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# The Maintenance of Virtue Over Time: Notes on Changing Household Lives in Post-Disaster Nepal

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# The Maintenance of Virtue Over Time: Notes on Changing Household Lives in Post-Disaster Nepal

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# The Maintenance of Virtue Over Time: Notes on Changing Household Lives in Post-Disaster Nepal

Andrew Haxby

Although it is banal to say the series of earthquakes that hit Nepal in Spring 2015 will radically change the country, what this change will consist of still remains undetermined. As many earthquake victims learn to make do in broken houses, tents, or corrugated tin structures, post-earthquake Nepal seems held within a frustrating stasis, wherein temporary hardship is often impossible to distinguish from lasting consequence. Yet this sense of stasis is in part misleading. While the act of building remains slow, households who lost their homes have been scrambling to rethink their financial futures in order to afford reconstruction. In doing so, many earthquake victims have begun to enact changes in their households, accelerating divisions and unearthing tensions that had hitherto been allowed to lie dormant.

Revitalizing Meyer Fortes' classic discussions of amity and the development cycle, I introduce the stories of three informants who attempt to maintain the virtues of kinship in spite of the financial pressures they bear. I also explore how their actions reflect a reckoning between legal ownership and everyday household ownership practices – a reckoning that has affected how household members interact, often in unpredictable ways.

**Keywords:** kinship, informal economy, land tenure, disaster research, economic anthropology.

## Introduction

This article explores how Nepalis have worked towards being able to afford the reconstruction of their houses after the Nepal earthquakes in 2015. It presents the stories of three informants, two in Kathmandu and one in Rasuwa District. As of March 2017, when this article was completed, not one of these three informants has managed to begin building, yet that does not mean that nothing has happened. Rather, for all three informants, the time since the earthquakes has been one of great activity as each has worked with, or against, their kin, in order to make reconstruction economically feasible. In this article, I explore how post-disaster financial pressures have changed both household composition and each individual's own experience of kin and family. In doing so, I examine how the virtues of kinship are actualized in financial practices, and what happens when that actualization fails.

I arrived in Nepal in January 2015, prepared to research household economies, land transactions, and debt in Kathmandu. When the earthquake struck four months later, I expanded my research scope to include responses to these devastating events, with a focus on reconstruction. I expected to find household members working together to rebuild; indeed many households were doing just that. Almost as often, however, I found household members mired in conflicts and negotiations with each other. Brothers who had been living together had moved apart, disputes among relatives over plots of land had re-emerged, and kin who had been only informally separated began to legally divide their family estate. Though none of these activities are unprecedented for Nepal—indeed they are all commonplace—the sheer frequency of their occurrence made me pause. It seemed that the destruction of the house, at least temporarily, had managed to upset household camaraderie, creating a series of consequences that now had to be sorted through.

In order to explore this phenomenon, I began my research by conducting a 90-person survey of earthquake victims in the old Newar section of Patan in southern Kathmandu, in August and September 2015. Based on the results of this survey, I selected 25 households to re-interview. From that smaller cohort, I selected 10 households to interview repeatedly over the course of the upcoming year. I also conducted interviews with local government officers and higher ranking officials involved with the reconstruction effort, researched government surveys and relief money distributions in Patan, and conducted open-ended, informal ethnographic participant-observation with residents in Patan whose houses had been damaged or destroyed.

In addition to the Patan-based work, between January and October 2016, I made frequent trips up to a town in Rasuwa where a local young Tamang man, currently living in Kathmandu, was leading a reconstruction effort funded by European Private Citizens. In Rasuwa, I conducted regular interviews with members of the 22 households whose homes were being rebuilt, attended village meetings and spent time at the construction sites. All my research was conducted in Nepali, though in Patan I had a research assistant who would translate from Newari if needed, and in Rasuwa the young man leading the project would sometimes act as an impromptu translator of Tamang.

Below I use three stories to illustrate my findings. Each story explores the ties between household finance and kinship, while highlighting different aspects of the political economy with which earthquake victims have had to contend. In the first story, two Newar brothers, who were already estranged before the earthquake, separate their family estate instead of sharing the financial responsibility of reconstructing their natal house. In the second story, a young Tamang man's parents are evicted from his uncle's land where they've been living for seventeen years so that the uncle can rebuild a house for his nuclear family. In the third story, a teenage daughter decides to move into her uncle's house rather than into a shelter with her middle-aged mother, thus leaving her mother scrambling to find financial capital in order to rebuild and reunite her family.

