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Rooting debt

[Review of: C. Harker (2020) *Spacing Debt : Obligations, Violence, and Endurance in Ramallah, Palestine*]

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DOI

[10.1177/20438206221075703a](https://doi.org/10.1177/20438206221075703a)

Publication date

2022

Document Version

Final published version

Published in

Dialogues in Human Geography

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[Link to publication](#)

Citation for published version (APA):

De Cesari, C. (2022). Rooting debt: [Review of: C. Harker (2020) *Spacing Debt : Obligations, Violence, and Endurance in Ramallah, Palestine*]. *Dialogues in Human Geography*, 12(2), 328-331. <https://doi.org/10.1177/20438206221075703a>

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Christopher Harker, *Spacing Debt*. Durham, NC: Duke University Press, 2021. 208 pages. ISBN: 978-1-4780-1096-8.

Rooting debt

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DOI: 10.1177/20438206221075712

I must start my short piece with a proviso, that I am not a geographer but a cultural anthropologist and student of cultural politics, with little expert

knowledge of economic processes such as the ongoing financialization. Speaking from this position, what *Spacing Debt* does for me is to offer a postcolonial theory of debt that is alert to its variegated geographies. Christopher Harker firmly emplaces debt in its socio-political context and embeds it within a broad web of socio-spatial relations of different quality. Thinking debt in place, within specific if expanded ecologies that are made up of other types of relations – thinking debt as it unfolds in people’s lives – appear like very important moves. I also appreciate the book’s central recognition of the impact of non-debt

relations on debt, or in other words, the recognition that it is not only hard but also analytically problematic to separate debt relations from other social ties and to reduce social life to neatly separated domains such as family, the economy, etc. for the sake of interpretation; parts of the work of social analysis is to do this kind of work of 'emplacement' as Harker does. I got inspired by the rich spatial vocabulary offered by *Spacing Debt*: the triad topologies/topographies/ecologies, the emphasis on the role of imagined geographies, the use of verbs such as enfolded and emplaced. Also, I appreciate the emphasis placed on injecting inequalities into the notion of assemblage, operated by foregrounding the asymmetric relations making up assemblages such as cities.

The book looks at the peculiar debt economy that has emerged in Ramallah, Palestine in the last decade as a consequence of a set of political developments, and how it impacts real lives in a *sha'bi* (popular) neighborhood. It traces the manifold burdens placed on working and lower middle class inhabitants in the de-facto capital of Palestine by the recent, post-second intifada neoliberal developments. In the aftermath of the failure of both negotiations and armed struggle as pursued during the second intifada, and of the separation of Gaza and the West Bank, the PA in the latter adopted a strategy of neoliberal state-building while still under occupation. This accompanied the growth of consumption, the proliferation of bank debt and the financialization of the Palestinian economy. In my own work, I have studied the cultural dimension of these developments, that is, the emergence of what could be called a creative economy in the West Bank coalescing around a homegrown cultural scene with deep roots in the history of Palestinian civil society, and political and artistic-cultural movements; this cultural scene had gone through an 'underground' phase in the 2000 to then become more institutionalized in the 2010 (De Cesari, 2019). Certainly, crisis ordinariness is endemic to the whole socio-political system, as it is embedded in the paradox of state-building under occupation, of long-term structures forced to adapt to precarity, instability and external dependence.

Harker's postcolonial theory of debt and financialization more broadly begins by provincializing traditional knowledge based almost exclusively on cities and financial centers in the Global North and continues by unsettling or rather unbounding objects and domains of knowledge of traditional epistemologies by showing heterogeneity within those domains and cross-connections without. I would like to push further in that direction of foregrounding the many tangled interactions across forms and histories of obligatory relations. In the spirit of a productive dialogues between different disciplines, then, as anthropologist, I would encourage a much stronger embedding of the analysis in the real, i.e., multifaceted, lives of Um Sharayet's inhabitants, that is, well beyond the set of obligatory relations and social arrangements directly connected with debt. Also, I wonder what is the relationship between private and government debt, especially against the backdrop of the overall Palestinian dependence on Israel and foreign revenues (aid, clearance revenues, etc.). Notwithstanding the stated intention of worlding debt, the author seems at times to remain attached to narrow understandings of debt as capitalist indebtedment to a bank. The book circumscribes the analysis to a specific kind of obligatory, monetary relations while overlooking others. What I miss in particular is a discussion of the relationship between large-scale bank debt as it has emerged in Palestine in the last decade and older, vernacular forms of debt that cannot be catalogued as Islamic finance: in particular, the *sha'bi* (popular) practice of savings and credit associations (*jama'iyyat*).

