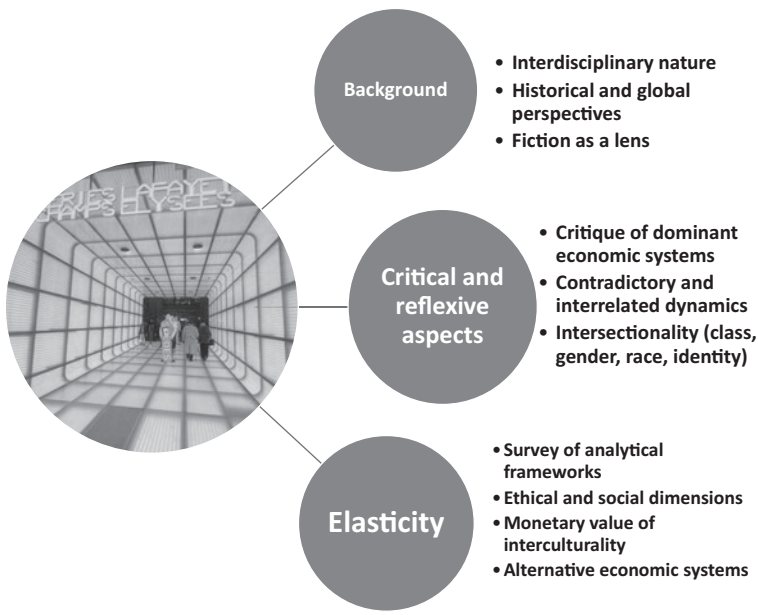

FIGURE 6.4 Intercultural Chrematistics.

1. Background to the theory:

Explore, problematise and highlight the interdisciplinary nature of money.

+ Money should be framed beyond its mere economic functions, i.e., as an object deeply rooted in experiential, philosophical, social and spiritual contexts. This interdisciplinarity should contribute to understand and elucidate that money itself is neither inherently good nor evil – its impact depends on *how it is used*, *by whom, with whom, where and why*. What is more interdisciplinarity could help build up awareness of and literacy concerning new and/or different financial systems available interculturally, as well as their pros and cons +

Integrate historical and global perspectives.

+ By examining further ancient and medieval thinkers from various parts of the world we can get a sense of how individuals might have historically prioritised ethical and communal values over e.g., wealth accumulation (vice versa). This historical perspective can support us in testing contemporary Western-centric views and thus making space for more inclusive theories of money and interculturality. Delving into various forms of (historical) exploitation and abuse facilitated by money, including financial manipulation within relationships, fraud and the exploitation of individuals represents another important aspect of the theory. By discussing instances of resistance and rebellion against exploitative financial practices could help conceptualise potentials for change and the importance of ethical engagement in intercultural financial interactions +

Fiction as a lens for reflecting on money.

+ Chapter 3 emphasised that fiction offers a human-centric perspective on money, revealing its emotional, ideological and social impacts. This complements theoretical and philosophical analyses by providing vivid illustrations of how money can (re-)shape everyday life (outside the formal contexts of education and research) +

2. Critical and reflexive aspects of the theory:

Critique dominant economic systems.

+ Through the lens of thinkers like Marx, Simmel, Fraser and Zuboff, and non-Western thinkers (e.g., A. Sen), critique how (new) capitalisms shape intercultural relations, leading to exploitation and inequalities but also, in some cases, potential empowerment. Raise awareness of how money-driven intercultural systems can lead to alienation, exploitation and loss of communal values. Be clear about what these critical aspects might mean and entail for interculturality in different contexts and languages +

Emphasise contradictory and interrelated dynamics.

+ Economic behaviour is influenced by different and similar values and norms as well as (potentially contradictory) discourses about the connections between financial knowledge and skills. Money can both unify and divide us as individuals and group members. This duality is crucial for understanding the ambivalence of money for interculturality. Balancing the positive and negative aspects of money in intercultural contexts is also essential, acknowledging its potential for both harm and good in the basic triumvirate of *speaking about, showing* and *having* money. Lastly, reflecting on changes in (self-reported) financial behaviour and in attitudes towards money and self and others interculturally, is a central aspect of the theory. And so is problematising macro-level contradictions found for instance in the 6,000 (legally backed by governments) economic zones around the world that defy democracy and the very idea of the nation-state (see Slobodian's (2023) crack-up capitalism) +

Intersect money with class, gender, race and identity.

