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Wakeful Geographies, Wakeful Bodies: Day and Nighttime Rhythms of Indebted Life and Capitalist Enclosure in Cambodia

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For a discipline so oriented around the study of wakeful geographies, the lack of direct conceptual engagement with the notion of wakefulness—a cognitive state in which the mind is conscious of, and responsive to, the external world—is all-the-more remarkable. In this article we advance geography by probing and revealing the links that exist between wakefulness and indebted life under capitalism. We show how villagers in rural Cambodia experience wakefulness in their day and nighttime lives through a punitive alertness to, and excessive rumination on, the pressures and challenges they face to repay microfinance debts on time. Capitalist debt demands a keen alertness and submission to the clock time of repayment obligations, and with this fosters a hyperalertness to debt that works to the consequential exclusion of sleep. The article evidences the enforced isorhythmic alignment between the demands of creditors and the bodies and minds of borrowers, thus demonstrating the importance of thinking about the debt relation through the heuristic tool of rhythm. This claim is evidenced further through the arrhythmic (discordant) impacts of the COVID-19 pandemic and the intensifying climate crisis, which are further undermining borrowers' hopes for debt-free lives. Ultimately, the mixed-method interview and photographic data presented in the article demonstrate the significance of the 24/7 nature of debt and broader trend toward diurnal expansionism. Both are leading to the physical, emotional, and existential enclosure of bodies and homes habituated into the rhythms and impetuses of capitalism. *Key Words:* Cambodia, capitalism, debt, rhythm, sleep.

Wakefulness: a noun that demarcates “the state of being wakeful,” of not being asleep or being able to sleep (Cambridge Dictionary 2023); a “state of arousal” in which there is a “conscious monitoring of the environment,” an alertness piqued by “external stimuli or threats” in contrast to the “reduced responsiveness” of sleep (Nature Portfolio 2023).


Geography remains a discipline overwhelmingly focused on “wakeful, cognate geographies” (Kraftl and Horton 2008, 509), a “daylight geography” undertaken “under the aegis of the sun” (Tuan 2004, 730). To understand the geographies of capitalism, however, is to go beyond the binaries of the diurnal and nocturnal world. Capitalism intrudes not only into our waking hours, but also into our sleep-hungry lives after dark. More than ever in today's 24/7

networked societies, the discipline of geography should accelerate its focus on the expanding space-times and embodied impacts of twenty-first-century capitalism. To mark our contribution to this endeavor, in this article we explore the relationship between wakefulness and indebtedness under capitalism. We show how villagers in rural Cambodia cognitively experience wakefulness through a punitive alertness to, and excessive rumination on, the pressures and challenges they face, both day and night, to repay microfinance debts on time.

Cambodian borrowers are increasingly connected to and enrolled in circuits of capitalist “accumulation by dispossession” (Harvey 2003). They live with the risk of losing their agricultural land, home, or both (Green 2019; LICADHO and STT 2019; Green and Bylander 2021) if they do not adhere to the disciplining rhythms

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of commercial finance. This is because land titles in Cambodia are typically counted as collateral for household microfinance borrowing. The demands to submit to the clock time of repayment obligations are rooted in geographies that are at once local, national, and global; pursued on the ground by credit officers (COs); circumscribed in the country's "intense marketization" in the postconflict period (Springer 2009, 138); and promoted afar by the international shareholder boards of Cambodia's for-profit microfinance industry.¹ Providing micro and small loans to 3.06 million borrowers out of the country's 16.90 million people (the majority in rural areas), nearly all of Cambodia's largest financial institutions that offer microcredit are now foreign owned (Guermond et al. 2022). Rural communities are thus exposed to the expanding horizons of everyday financialization and individualized forms of debt that are also shaping the lifeworlds of people and households across the world (among others, Roy 2010; Chakravartty and Da Silva 2012; Federici 2013, 2014; Deville 2015; Haiven 2020; Cavallero and Gago 2021; García-Lamarca 2022).

Indeed, Marxist feminist Federici (2013) emphasized how in modern times, it is debt, and particularly microfinance debt, that has emerged as a principal vector of capital accumulation: "Ubiquitous, it has taken on a new function, as the most general category through which exploitation is organized. ... This is one of the objectives of the 'financialization of reproduction,'" she argued (20). Concordant with this, Lazzarato (2012) wrote that debt now "represents the economic and subjective engine of the modern-day economy" with the "power relation between creditors and debtors' conceived and programmed "as the strategic heart of neoliberal politics" (25).