I encountered savings and credit associations during my fieldwork in Hebron in the mid-2000s. Hebron is a provincial, de-industrialized town lacerated by a relentless colonization targeting its core historic center, and was and still is quite unlike cosmopolitan, 'Westernized', and bank-indebted Ramallah. I do not know whether *jama'iyyat* are as popular now as they were 15 years ago, nor how widespread they are in Ramallah. I wonder though what is their relationship to bank debt. Let me first explain how *jama'iyyat* work. These associations are called ROSCAs in development jargon, that is, rotating savings and credit associations. They consist of groups of people acting as an informal financial institution and offer credit and a

support network to those without access to the banking system. A common fund is set up that the association's members contribute to regularly while withdrawing funds on a rotating basis. These informal associations are thus sources of interest-free loans, and do not require a long-standing credit record: they are based on trust. Withdrawals and schedules tend to be based on needs. They are usually outside the control of state and banks. In Palestine *jama'iyat* are often run by women who are trusted in the community, but ROSCAs tend to have a strong gendered dimension elsewhere too. According to Diane Singerman, 'women are really the bankers [here]' (1995: 154); instead, bank indebtedness tends to marginalize them for reasons well described by Harker. Looking at 1980s and 1990s Cairo, Singerman views these associations as one of several 'avenues of participation' or informal institutions performing 'a vital public service' for those who might not have access to or equity in formal ones, and enhancing 'security, cooperation and trust' among the poor (157).

At the time of my fieldwork, I was struck by the resourcefulness of these informal institutions of the poor, and their gendered and affective dimension. Being part of a *jama'iyya* offered several women among my Hebron's friends and informants an important and much thrust support network, enabling them – often working precarious or domestic jobs – to achieve a higher degree of financial independence and autonomy. The sentiments aroused by talks of *jama'iyyat* in those women was quite unlike what Harker describes as the affect of bank indebtedness in Ramallah: safety and a sense of empowerment as opposed to the uncertainty and stress provoked by one's lack of control over bank debt, that sense of subjection and incarceration. Viewed rather positively if not celebrated by scholars such as Singerman, these kinds of informal institutions are welcomed today also within development approaches that attempt to be culturally sensitive and bottom-up, oriented towards promoting 'beneficiaries'' self-organizing skills.

I suspect that such debt topologies, the invisible strings connecting members of *jama'iyyat*, still tie Hebron and Ramallah together. Many current inhabitants of the Ramallah neighborhood which is the

site of Harker's analysis, Um Sharayet, come from Hebron and surrounding villages, and must have brought with themselves some of their hometown networks, stretching them into Ramallah and beyond. One such immigrant was the sister of my friend and main informant in Hebron, from whom I first learned of saving associations. It is telling that often participation in these credit and savings associations allows members to repay bank loans, even though I do not know how many current inhabitants of Um Sharayet use this strategy to make themselves less dependent upon banks and relatives.

I'd like to know more about such diverse debt topologies and how debt ecologies intersect and transform over momentous periods of time such as the post-Oslo years in Palestine. By discussing ROSCAs in Hebron, my intention is not to essentialize or romanticize what some might see as dying folkloric practices, but rather to push further Harker's investigation of the hybridity of cultural practices such as indebtedness and the complex ways in which they are woven into thick fabrics of sedimented practices of different kinds. In other words, my point is to deepen the investigation of debt's rhizomatic ecologies in recognition of how they both participate in transnational flows and materialize historical legacies that are themselves syncretistic and stratified. Doing so – pushing further into the heterogenous and polyvocal quality of debt practices – is important, I believe, in order to foreground their potential of being reversed, cultivated as and transformed into practices of subjectivation and autonomy rather than subjection.

Declaration of conflicting interests

The author declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

Funding

The author(s) received no financial support for the research, authorship and/or publication of this article.

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