+ This intersectionality is essential for a comprehensive theory of money and interculturality, as it recognises the multifaceted nature of economic experiences. Discuss how financial behaviours (e.g., investing, saving, spending) reflect and shape our values and (social) status. Additionally, examine how money can influence self-perception and behaviour, often leading to ethical dilemmas. Finally, explore how money and power dynamics can influence e.g., systemic discrimination, socio-economic inequalities and stereotypes about self and others, leading potentially to ethnocentric (*pecuniacentric*) and privileged generalisations and mis-/non-understandings +

3. An elastic theory:

Survey frameworks for analysing money and interculturality.

+ Explore concepts like *money as a symbol, exchange, paradoxical object* and *tool of power* (see the list of 80 new concepts below). These concepts could help problematise the role of money in intercultural contexts and provide a basis for further theoretical and methodological development. Reflecting on (and integrating) one's own financial experiences as individuals, scholars, students and educators in different contexts is an essential part of analysing money and interculturality +

Consider ethical and social dimensions of money.

+ The potential dehumanising effect of money contained in e.g., attitudes toward earning, investing, saving and spending, the illusion of financial security and superiority and the corrupting influence of greed need to be placed at the centre of a theory of money and interculturality, providing us with important insights into e.g., the ethical and social consequences of economic behaviour. This perspective aims to support the development of a theory that could aim to highlight e.g., impartiality, critical and reflexive appreciation and sustainability +

Constantly delve into the (overt/hidden) monetary value of interculturality.
+ Question whether intercultural relations have a monetary value, for whom, why, where and how this value is (not) assessed (for instance in terms of implications of financial contracts). Also interrogate the complexities of personal finances and well-being +

Problematise alternative economic systems for interculturality.
+ Explore alternative economic systems like the solidarity economy and gift economies, which prioritise cooperation and communal well-being over profit. These systems could offer alternative models for interculturality that are not solely driven by financial gain +

We have travelled through time and space in this book on money and interculturality, taking many deviations from different parts of the world and different times. The book has helped me to expand my thinking on money and interculturality and, from a somewhat negative perspective that I had in mind, I have managed somehow to enrich my reasoning with different ideas, ideologies, characters, concepts, stories, etc. I have also tried to avoid forming a theory on money and interculturality based on uncomfortable and unjust *devoir-être* towards a theory about *what is/could be in all their changing complexities*. This was a long and winding journey [I use the word *journey* here in reference to Old English, from French, referring to one's path in life… an unsteady and changeable path…].

The point is not to conclude here but to inspire further unrethinking about money and interculturality. The painter Pierre Bonnard (1867–1947) is reported to have modified and corrected his own works of art whenever he saw them at a collector's home. At this stage, I wish I could go back to the previous pages, starting from the introductory chapter and alter what I have written [maybe in a future book?].

[*Opportet haereses esse*: There must be heresies. It is necessary that there be *unorthodoxies, deviations, disagreements* in ICER since they challenge us to clarify, defend, strengthen and (potentially) change our understanding and engagement with both the polysemous and highly ideological notion of interculturality and the treacherous topic of money. This is why we should move beyond the mere 'celebrating' of tribe members in e.g., research and engage seriously and ethically with others' views and ideas/ideologies.

A recent instance disheartened me: While a white scholar based in North America was advertising for a book they had just published on what could be considered a predictable topic, where they were rehearsing accepted doxa and ideologemes, fantasising being 'critical' and 'reflexive' (and received an avalanche of congratulations on an email listserver, with no one asking anything

about the 'western-centric' content of the book), another scholar from the Global South who had edited two original volumes on interculturality in an often ignored part of the world, received only a couple of encouraging messages on the same list. Although it might sound anecdotal, I believe that it might reveal a great deal about the very topic of this book and the rampant western-centrism and ideologism that affects ICER…].