I have selected these three stories for the way they draw attention to how household members manage kin sociality and finance through the careful management of time, and how the earthquake has interrupted this process. I revisit Meyer Fortes' theorizations of amity, time and household development to argue that household reconstruction should be seen as a moral project, an attempt to actualize the virtues of kinship by engaging with economic systems. My research was based in Kathmandu and a town in Rasuwa with close economic ties to the capital – both places where these household economic systems are often formalized. Thus, I argue that these stories can be viewed as attempts by their protagonists to embed kinship virtues within the rationalized worlds of state and private bureaucracy. I conclude by questioning how these attempts might be changing our existing understandings of kinship in post-earthquake Nepal.

## Amity and Time

To what ends do households plan their financial futures? What are they hoping to accomplish, and to avoid? These are of course perennial questions in social research. In

this article, I revisit one theory proposed by anthropologist Meyer Fortes: that household economics are built upon an expectation of trust, generosity and mutual dependency between kin, what he termed “the axiom of amity” (1969: 219-249). For Fortes, this sense of amity was the central virtue by which kin conducted their sociality. Though ultimately too abstract and too rooted in Western ideas of biological kinship to carry the theoretical weight Fortes had intended (Yanagisako 1979), the notion that interactions between kin should be rooted in fiduciary cooperation and positive sentiment remains compelling. Indeed, if there was a consistent theme throughout all my interactions with earthquake victims, it was how a moral desire to express and embody a trusting, generous, and loving nature towards one’s kin—particularly those with whom one lived and ate—deeply influenced decision-making during reconstruction.

Numerous ethnographies of Nepal have stressed the moral nature of kinship. Both Kathryn March and David Holmberg frame Tamang kinship within the morality of exchange between brothers and sisters, with sisters/wives embodying the intermediacy between patrilines (Holmberg 1989; March 1998). Steven M. Parish has explored how Newar kinship constitutes interwoven systems of moral obligation, sentimentality and culturally specific theories of shared substance (Parish 1994). Laura Kunreuther has analyzed the moral reasoning for inheritance laws and its presuppositions regarding sentimental attachments between kin (Kunreuther 2014). Mark Liechty has shown how urban household consumption practices in Kathmandu are aimed towards the moral goal of preserving honor (Liechty 2003). Sherry Ortner built her description of fraternal relationships around internal moral tensions within Sherpa culture (Ortner 1989).

Given this wealth of research, it might seem odd for me to use the theories of Meyer Fortes, a British anthropologist who worked primarily in West Africa, to explore kinship in post-earthquake Nepal. However, I believe Fortes’ work, in combination with my reading of the Nepal-based literature, can add to this discussion. Specifically, Fortes’ work helps me to focus on the temporal aspects of kinship and household management, including the way it implicitly views kinship as the maintenance of virtue over time.

Fortes’ most famous contribution to anthropology was his reimagining of households as a temporal process, what he described as the developmental cycle of the domestic group (Fortes 1958). In most Nepali ethnic groups, including the Newars and Tamangs, this process follows the basic customs of patrilineal and patrilocal joint family structure,

wherein brothers bring their wives to live with them in their parents’ house, and where the family estate is usually divided after the eldest generation dies. Importantly, this process does not exist within a social vacuum. Rather, it incorporates a variety of factors and events outside of what is generally thought of as the household’s physical interior. In urban areas, such as Kathmandu, and even in the town in Rasuwa I frequented, these other factors can include tuition fees for private or public schools, land purchases within a chaotic market, loan payments, hosting regular feasts for extended kin, and remittances sent from family members working abroad. All these events work along regular or semi-regular timeframes, each constituting an economic cycle of its own that must be brought into sync.

From this perspective, the earthquake can be viewed as a massive interruption to the temporalities that households must manage. Given that the house is often the central asset of a Nepali family as well as the spatial nexus for its organization and sociality, its destruction has created a cascading effect as household members struggle to reorganize their lives in order to rebuild. Practically speaking, this has meant taking out bank loans, paying to send family members abroad to work, selling land, legally dividing the family estate among household members, or taking loans from kin outside the household. All these actions bring families into contact with new temporalities, such as loan payments, court cases, or years of separation from kin living abroad—all of which must be coordinated in order to rebuild. Importantly, many of these temporalities are bureaucratic in nature, including bank loans, inheritance divisions and land sales. Though these bureaucratic processes are modeled on patrilineal descent practices, their requirements and assumptions often bring them into conflict with household planning. Thus, bureaucratic zones have become a key space where household members are reworking their futures, and where the virtues of kinship are being reassessed.