"[L]ife beyond marketisation, privatisation and commercialisation" (Jeffrey et al. 2012, 1249) is thus being undermined by capitalism and the growth in reliance on debt-financed social reproduction to survive (Soederberg 2014; Pollard et al. 2021; Brickell et al. 2023). By gripping onto such new spaces of extraction (Vasudevan et al. 2008; Jeffrey et al. 2012; Chatterton and Pusey 2020), neoliberal strategy seeks out, and "trigger[s] a further erosion of the domestic commons" (Sevilla-Buitrago 2015, 1013). Shareholder financial capitalism is deepening its hold on the household (Fraser 2023). Home spaces, their intimate socialities and temporalities, are increasingly conditioned and imposed on by the credit-debt relation manufactured through the

market practices of microfinance organizations. Capitalist enclosure in this vein is honing spatially onto the domestic and fostering rhythms of everyday embodiment conducive to capital accumulation. Through enforced wakefulness it is tightening its squeeze on household and bodily autonomy and the possibility of orienting toward alternative forms of sustaining life not habituated by the individualized need for, and atomistic self-management of, debt. In neoliberal Cambodia, like so many other countries in the Global South, for-profit microfinance institutions are thereby enclosing the home and social reproduction both spatially and temporally to discipline populations into corrosive compliance with the interests of capitalism. The noncompliance of insolvent debtors in Cambodia can ultimately result in the dispossession of land, an enclosure that holds semblance with scholarship on the commons rooted in the division of people from land and the subsumption and reorientation of social bonds in service of the market. Coping with this unbearable prospect of land loss and living through the disorientation and radical uncertainty of the COVID-19 period (and ongoing climate crisis), Cambodian villagers' freedom to withdraw from their debt and pervasive consciousness of it has become less and less attainable.

By studying the relationship between debt and capitalist enclosure it is also possible to explore the rhythms and embodied consequences of the enforced wakefulness that debt precipitates. Rural Cambodian villages can be thought of and analytically examined as polyrhythmic spaces composed of diverse and coexisting rhythms. For Lefebvre (1991, 1996, 2004), and the many geographers who have drawn inspiration from his work, the analysis of rhythm is especially fertile for "investigating the patterning of a range of multiscalar temporalities—calendrical, diurnal and lunar, lifecycle, somatic and mechanical—whose rhythms provide an important constituent of the experience and organisation of social time" (Edensor 2012, 1).² In this article we pay close attention to these different temporalities and explore how borrowers' experiences of wakefulness in the day and at night are tied to the enforcement of linear and regular rhythms that mandate loan repayment schedules. This is not to say that the rhythms of participants' embodied lives in Cambodian villages are exclusively shaped by managing debt, but that the influence of debt has intensified as the scale

of microfinance borrowing has. Reflecting the neo-liberal project itself then, the article is concerned with the credit–debtor relationship through which domestic enclosure manifests. Paying attention to the rhythmic dimensions of the creditor–debtor relation is particularly important as entering into a credit agreement means “contracting parties conjoin their respective futures and pasts, materializing their temporal bond” (Peebles 2010, 227).

Moving forward, the article continues by making a threefold case for more explicit engagement with the concept of wakeful geographies through cross-pollinating literatures from across different sub-disciplinary areas of geography (social, cultural, economic, urban, development) with those from the social sciences and humanities (mainly anthropology, philosophy, and sociology). The methodology and empirical context are then set out before two empirical sections follow. In the first empirical section, on the daytimes of debt, we detail the collection practices of COs in rural Cambodian villages as they regularly visit, drive around, and wait for long periods of time during the day and into the evening to ensure payments from households. We evidence the mental toll this has on borrowers and the hypervigilance that results. In the second, on the nighttimes of debt, we concentrate on borrowers’ difficulties sleeping on account of thinking too much about upcoming repayment deadlines and the future. Even when COs are not physically in situ, debt is mentally present in the minds of borrowers who experience a coerced wakefulness in response. The ensuing lack of sleep, and somatic complaints reported in the research, are compounded by energy deficits brought about by sacrificing food and working harder to try and repay on time. The final part of the article concludes by setting out its conceptual and empirical implications for encouraging geographers to engage more directly with notions and practices of the wakeful.