Following Alain (1904, n.p.), "Une pensée, même vraie, devient fausse à partir du moment où l'on s'en contente" ["A thought, even a true one, becomes false from the moment one is satisfied with it" (my translation)]. To focus more explicitly on the topic of money and interculturality, we scholars and educators, curriculum designers and students could take several approaches, while engaging with the three main aspects of the proposed theory (Reminder: 1. *Background,* 2. *critical and reflexive aspects* and 3. *elasticity*).

As such, I recommend:

- practicing understanding how our ideologies and backgrounds influence our financial decision-making, our attitudes towards money, economic behaviours… and our relations to other people, their beliefs, their ideas, their own relationships, their artefacts… *interculturally*;
- integrating the idea of financial literacy into intercultural learning [e.g., paying attention to diverse financial socialisation and management; receiving pocket money at an early age and having independent access to a bank account];
- daring to engage in open, critical yet 'appropriate' interactions about money [e.g., economic needs and preferences with others; reflecting on global economic issues and supporting potentially positive change *with* others].

To finish, I would like to add that what seems to be missing from some of the literature that was explored in this chapter and previous ones, is the exploration of the "spectral, fantastic, and magical properties of money" (Maurer, 2015: 746). For example, what could the following Chinese New Year wishes seen online tell us about how these properties are fantasised by people during celebrations? But also: *what is money as an imaginary contrasted to?*

大年初五
先迎健康
再迎财神
(Trans.: The fifth day of the Lunar New Year
Health first
Welcome the God of Wealth again)

#初五迎财神 祝大家多多发财
不止口袋满满 心里也是 装满幸福
(Trans.: I wish you all a lot of prosperity
Not only are your pockets full, but your heart is also full of happiness)

The same goes with the four pictures from China in Figure 6.5a–d, which also have to do with celebrating and wishing for money and success in their own ways. You may or may not understand what they represent and/or signify. You may be tempted to judge the honesty with which they portray specific aspects of money. You may compare them to what you are used to in your context(s). You may criticise the contradictions between their overly capitalistic tones and the context under question – and yet: *what do they tell us about the 'spectral', 'fantastic' and 'magical' in people's representations of money and… happiness, health, love, relationships and success…?*

| *Money … a theory of money and interculturality … could help us reflect on what money does for and with interculturality, as well as how money signifies in this context,*
rather than what money is and what it means… |

FIGURE 6.5 A–D What money does *for* and *with* interculturality.

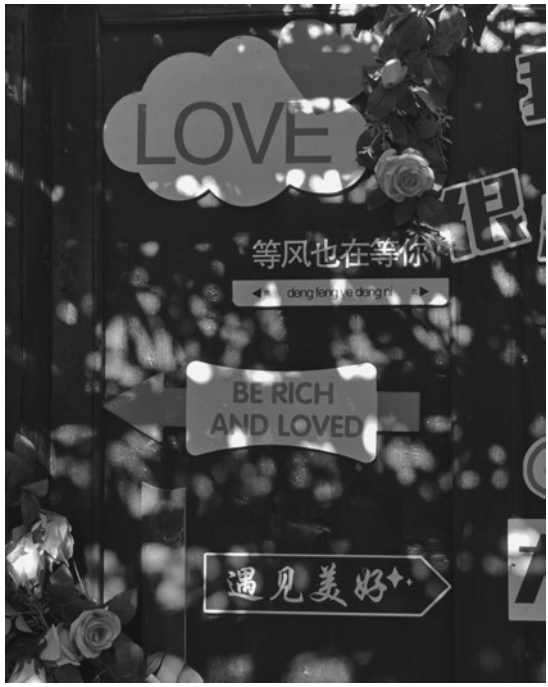

FIGURE 6.5 A–D (Continued)

| *How about the very notion of interculturality itself?* What have we done with it with this book? What's next for ICER? In his 2003 anthology of German-speaking literature, *Worte sind der Seele Bild* (Trans.: Words are the image of the soul), Janning (2003) includes a delightful poem by F. Nietzsche titled 'Das Wort' (trans.: The Word) from 1882. The poem interrogates the complexities of language and putting things into words. The philosopher writes (Janning, 2003: 26):