It is here where amity becomes important. Since the earthquake, the trust people placed in their kin has been actualized, and the implicit debts of family have been called in on a massive scale. This has led to unprecedented cooperation among many, but also to a general reckoning over household membership and a testing of the limits of generosity between kin. In other words, by having to rethink their financial futures, household members must also rethink their relations to each other and balance the virtues of kinship with a new and far grimmer economic reality. The following three cases are offered to illustrate how this rethinking is being done.

## Case 1: Rebuilding Fraternity

Sanjay is an upper caste Newar man, middle-aged and father of one. Before the earthquake, Sanjay lived in a four-story house with his wife, his teenage daughter, his mother, and his father. The house was over one hundred years old and represented traditional Newari architecture: low-ceilinged rooms with dark wooden beams running across the top, unfired 'raw' brick walls, carved wooden windows and a steep wooden staircase zigzagging up the house's center to the top floor where the kitchen was located. Like many houses in Patan, this one had survived Nepal's last large earthquake in 1934. Now, however, the front wall was beginning to separate from the house, and large cracks had formed throughout the upper floors. When I met Sanjay, he was living across the street from this house in a three-room rental with his wife, daughter, and aging parents, paying NRs.10,000 a month while trying to figure out the next step.

His finances were limited. He had been making silver jewelry since he was in his late teens, but earned most of his money from his store, a tiny ready-made clothes shop located on a main shopping street in Patan, Kathmandu. He would take most of the items from wholesalers on consignment, and though this produced only small profit margins, it did give the family a valuable credit stream. As such, he could 'borrow' from his wholesalers by taking home both their profit and his own. However, such informal loans were limited to no more than NRs. 200,000 (roughly \$2,000 USD) at any given time. The family helped run the store, and his wife also did some household sewing jobs for extra cash. Beyond the shop, his maternal cousins on his mother's side were wealthy and generous with their loans, but that wasn't enough to cover his reconstruction, which he estimated would cost four million rupees. Sanjay knew he would need to take out his first bank loan, but he was deeply apprehensive at the idea, and not just because of his household situation.

Retail bank loans in Nepal require a large amount of collateral, by far the most common form of which is land.<sup>1</sup> Land and housing in Nepal are jointly owned such that every spouse and offspring still considered part of the natal home (i.e. sons and unmarried daughters) has a legal right to an equal share of the family's estate (In conjunction with efforts to promulgate a new constitution for Nepal, the legal rights of married women to their natal family's property is currently ambiguous; however, all lawyers I interviewed said that current court practice does not grant such rights, and thus it would be extremely difficult for a married woman to make a claim if her natal family opposed it.). In order to use land as collateral, all

household members with legal claims to the land must agree to the loan, usually by either co-signing or by signing 'personal guarantees' with the bank in which they promise to repay the loan in full. Sanjay had three siblings: two younger sisters and one brother twelve years his junior. However only he, his brother, and their parents were seen as having claims on their land. Unfortunately, Sanjay and his brother did not get along. Sanjay saw his brother as something of a 'wild child' who spent his youth out with friends and chasing after women while Sanjay worked the shop and made jewelry. Then, in his mid-twenties, his brother married a Newar woman of a different caste without their parents' consent. He brought his wife home to live with Sanjay and his parents, but after repeated fights with Sanjay he moved out. Now he visits only on ritual occasions.

Such separations are quite common in Patan. Relations between married brothers are notoriously fraught, and often a married brother will informally separate his own nuclear family from the rest of the house if the joint domestic scene becomes too contentious. There are a variety of strategies for such a division. A household can build partitions to divide the house front-to-back, building a new entrance for the brother's now-separate household, a clear sign that the brother has permanently separated from his natal home. Less dramatically, a brother can build a new kitchen inside the house for his own nuclear family. Commensality is arguably the primary sign of household unity within Newar communities, in which the act of sharing the same rice pot indexes a shared substance that bonds household members together (Levy 1992; Parish 1994; Sakya 2000). By making a new kitchen, a brother can declare his independence without advertising this separation to the community. In the case of Sanjay, his brother's decision to move out unilaterally and pay rent from his own pocket could be seen as a clear sign of family discord.