Being Alert to Wakefulness

As we have set out, wakefulness is a cognitive state in which one is conscious of, and responsive to, the external world. For a discipline so concerned with wakeful geographies, however, it is surprising how little this concept has been directly interrogated. Through our study of borrowers living with and managing microfinance debt in Cambodia, this

article looks to conceptually further the discipline’s primary interest in wakeful geographies. It does this in three main regards.

Sleep Debt

First, in contrast to the state of sleep, in which external inputs are excluded, to be wakeful is to be alert and attentive to the environment. The idea of wakefulness provides mileage for geographers to think about how certain space-times can be detrimental or prohibitive to switching off from the diurnal world, both in the day and the night. In this article, our exploration focuses on how capitalist conditions collapse day into night by fostering a hyperalertness to debt that works to the consequential exclusion of sleep. For philosopher Nancy (2009) in *The Fall of Sleep*, it is crucial that we understand the growing “colonisation of time by capital,” in which a 24/7 society has emerged and where the night is no longer the reserve of rest. Sleep is transformed into struggle, a struggle to evade the wakeful, in which “we have to keep watch. We have to keep watch even when the soul would like to go to sleep ... [as] obsessive thoughts, torments, remorse, feverish anticipations, fears—fears more than anything else” (39–40).

Nancy (2009) described 24/7 societies as those characterized by the impossibility of sleep. The twenty-four-hour cycle of trade, exchange, work, and production combined with increasing numbers employed in night shifts and flexible forms of working are blurring day and night into one. Urban geographic and ethnographic scholarship is bountiful here in researching the nighttime economy of work and leisure, including its governance (Hubbard 2006; Shaw 2015, 2018, 2022; Acuto et al. 2023). Although the debt economy is not part of the nighttime economy per se, it continues to live and breathe into the night through the insomniac bodies of borrowers. As such, Cambodian microfinance borrowers are incorporated into the “dominance of diurnal capitalist expansion” into the night (Shaw 2015, 628). Bodies, sleep patterns, and circadian rhythms are becoming ever more subsumed into the imperatives of twenty-first-century capitalism (Nancy 2009).

In *24/7: Late Capitalism and the Ends of Sleep*, Crary (2013) argued in tune with Nancy that capitalism and its around-the-clock marketplace has unleashed eradicated tendencies by undermining

“distinctions between day and night, between light and dark, and between action and repose” (17). We are caught, he claimed, in the ongoing management of individual attentiveness and compulsory routines of contemporary technological culture that means that we are often alert and active at night. For Crary (2013) ultimately then, sleep represents “one of the great human affronts to the voraciousness of contemporary capitalism” as an “uncompromising interruption of the theft of time from us by capitalism” (10). Our own article evidences and adds empirical weight to these diagnoses through its attention to the embodied wakefulness that permeates the minds and bodies of microfinance borrowers, day and night. Enforced wakefulness can be thought of as a malaise of capitalist life that denies rest and retreat. In fact, many in society today “suffer from chronic sleep loss, known as ‘sleep debt’” (Horne 2016, 37). Although sleep debt is a terminology with only discursive origination in financial debt itself, this article shows how debt is literally robbing people of sleep. Sleep debt is also expressed in, and exacerbated by, financial debt.

The important suite of work discussed here makes the brisk and fleeting debate in geography on sleep in the mid-1990s appear erroneously dismissive. Foreshadowing these later writings from outside the discipline, Smith’s (1996, 505) two-page editorial “Rethinking Sleep,” put forward the idea that sleep, far from being a “lesser site of human experience” is rather, a significant form of political strategy that had “mistakenly” been ignored. He contended that critical cultural geographers must take on sleep as “the major locale of transgressive, counterhegemonic imagining and therefore political strategy” (506). This was justified, he argued, given the status of sleep as a form of “transubstantial empowerment” that arises from the “liminal disempowerment of the body [that had otherwise been] subject to multiple vectors of social power” resulting from numerous transterritorial shifts in space and time (506). The editorial was met with consternation. Some apparently in the discipline wondered if the editorial was a “joke” (Pile 1997), and Hamnett (1997) went a step further in his response by musing, “I think the piece was intended to prick the balloon of postmodern theoretical vacuity and social irrelevance which is expanding in some parts of contemporary human geography under the guise of critical geography” (128).