> Und was es thut – das Wort ergetzt.
> Doch bleibt das Wort ein zartes Wesen,
> Bald krank und aber bald genesen.
>
> (My translation: "And what it does – the word gratifies.
> But the word remains a kind being,
> Soon unwell and but soon recovered").

The word *interculturality* 'delights'. It is 'tender'. But it is also 'sick'… [Just look at how the world (with all its paradoxes) has been melting away little by little

FIGURE 6.5 A–D (Continued)

FIGURE 6.5 A–D (Continued)

since 2020 and how academic, educational and political promises and slogans of e.g., democracy, harmony, respect, togetherness, tolerance, have disenchanted us]. I am hoping that *Money and Interculturality: A Theory* will contribute to unpack and complexify further this deceitful yet lifelike notion, helping it convalesce a little (beyond the Western ideological illusions of e.g., 'democratic culture', 'sustainability' or 'non-essentialism'; towards more realisms) until we reach other predicaments… |

6. *Words that connect*: Exploring new terminology for money and interculturality

This final section serves as an original 'wind-up' to the book: 80 new words and phrases are proposed as both a précis of to the content of this book and as an accompaniment to the theory of Intercultural Chrematistics.

Speaking about money and interculturality in English and other languages requires from us to create new ways of expressing the complexities of a topic that has not been addressed *head-on* in ICER. This last section presents a curated list of innovative terms, inspired by our travels through money and interculturality in this book, designed to enhance the exploration of the topic.

By introducing a lexicon that captures the nuanced dynamics between economic transactions and intercultural issues, the section aims to enrich academic discourses and practical applications. These terms provide a linguistic foundation for discussing the impact of financial practices on identities (amongst others) and vice versa, facilitating a deeper understanding of glocal economic interactions.

Please consider each concept as a *mine of things* that could be taught and researched in the future. They are not meant to be inert and taken for granted but sources of inspiration for more…

[*So, please, you* the usual epistemic burglar of ICER *who steals concepts, ideas and genres and tends to erase names from your work, because of tribal divide or faithfulness to an 'intercultural spiritual leader', feel free to appropriate, abuse and, especially,* TRANSFORM.]

Finally, the section stresses the importance of this new terminology in nurturing interdisciplinary dialogue and advancing the broad field of ICER in our interconnected yet divided worlds.

When Hamlet was asked about what he was reading, he replied: "Words, words, words" (Shakespeare, 1999: 159). By repeating *words* three times, Hamlet implied that what he was reading was insignificant… because of both the polysemy and emptiness of words. I am hoping that the following words, although necessarily unsatisfactory because they are *just words*, will help you, dear reader, continue to be intrigued by and urged to think *again and again* about money and interculturality… For Flaubert (cited in Versaille, 1991: 17), "Anything becomes interesting if you

look at it long enough" ("Pour qu'une chose soit intéressante, il suffit de la regarder longtemps", my translation). I wish my readers the energy to look at, create and question the topic, for many years to come…

††††

C

Capitalight: (based on the words *capitalism* and *(gas)light*). Suggests that the un-/seen and ancillary forces of capitalism can manipulate or gaslight individuals interculturally by making them believe blindly and uncritically in e.g., values that are (in fact) incompatible with capitalism itself (e.g., democracy, equality/equity).

Chremaload: (based on the words *chrematistics* and *load*). Pressure to accumulate wealth at all costs interculturally – even by betraying cherished and faithful others.

Consumerist Intercultural Identity: Formation of identities through (internationally fashionable/imposed) consumption patterns, underscoring how money tends to shape e.g., self-perception and belonging in intercultural contexts.