Yet despite this sign, Sanjay's brother's separation was ambiguous. His decision to come home for ritual occasions, including '*mha puja*'—an annual ritual that often doubles as a declaration of household membership (Sakya 2000: 82-88)—indicated that he was not fully separated from his parents' house. Likewise, Sanjay's family's '*guthi*'—an association for social and religious functions in Newar society that bring together elements of kin, caste and territory, and is one of the principle institutions for Newar social organization (Gellner 1992, 231-250)—had not registered any separation. In fact, Sanjay's brother seemed in no rush to correct this fact, participating with his elder brother and father in *guthi* feasts and rituals as part of the same household. Given these ambiguities, it was unclear what



exactly was Sanjay's brother's responsibility to the house. For his part, Sanjay believed his brother had a responsibility to help rebuild, stating that since Sanjay and his father had saved to buy this house over twenty years ago, it was only fair that Sanjay's brother, now an adult, should contribute to its reconstruction. Consequently, Sanjay proposed to his brother that they should work together to rebuild, constructing the house as two vertically arranged flats, one for Sanjay, his wife, his daughter and their parents and one for Sanjay's brother's nuclear family. Each apartment would have its own kitchen, but they would share the same stairway. Such an arrangement would have honored his brother's desire for his own 'house,' Sanjay said, while also keeping the household legally and geographically unified. Of course, this arrangement would mean that Sanjay's brother would be responsible for his share of whatever bank loan they took out, a responsibility the brother was not willing to take on. Instead, Sanjay's brother asked that he be legally separated from the household so that he could receive his legally entitled share of the family estate.

What does it mean to legally separate a family estate in Nepal? As shown above, the legal unity of a household is only one of a number of factors that indicate household togetherness and amity. Yet, especially in urban Kathmandu, it is an important one, in part because legal separation is often contentious. Indeed, Sanjay was not misguided when he expressed to me his worry that his conflict with his brother might spiral into a court case, as such cases are common.

In her ethnography on urban personhood, anthropologist Laura Kunreuther notes that, though Nepal's current inheritance laws are relatively recent, they have nevertheless been incorporated into the very way people think and feel about their household (Kunreuther 2014). As she argues, joint property rights have become part of the sentimental attachments between household members, and thus legal separation can be a harrowing emotional experience. Hence, it is not surprising that household members often wait to legally separate until they absolutely have to, their land remaining in the names of fathers, grandfathers, or even great-grandfathers when in fact control has long since moved to a new generation. Such practices allow households to mitigate conflicts by stretching them over a longer timeframe, spacing out their separation through a series of informal divisions. While the legalities of dividing the household condense the process into a single event, household members often make their separation incrementally, with legal separation lagging far behind.

The financial realities of reconstruction, however, have seriously curtailed these strategies of informal media-

tion. In this case, because of the procedural requirements of both bank loans and land ownership in Nepal, Sanjay was forced to engage his brother in a particular kind of deliberation, one in which the extent of their mutual amity had to be decided. In rejecting the loan, Sanjay's brother made his decision clear, instigating a process towards a deeper separation.

All this took months to negotiate, ultimately requiring the mediation of Sanjay and his brother's maternal cousins. After rejecting the flat system idea, Sanjay's brother asked to be paid for half the value of the land. However, Sanjay rejected this, arguing that his parents also had a legal right to this land, which reduced Sanjay's brother's share to a quarter of the entire plot. Granted, the parents' shares would almost certainly go to Sanjay after they died, giving him three quarters of the land. But Sanjay claimed both moral and legal standing for this inheritance by being their primary caretaker. Sanjay's brother ultimately accepted this offer, in part it seemed because he had little legal standing to oppose it, and Sanjay took a personal loan from his maternal uncle's elder son to pay his brother off. The last time we talked, Sanjay said he would start building in December 2017.

In the case of Sanjay, the financial pressures of reconstruction instigated a moment of reckoning between himself and his brother regarding their mutual amity. In this way, the earthquake managed to accelerate household processes that were already in the midst of happening—not so much rerouting the paths of household development as pushing them faster into the future. This has been quite common since the earthquake. Yet this acceleration of household development was not always because of the financial pressures that the earthquake wrought. In some cases, the material destruction of the house itself was enough to alter the unity of the household, as we will see in Case 2.