This article evidences how Hamnett and colleagues’ casting of sleep as “too *useless*, and too distant from weightier scholarly concerns to *matter*” (Krafl and Horton 2008, 510) is a flawed conjecture. Despite twenty-five years having passed since this debate, the discipline remains largely asleep to the possibilities that this intimate practice offers to geographical work. Krafl and Horton’s (2008) *Progress in Human Geography* paper making the cogent case for geographers to focus on sleep has not been met by the flourishing of scholarship in the area. In cultural geography, one notable exemption (see also Tomori and Boyer 2019; Walsh 2023) is Bissell’s (2015) research on the place of sleep in which he explored the “patterned rituals” and spaces of habituated sleep that “must be performed in order to withdraw effectively and comfortably” (136) from consciousness. Although focused specifically on the airline cabin, Bissell’s work draws wider attention to the importance of thinking about the conditions for, and conditionality of, sleep in relation to withdrawal. In this article we elaborate on how indebtedness precludes both sleep and withdrawal. We do this by revealing the strategies of in-person debt collection used by the microfinance industry in the day, and the experiences of borrowers who are ever-wakeful to their debt repayment obligations both in the light of the day and dark of the night, as a result.

Enforcing Wakeful Subjectivities

An additional dimension of wakeful geographies is, second, understanding how they are actively enforced by 24/7 capitalist structures that create financial subjectivities, constantly awake to debt repayment. By studying household debt, it is possible to see how the necessity of wakefulness is manufactured and involuntarily instilled in the bodies of borrowers by the microfinance industry. For Lazzarato (2012), credit is essentially a “promise to pay a debt, a promise to repay in a more or less distant and unpredictable future” (45). A prerequisite of delivering on this promise is forging “a subjectivity ‘capable of promising’” (Lazzarato 2013, 87). This entails “constructing a memory for him [sic], endowing him [sic] with interiority, a conscience, with providing a bulwark against forgetting” (Lazzarato 2012, 40). In creditors’ demand for wakefulness then, withdrawal from the consciousness of one’s debt is denied. Indebted life is to constantly dwell with debt. In

situations of overindebtedness, “people do not live *in* debt, as a distinct, time-bounded entity, but *with* it, as an unbounded and unfolding process” (Iskander et al. 2023, 47). Thinking with Nietzsche, Lazzarato (2012, 42) explained how borrowers’ capability to promise entails a form of labor consisting of “self-torture” and “self-directed action” to become compliant. For Marx, too, as Lazzarato (2012) detailed,

the creditor-debtor relation is at once different from and complementary to the labor-capital relation. If we put aside the content of the relation between creditor and debtor (money), we see that credit does not solicit and exploit labor but rather *ethical action* and the *work of self-constitution at both an individual and collective level*. The credit relation does not mobilise physical and intellectual abilities as labor does (material or immaterial, it makes no difference), but the morality of the debtor, his [sic] mode of existence (his [sic] “ethos”). The importance of the debt economy lies in the fact that it appropriates the exploits both chronological labor time and action, non-chronological time, time as choice, decision, a wage on what will happen and on the forces (trust, desire, courage, etc.) that make choice, decision and action possible. (55)

In this excerpt, the importance of morality and its inculcation in the production of financial subjectivities is emphasized. Accordingly, research highlights how debt typically engenders a sense of personal responsibility, shame, and failure among indebted people (Sweet 2018); an “existential condition of the indebted man [sic], at once responsible and guilty for his [sic] particular fate” (Lazzarato 2012, 9). It is this combination of personal responsibility and guilt through which borrowers’ enforced wakefulness is discernable. Federici (2013) wrote similarly that as “the lending/debt machine becomes the dominant work relation, exploitation is more individualized and guilt producing” (20). She argued accordingly that by understanding the strategies adopted when borrowers default it is possible to see how “[b]anks, international agencies, and NGOs have been engaging in a true *ethnography of shame*” through the enforcement of ethical mores, which they apply accompanied by threats and physical intimidation (Federici 2014, 237). In Cambodia, the house is being turned inside out by the practices of creditors to render public the household’s private debt and galvanize repayment.