Cult-de-cept: (based on the words *cul-de-sac* and *deception*; literally: bottom of a sack; a street with no outlet at one end). Refers to the deceptive use of intercultural arguments to hide economic manipulation, fraud and swindling – leading eventually to the end of interculturality as a latent ideal of interaction and relationship.

Cultpoach: (based on the words *culture* and *poach*). Theft and appropriation of ideas, products, contributions, words and struggles interculturally for one's pecuniary benefits. The Other becomes the fetish *par excellence*.

D

Digital Intercultural Capitalism: Exploring how digital technologies and surveillance capitalism impact intercultural exchanges and e.g., privacy, especially in the context of glocal data flows.

E

Economic Ethnocentrism: The tendency to view one's own economic system or financial practices as superior, leading to the looking down upon and the marginalisation of alternative and differing approaches in terms of spending, saving, working…

Economic Humility: Concept inspired by the story of Croesus (Chapter 2), emphasising the need for humility in economic interactions to

avoid exaggerating self-confidence, (façade) misunderstandings and non-understandings or to start critical and reflexive discussions around money.

Economic Intercultural Appropriation: Act of adopting or profiting from others' economic practices, ideologies or products without proper acknowledgement or respect for their identities and contributions.

Economic Intercultural Inclusivity: Practice of designing economic systems and policies interculturally that ensure equitable access to opportunities and resources *for all*.

Economic Interculturality: Blending of financial practices, ideologies and values from different economic-political contexts and languages to create new and common pecuniary habits and systems.

Economic Nostalgia: Longing for a past economic (social) status across language, time and space. Case of some migrants who might lose out on their status in a new place.

Economic Solidarity Networks: Intercultural communities forming economic alliances based on mutual support and shared values, rather than competition and exploitation – prioritising e.g., cooperation, communal well-being and equality/equity over individual profit.

Economic Stereotyping: Formation of stereotypes based on (apparent) economic conditions or financial behaviours, leading to potential misunderstandings/non-understandings and biases in intercultural interactions.

Emotional Tender: Emotional value attached to money, influencing behaviours, relationships and self-/other-perception interculturally.

Exploitative Monetisation: Process through which money can accelerate exploitation, such as financial manipulation, fraud and systemic inequalities in intercultural contexts.

F

Financial Folklore: Stories and traditions that reflect attitudes toward money and wealth.

Financial Intercultural Commoning: Practice of sharing and managing resources collectively, often within alternative economic systems like solidarity economies or gift economies, to promote intercultural cooperation and sustainability.

Financial Intercultural Intersectionality: Intersection of money with e.g., class, gender, race, and different aspects of personal and social identity, shaping economic experiences but also inequalities.

Financial Languaging: Shared and different ways of discussing money linguistically and interculturally, by operating *mélange* between language forms, competences and/or genres.

Financial Mythologies: Myths, legends, narratives and imaginaries surrounding money that shape intercultural attitudes, knowledges and behaviours.

Financial Storytelling: Use of narratives and stories to delve into e.g., the emotional and social dimensions of money interculturally.

Financial Utopias: Imagined economic systems that prioritise e.g., shared well-being and intercultural harmony.

I

Intercultural Capitalisms: Framework used to analyse how intercultural discourses, practices and values are commodified and exploited within capitalist systems, particularly in contexts like education, fashion and tourism.

Intercultural Commodification: Process by which intercultural products, ideas and practices are transformed into marketable, sellable and easily disposable/forgettable goods.

Intercultural Economic Justice: Designed to examine how economic systems can be restructured to address e.g., geo-political and historical inequalities and promote fairness as much as possible.

Intercultural Economic Resilience: Ability of individuals and communities to withstand economic shocks through intercultural adaptability, cooperation and shared resources.

Intercultural Financial Adaptation: Process of adjusting financial practices to fit within an intercultural context.

Intercultural Financial Empowerment: Potential for money to empower marginalised individuals and groups in intercultural settings, when used ethically and reasonably.

Intercultural Financial Exploitation: Practice of using financial power to manipulate or take advantage of individuals or groups interculturally.