## Case 2: Imprinting Memory

Lhakpa was a young man in his early thirties, unmarried and living in a rented room in a roadside town in Rasuwa. At the time of the earthquake his parents were living in a small village across the river, where the reconstruction project to which I alluded in the Introduction of this article was taking place. Twenty-two households in this town were provided with 250,000 NRs worth of building materials, as well as technical support via a hired engineer. Lhakpa's parents did not receive any money because they did not own the land on which their house was built. Lhakpa's younger paternal uncle was the official owner of their house, and in the wake of the earthquake he had taken control of this land, using the reconstruction

materials offered to build a house only for himself, his wife and children. This forced Lhakpa to move his parents to a rented room in Kathmandu.

I never had the chance to meet Lhakpa's parents. However, I did spend time talking with Lhakpa as well as his younger uncle, and the children of his elder paternal uncle, all of whom still live in this village. Lhakpa's younger uncle had been living outside of Nepal for almost 20 years, both in India and in Bhutan. Then, the year before the earthquake, his wife had contracted tuberculosis, and he had found her a sanatorium in Kathmandu that would treat her for 20 months at minimal expense. Needing to be close to his wife, and having no money to afford a room in Kathmandu, he and his family had returned to their village only a few months before the earthquake struck, moving into the same house Lhakpa's father had been living in.

The house had been built seventeen years earlier while this younger uncle had been abroad. It was built in three sections. Lhakpa's parents lived in one section, while in the other two sections were two of Lhakpa's cousins—sons of Lhakpa's elder paternal uncle, who spent most of his nights alone in a shelter up the hill from the village. Lhakpa and his family had taken up residence while his uncle was living in India. This was not supposed to be a permanent arrangement; eventually Lhakpa's uncle would take back the house. Indeed, everyone I talked with in this community took seriously the fact that Lhakpa's uncle owned this land, saying that it was his to use however he wanted. Still, in the period between when Lhakpa's uncle moved home and when the earthquake struck, no discussion was had over when Lhakpa's parents might have to leave. Lhakpa and his elder brother—who had been working in the Middle East—had bought land behind his uncle's house in order to build a small house for themselves and their parents. However, the land hadn't been transferred into their names, nor had they begun saving for construction. Indeed, according to both Lhakpa and his uncle, if the earthquake had not happened, Lhakpa's parents would not have had to move to Kathmandu.

Why did the earthquake change this living arrangement so dramatically? Likewise, why did Lhakpa so willingly acquiesce to his parents' eviction? Future arrangements notwithstanding, it was unclear to me why Lhakpa's parents couldn't be invited to live with Lhakpa's uncle after their house was rebuilt, recreating the cohabitation arrangement from before. And yet I could never get Lhakpa to admit to any resentment. No doubt this was in part a performance for my benefit, a chance for Lhakpa to preserve a sense of amity by presenting an ad-hoc household transformation as something seamless and planned.

In fact, Lhakpa claimed that he had given his uncle permission to build on this land, emphasizing that, as his '*sano ba*' (younger father), such generosity was commonplace and expected. This was not just a matter of obligation, but also of sentimentality. Lhakpa repeatedly emphasized the mutual love between he and his uncle as a way to explain what had happened to his parents. In other words, Lhakpa went out of his way to reframe this event as an instance of generalized reciprocity between close kin. Yet this reframing did little in explaining why the earthquake should have inspired Lhakpa's 'generosity' to such a degree. The question remained: what was lost when this house collapsed?

There is a noticeable disjuncture between the material structure of a house on one hand and its legal ownership on the other. Legal ownership is premised on a stark division between those who have rights and those who do not, rights that are idealized as both immediate and permanent (Verdery 2003). By contrast, a house's material structure allows for more nuanced ownership arrangements that can be 'fashioned' over time.<sup>2</sup> As noted in the case of Sanjay, this can include constructing partitions, stairways, kitchens and entrances. But it can also be done passively, through the simple act of living. Thus, in the case of Lhakpa's parents, though they did not own the house, and though they would have to move out eventually, still there was no timeframe for this separation. Instead, the past patterns of domestic living were allowed to remain. In this way, the house retained the imprint of daily life from the years before Lhakpa's uncle returned, an imprint that carried with it a moral weight. Indeed, it would have been a violation of kin amity if Lhakpa's uncle had thrown his brother out of his house as soon as he returned from India. When the earthquake destroyed their house, however, it also destroyed this imprint of daily life, and with it Lhakpa's parents' moral claim to cohabitation. Thus, Lhakpa's uncle was able to make an exclusive claim for himself and his nuclear family. In this way, a separation that could have taken years was collapsed into a matter of months.