Intercultural Financial Futures: Exploration of future possibilities and prospects for ethical and inclusive financial systems in intercultural contexts.

Intercultural Financial Healing: Use of financial procedures to interrogate, repair and strengthen intercultural relationships.

Intercultural Financial Humiliation: Social shame and discrimination associated with e.g., financial hardship or poverty in intercultural contexts, affecting self-esteem, status and interactions.

Intercultural Financial Inequality: Disparities in financial resources and opportunities that exist between groups, influencing power dynamics and access to intercultural experiences, products and ideas.

Intercultural Financial Improvement: New financial and legal tools or systems developed to address unique intercultural needs or challenges (e.g., migrant remittances).

Intercultural Financial Justice: Pursuit of fairness and equality/equity in financial systems and practices interculturally.

Intercultural Financial Literacy: Developing formal and informal educational frameworks to help individuals understand and navigate the complexities of money in diverse contexts, acknowledging how money might shape intercultural interactions.

Intercultural Financial Literacy Gap: Differences in financial knowledge and skills between individuals from different backgrounds and languages, potentially leading to inadequate and uneven economic opportunities.

Intercultural Financial Resistance: Collective or individual in-/direct actions taken to challenge and counter attack exploitative financial practices and promote more equitable intercultural relations.

Intercultural Gift Economies: Gift-based exchange systems that spotlight reciprocity and communal values over profit.

Intercultural Greed Scrutiny: Critical examination of greed as a potentially corrupting influence in economic behaviour and intercultural interactions.

Intercultural Monetary Empathy: Ability to understand and appreciate diverse financial practices and values interculturally.

Intercultural Monetary Ethics: Examining how ethical principles might vary across contexts and influence economic decisions and practices.

Intercultural Monetary Reflexivity: Practice of critically reflecting on one's own economic behaviours and attitudes in intercultural contexts.

Intercultural Money Ethos: Underlying and often changeable values and beliefs an individual from a specific context holds about money in a given language and discursive/ideological space, influencing its use, perception and discussions around it.

Intercultural Money Norms: Unwritten (often contextually and legally-based) rules and expectations around financial behaviours (e.g., tipping, bargaining, gift-giving) that vary across contexts and can lead to surprise, misunderstanding or even conflict – but also fascinating and eye-opening discussions.

Intercultural Pecuniary Compassion: Capacity to understand and share the financial struggles and aspirations of people from different backgrounds, fostering potentially more inclusive economic practices.

Intercultural Resistance Capital: Financial practices or systems that emerge as forms of resistance against abusive economic structures in interculturality.

Intercultural Altruism: Use of money to support, empower and liberate e.g., marginalised voices, preserve endangered traditions and create spaces for reciprocal intercultural learning and dialogue – leaving space for potential antagonism too.

Interculturasite: (based on the words *intercultural* and *parasite*). Someone who thrives on taking advantage of intercultural relations financially.

M

Minted Persona: Refers to the fact that our personal and group identities are minted/created through financial means.

Monetary Alienation: Sense of disconnection or loss of e.g., communal values caused by money-driven intercultural structures.

Monetary Comfort: Connection between personal finances and overall well-being in intercultural contexts.

Monetary Dilemmas: Situations in which financial decisions clash with ethical or moral principles interculturally.

Monetary Identity: Way individuals perceive themselves and others through their financial behaviours, status and values in relation to interculturality.

Monetary Intercultural and Intersectional Analysis: Examination of how money intersects with identity markers like class, gender and race in intercultural contexts.

Monetary Misrepresentations: Use of financial narratives to misrepresent or oversimplify intercultural complexities, often for economic gain.

Monetary Power Dynamics: Ways in which money influences power relations interculturally.

Monetary Symbolism: Intercultural meanings attached to money beyond its economic functions.

Monetary Status in Intercultural Contexts: Analysing how money serves as a symbol of power, identity and social status in intercultural settings.

Monetary Value of Interculturality: In-/tangible economic benefits derived from interculturality, such as cooperation, inventiveness and improved education.

Money as a Mirror: Reflection of hierarchies, power dynamics and values through pecuniary systems and practices, highlighting the interconnectedness of money and interculturality.

Money as an Intercultural Mirror: Using money as an intercultural lens to reflect and understand e.g., one's own financial values, ideologies and priorities.

Money as an Intercultural Alibi: Financial behaviours and rituals publicly displayed as being intercultural but which are in fact colonialist and/or cannibal capitalistic.

Money as an Intercultural Bond: How financial interactions can strengthen or weaken relationships interculturally (e.g., in relation to class, gender or religion/worldview).

Money as an Intercultural Ritual: Financial practices embedded in specific macro- and/or micro-intercultural encounters.

Money as Moral Currency: The idea that money can influence moral decisions and actions, often leading to compromises between gain and values.

Money Taboo: Prohibitions or discomforts around discussing or handling money in certain contexts.

Money-Driven Adaptation: Process by which individuals and groups adapt to new economic environments, often involving compromises between own values and financial needs.

Monipulation: Amalgamation of money and manipulation. Money as a manipulative force in interculturality.

P

Paradoxical Wealth: Contradictory dynamics of wealth, whereby money can both *empower* and *oppress* individuals and groups.

Pecuniacentrism: Refers to a person's beliefs or views about money, particularly when they consider their own financial perspectives as best or most correct interculturally – see superior to others' views.

Pecuniary Alienation: Intercultural, psychological and social detachment (amongst others) experienced by individuals due to the commodification of e.g., discourses, relationships, sentiments and the pursuit of material wealth.

Pecuniary Bridge: Money as a bridge for intercultural connections, helping us get closer to each other.

Pecuniary Differilitude: Differences and similarities in the way we discuss, experience and conceptualise money interculturally. In our glocal capitalistic worlds, we do share many similarities and differences.

Pecuniary Dualism: The idea that money simultaneously connects and separates individuals and groups, reflecting its ambivalent role in intercultural situations.

Polysemous Monetarity: Corresponds to the argument that money holds multiple, often contradictory meanings and connotations interculturally, challenging monolithic interpretations.

R

Reciprocal Capitalisms: Systems that give precedence to mutual benefit and reciprocity over profit maximisation, inspired by non-Western concepts such as Ayni and Ubuntu (see Chapter 2).

S

Solidarity Economics: Economic systems that privilege camaraderie, cooperation and ethical engagement, over profit-driven motives.

W

Wealth Shelter: Money as a potentially (temporary) safe harbour for interculturality.

***Tailpiece*: Dervin reflecting on his (former?) identity as Pierrot**

There are two postcards of the figure of Pierrot on my writing desk. One of the illustrations is by Paul Nadar (1856–1939), showing the actress Sarah Bernhardt as Pierrot Assassin and the other by Adrien Tournachon (1825–1903) called *Pierrot Surpris*. Pierrot is a figure that has been omnipresent in my work as an artist and I

have often identified as this figure originating from the Italian Commedia dell'arte (16th–18th centuries, Storey, 1978: 28).

Pierrot is a classic archetype of the naïve and discontented buffoon. He is often depicted as a dreamer, an innocent and a romantic who is out of touch with the practicalities of life. Pierrot is characterised by his white costume, loose-fitting garments and a painted white face, symbolising purity, simplicity and a childlike lack of cunning. Pierrot's naivety often leads him to be misunderstood, exploited or left heartbroken, as he navigates a world that is more cynical and self-interested than he is (Storey, 1978: 110).

For me, Pierrot could symbolise a position of idealism and innocence in relation to money, interculturality and the practicalities of my research work until I wrote this book. As such, I have often operated in a space of romanticism, seeking to 'bridge divides', 'foster understanding' and challenge 'power structures'. However, this gullibility can sometimes lead to a disconnect from the pecuniary realities of our complex and… divided/dividing worlds. Like Pierrot, I have often been so focused on 'noble goals' that I have overlooked the economic systems that shape my own work, leaving me vulnerable to e.g., exploitation or disillusionment – as well as fooling my readers somehow into *manipulation* ('culture as an excuse', see Dervin, 2016) and *excessive self-confidence* (promotion of non-essentialism). I wrote the following text imagining myself as the Pierrot from the two aforementioned postcards (see Figure 6.6).