Lhakpa's quick acquiescence to this change can thus be seen as a rather savvy appraisal of the situation. Realizing that his parents' cohabitation with his uncle depended on the physical house and that without the house their claim had lost its moral backing, Lhakpa switched tactics, focusing his energy on speeding up the construction of a new house on the land he and his brother had bought. Here again, he came into conflict with his uncle. Lhakpa's land was sandwiched between his uncle's land and the river, inaccessible from the village's main road. Thus, to get access to his land, Lhakpa needed his uncle to gift him a path; however, to do this his uncle would have to



build a smaller house. It's not surprising then that at first his uncle hesitated to gift this land, telling Lhakpa to ask his cousin instead, whose new house was being built next door. Interestingly, this is the one time I ever heard Lhakpa be critical of his uncle's behavior, stating: "*Raksi khayera 'dinchu dinchu,' tara bholi palTa hoina*" (When he is drunk he says 'I'll give, I'll give,' but the next day he won't).

While one could see this statement as months of frustration finally boiling over, I would argue that Lhakpa's uncle's hesitation to gift this land was arguably more clearly immoral than his decision to evict his brother. Within Tamang communities, land is deeply associated with the patriline, as is the 'bone' that runs through generations of men (Fricke 1994; March 1998: 223). Consequently, having male kin living on adjacent land, or at least land that is close by, is seen as a general good, a geographic sign of fraternal amity. Thus, Lhakpa's uncle's initial refusal to gift Lhakpa the land—a hesitation that both literally and figuratively would have denied Lhakpa a path towards establishing a house among his male kin—was a blatant violation of generosity and trust. While Lhakpa's uncle could make an exclusive claim for the land itself based on both his legal ownership and the memory of past agreements, not giving a small part of his land to Lhakpa for the sake of fraternal unity would have been a step too far. Indeed, Lhakpa's uncle did eventually agree to gift the land, and by June he was building his new house with that land set aside.

In his ethnography on the Yolmo people of Helambu, a near Lhakpa's village,<sup>3</sup> Robert Desjarlais writes:

Yolmo Selves are temporal beings through and through; their lives proceed within diverse currents of time. Calendric time, mythic time, astrological time...these and other temporalities each with its own rhythm and mood, wind their ways through Yolmo days like an array of differently paced time-pieces on show in a busy clock shop. (2003: 49)

While I agree with Desjarlais' assessment, one must ask: how can such a diverse array of temporalities become organized into something coherent? Judging from the above case, one important technique stems from how temporalities are inscribed into material things—e.g. into houses or into land deeds—and what moral weight these inscriptions are given. It may seem strange that I am focusing here on the land deed in a rural area of Nepal where bureaucratic documentation is often quite weak. However, it must be remembered that this document's moral weight came in part from how it indexed the moment when Lhakpa's uncle was given this land as part of his inheri-

tance. Without this memory to anchor the document, it would arguably have had less impact. However, the reverse is also true, meaning the material artifact can also anchor the memory on which a claim is made. So, it was with the house. Though Lhakpa's parents' claim was arguably weaker than the uncle's—again, the community understood this land to be the uncle's alone—the house kept it alive. It is important to note here how obvious all this was to everyone in this community. While the house stood, Lhakpa's parents' claim held the upper hand; after it fell, everyone quickly pivoted to seeing Lhakpa's uncle's claim as superior, including Lhakpa himself.

For Lhakpa's parents, then, the house's materiality acted as a management technique for the morality of past claims, organizing them into a kind of ad hoc hierarchy. However, the house is not just past-oriented; it can do the same work in managing the future of a household as well. In particular, its role as a household's central asset makes it a fundamental part its financial plans. When the earthquake transformed the house into a liability, it shuffled the hierarchy of assets in the imagination of household members, creating new relationships between the parts of the family estate and its members. In Case 3, I show how this shuffling has created an almost impossible financial dilemma for one woman, putting the reconstitution of her household's amity beyond reach for the foreseeable future.