> I smooth the white fabric of my Pierrot costume – the oversized sleeves hanging floppily resembling waves from the ocean, the ruffled collar framing my painted white face. *I am the scholar as clown, the dreamer in a world of pragmatism.* As I apply the final touches of white makeup, I think of my research – my quest to understand, connect and transcend all kinds of borders. *I am naïve.* I have been so consumed by interculturality that I have forgotten the currency that fuels it globally and in every aspect: *Money* – the unspoken language of power… I have written tens of articles and books *with fervour*. I have discussed the need to anti-essentialise, to pay attention to supercriticality, politics and ideology in recent years. But, like Pierrot, I am a fool, my heart too full of ideals to see the real strings that pull the world. *Money. Raha. Geld. Argent. Pengar.* 钱.

Yet, as Dervin-Pierrot steps into the spotlight on the stage, he wonders: is there not also a kind of potential wisdom in this naivety?

Perhaps, in this costume,
Dervin-Pierrot was a clown,
but by removing (temporarily) his make-up and white jacket,
Dervin can gather his thoughts for a while
and leave some of his idiocy behind…
before delving back into his naivety…

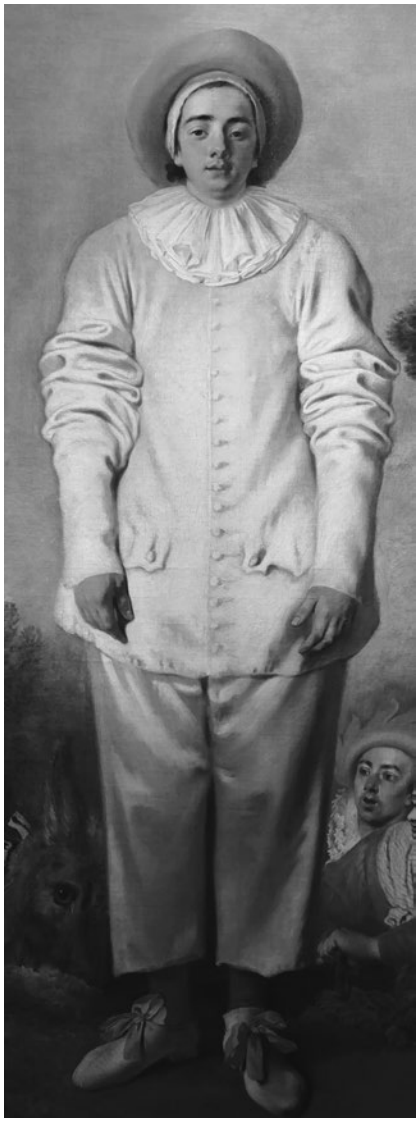

FIGURE 6.6 *Pierrot known as Gilles* by Watteau (1718–1719; Louvre, Paris, France).

\ Writing this book about money and interculturality was not the most recalcitrant task
but having to *finish it* was…
With this theory of Intercultural Chrematistics, it is a theory of (perpetual) crisis
– interculturality as a crisis *par excellence* –
that I have allowed to run riot… /

Notes

1 Thanks are due to Robyn Moloney for mentioning this book to me.
2 My translation of "小朋友，你知道吗？金钱是有"魔法"的。如果我们合理地对待它，它就安安分分地待在我们的钱包里、银行账户里；如果我们过于重视它，它就开始嚣张跋扈，甚至想要操控我们的人生。如果不想成为金钱的"奴隶"，我们就要学会正确看待和使用金钱".
3 My translation of "金钱有时像天使，能帮我们解决许多麻烦，能让我们生活得更富裕；金钱有时又像魔鬼，会驱使一些人做出违法的事情。其实，金钱没有任何过错，关键在于我们对待金钱的态度，我们绝不能因为金钱的诱惑而做出错误的选择".

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