### Case 3: Attempting to Sell

Sapana is a middle-aged Newar woman living in Patan, married with one teenage daughter. Her husband is a man from Dholaka, and their marriage was arranged before her parents died. When I met her, Sapana's husband had moved back to Dholaka. When he did come to Kathmandu he stayed in their broken house in old Patan. She, by contrast, had moved into a corrugated-tin shelter constructed by a local community organization in a small courtyard at the center of the old city. The shelter had eight rooms—one for each household—though during the time I was visiting only five households were sleeping there regularly. The rooms were hot in the afternoon and cold at night, with no running water, limited electricity and a fairly severe rodent problem. In keeping with the close connections between house, food and kin, most people, including Sapana, would cook and eat in their damaged homes, having moved their kitchens to the bottom floors so that they could run outside if another aftershock hit.

As an only child, Sapana had no brothers to contend with, and so she had inherited the house from her father. When I asked her if she had or would ever get anything from her husband's family she said succinctly, "*Hamilai kehipani*

*dieko chaina*” (They haven’t given us anything). According to both her and her neighbors who were also living in this temporary shelter, her relationship with her husband had been strained from before the earthquake, with him often spending long periods in Dholaka despite no immediate need to do so. Indeed, the ‘us’ in the above quote seemed to refer to her and her daughter only.

Even more than Sanjay and Lhakpa, Sapana’s finances were extremely limited. She worked at a small phone shop, though not her own, earning NRs 5-6,000 a month, while her husband did not seem to contribute any financial help to her household. Several years before the earthquake she had a job working as a seamstress for a local cooperative, but had to quit that job when her mother became sick with cancer. Her mother died before the earthquake, by which point Sapana’s finances were depleted. Now she had only NRs 5,000 in an account at a cooperative. Her daughter had a volunteer job at an NGO dedicated to women’s economic and social empowerment, volunteering as a teacher in rural areas south of the city. The daughter was given a stipend of NRs 8,000 each year, though more importantly the NGO had promised to cover her expenses should she decide to study in North America. However, Sapana was unable to cover the remaining expenses, and so her daughter was not able to take advantage of this opportunity.

By Sapana’s own calculation, reconstruction would cost her over NRs 2,500,000—far more than she could afford. Even though her plot was in the city, it was not near a major road, meaning that a bank would hesitate to take it as collateral. She felt she was unable to afford the payments anyway. Local cooperatives would take such land as collateral, but they offered extremely high interest rates, which were roughly 16% around Patan.

However, Sapana had inherited another piece of land from her natal family, roughly 445 square feet west of Kathmandu proper outside of the ring road. The land in this area was expensive; by her account she could raise NRs 8,400,000 if she was able to sell it. Unfortunately, the land’s ownership was contested on two fronts. First, Sapana’s paternal relatives, whose land borders this plot, were claiming that there was an encroachment and that they deserved several feet of Sapana’s land. Sapana thought very little of these relatives, calling them greedy and selfish whenever we discussed them. But their proximity to the land meant that they could scare off any potential buyer. The second conflict involved the son of her father’s second wife. Though this son had a different father than Sapana, born after the second wife had left her father, he

had managed to file a court case to challenge Sapana’s inheritance. Sapana had already been to court once, and claimed to have won the case against her second mother’s son, but so far nothing had been conclusively resolved.

Litigation like this is common in Kathmandu, where land prices can rival those in an American city. One of the consequences of Nepal’s joint legal ownership system has been that conflicts can linger for generations if a party feels they’ve been cheated. Most people I spoke to in Patan had at least one plot of land they believed was theirs, but because others (most often kin) contested their ownership, they could not sell or build on these plots. Indeed, these plots held an interesting place in their financial imagination. Though on the one hand informants would readily admit that they would not be able to do anything with these plots for the foreseeable future, they still included them when calculating their own wealth, expressing confidence that the matter would eventually be resolved. Furthermore, though financially useless in the present, maintaining claims on these plots demands significant work. Court hearings and meetings with lawyers all take time, as does the constant vigilance required to make sure the challenging party does not take the land by force. Sapana related several stories to me of how neighbors of her contested land had called her to come quickly because her relatives were trying to build on or measure the land so as to increase the validity of their claim.

Thus, when thinking of the temporal aspect of household finance, these contested lands form a kind of ghost asset, conflicted by the past, promised for the future, and dead in the present. While counting such lands as part of one’s family estate is common, one would be foolish to rely on these assets for any immediate needs. Unfortunately, that was exactly the position in which Sapana found herself. With her old house destroyed, and no other finances in reach, selling her contested land became the only possible path she saw towards reconstruction and to remaking the small, but amiable, household she remembered having with her daughter.

I only met Sapana’s daughter a few times. During many visits, Sapana would apologize to me for her daughter’s absence, saying she was spending a lot of time at her maternal cousin’s house outside the ring road in order to use their Internet connection. It took me over a month to realize that her daughter had moved there permanently, coming to see her mother only on occasion. Right before I returned to the United States, Sapana began to talk of feeling lonely in this shelter. “*Jaggaa bechna sakchu bane*

*sano ghar banaunchu*” (If I can sell that land I will build a small house), she said. This was the future she held to. In the meantime, it was clear that, from her perspective, the failure of her kin to show her amity had forced her current separation from her daughter. Her husband, her daughter, and her second mother’s son had all been greedy and jealous, she said, pushing her financial future beyond her capacity to plan.

A key theme in this article has been the balance between bureaucratic authority and traditional forms of local authority—i.e. those more directly rooted in everyday kinship practices and house construction. In the first two cases, the earthquake seemed to tip the balance towards bureaucratic authority, albeit in small ways. In the case of Sapana, however, no such tipping has occurred. Rather, despite having won her case, and despite having the land deed to her name, she remains unable to exercise her legal right in regards to her property, due primarily to the localized actions of her relatives.

Local actors’ ability to thwart legal ruling—even in Kathmandu—has been well established (e.g. Pradhan 2007). It is interesting, however, that this assertion of localized authority should occur as part of a failure of household economic planning. Part of the shift in favor of bureaucratic authority has been due to the necessity to engage bureaucratic processes and their contingent temporalities in order to create a coherent financial future. In the case of Sapana, this has meant capitalizing on her legal right to dispose of her land in the present. Her failure to do so—or one could say her opponents’ continuing success in stopping her—reflects the extent to which the successful engagement of bureaucracy remains dependent on the trust and cooperation between kin. In this light, Sapana’s bitterness to her relations is understandable.

## Conclusion

Underlying this essay is the nagging question of what has changed since the earthquake, and what historical shift has the earthquake truly brought about. There is, of course, no clear answer to this question, as we—unbelievably—are still within the early times of reconstruction. When I left, the mood in Nepal was deeply cynical; most people I talked to believed that corrupt government forces had hijacked reconstruction. Indeed, part of my motivation to focus this paper on the question of time stemmed from how much waiting has happened since the earthquake. Yet this might just be how long reconstruction takes. Nepal’s National Reconstruction Authority has set its goal at five

years, and according to a World Bank official in charge of its reconstruction effort, most rebuilding happens in the second and third year after the earthquake. Either way, those wanting to know what has changed should be prepared for more waiting. In a comparable case, after the Gujarat earthquake in 2001 many of the larger societal and economic effects were not visible until five to ten years later (Simpson 2013).

Given these shifts, my focus has been on all the small tears the earthquake has made in Nepali society, and how they might change the fabric as a whole. Though in many ways much less “knowable” than government initiatives, I believe it is at the household level where we get closest to the destruction, to the actual event of the earthquake. Yet here too time is a factor. Though the earthquake has changed the balance between legal documentation and other elements of household construction, this might very well be temporary, the balance slowly easing back to where it was as the material structures of home are built and lived in. Several officials I talked to in both the Authority and in related NGOs said they believed that the earthquake would result in more robust and powerful bureaucratic practices, a positive effect in their view, and part of Nepal’s official mission to ‘build back better’ since the earthquake. Yet, counteracting this, there seems to be a real desire to reconstruct amity, to bring this destruction back into the cyclical time of domesticity, to remake what had been there before. While Fortes did overstate the universality of his theorem, the desire for a space that is removed from the outside, even if only by a well-maintained fiction, still seems applicable. That space is still under construction.

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## Endnotes

1. Both gold and stocks can also be used as collateral, though few people own enough of either to collateralize large loans. For land, according to government regulation a borrower can receive loans no larger than 60-66% of the collateral's fair market value.
2. See (Desjarlais 2016: 7-16) for full discussion of the term 'fashioning.'
3. There are close ties between the Yolmo ethnic group and the Tamang of this particular region of Rasuwa, to the extent where some locals argue that there is really no substantive difference.

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