Returning to Lazzarato’s (2012) reading of Marx underscores the importance of thinking not just spatially here, but also temporally about the labor of self-management or the work of self-constitution among debtors. With this, learning about financial selves dwelling in the night as well as the day marks an apposite return (again) to the neglected question of sleep. Despite some disagreement on how attentive (or not) Marx was to sleep (Smith 1996; Pile 1997), it is evident he saw value in thinking through its status in capitalist labor relations. Marx (1976, 375–76) wrote of capital and its “insatiable appetite” to drive to produce surplus-value by expanding the working-day. Capital, Marx argued, “reduces the sound sleep needed for restoration, renewal and refreshment of the vital forces to the exact amount of torpor essential to the revival of an absolutely exhausted organism” (376). Servicing debt precludes rest and revitalization of the self through the survival work it necessitates (Brickell 2020; Natarajan and Brickell 2022). Borrowers are left degraded in Marxist terms through enforced wakefulness to this necessity and the elasticity of human limits tested in the meeting of clock-time repayment demands. By this logic, Smith’s earlier evocation of the liberated and empowered sleeping body is overstated as it would rely on a complete unmooring of the self from capitalist forces. Not only would the indebted be able to fall sleep, but they would also be able to stay asleep in their emancipation. Enforced wakefulness in the service of debt and the ensuing formation of financial subjectivities are thereby indelibly inked in the spatial-temporal creep of capitalist enclosure.

Attuning to the Rhythms of the Wakeful

Wakeful geographies can be advanced, third, by bringing together scholarship on capitalism, debt, and time (Lazzarato 2012; Datta and Aznar 2019; Kirwan 2019; Harker 2020) with that on rhythm to advance a more temporally complex approach to wakefulness. Sociologist Durkheim (1915) long acknowledged how temporal awareness is not an a priori natural phenomena but instead shaped by, experienced through, and becomes the subject of collective representations—it is social time in other words. For Durkheim and his followers, qualitative time was key to understanding social life and contrasted with measured, regulated clock time. Following suit, Lefebvre is exalted for his instructive

insights into the ways that “capitalism organizes and restructures lived experiences of space and time” and how both “capitalist space and linear time shape daily and longer-term rhythms” (Reid-Musson 2018, 883). Lefebvre’s Marxist background reveals itself in the attention he paid to the ways “everyday rhythms are produced elsewhere ... by what is not obviously present (though embedded in architecture, in space), by the structuring rhythms of the state and capital” (Horton 2005, 159). Such de facto geographies have a significant role to play in constructing the rhythms of indebted life that are mediated by creditor–debtor relationships.

For Lefebvre, the training and self-training of the body under capitalism is central to thinking about how the everyday is forged. In contrast to Durkheim, however, social time is not completely deterministic as “[t]he whole of (social) space proceeds from the body” (Lefebvre 1991, 405) through “its respirations, pulses, circulations, assimilations ... durations and phases of durations” (Lefebvre 2004, 5). It is the nature of such didactic interplay between multivarious bodily and social rhythms that is important for Lefebvre. For, when multiple rhythms smoothly and constructively coexist, “eurhythmia” occurs, whereby rhythms “unite with one another in the state of health, in normal (which is to say normed!) everydayness” (Lefebvre 2004, 16). In contrast, “when they are discordant, there is suffering, a pathological state (of which arrhythmia is generally, at the same time, symptom, cause, and effect)” (Lefebvre 2004, 16). Lived experience of this “arrhythmia” is even more prescient given the impacts of the COVID-19 pandemic when the research in Cambodia was carried out.

Withstanding this, while “arrhythmia” is ordinarily viewed (including by Lefebvre) as illness-inducing, a growing suite of literature highlights the importance of considering dissonance and synchronicity as a means of reclaiming rhythmic control from capitalist life (see, e.g., Wozniak 2017; Ford 2022). For indebted individuals and households, their ability to repay debts is always embedded in “the uncertainty of time” and for creditors this also means anticipating and warding off “every potential ‘deviation’ in the behaviour of the debtor” in this uncertain future (Lazzarato 2012, 45). Increasingly, as Elden (2004) reflected, “[o]ur biological rhythms of sleep, hunger and thirst, excretion and so on are more and more conditioned by the social

environment and our working lives” (xii). Lefebvre (2004) developed the idea of dressage to refer to the regulated body trained to comply to more powerful rhythms. He contrasted the natural circadian rhythms of the visceral and vital body with those of machines and mathematical calculation (linear rhythms; Elden 2004). Linear rhythms are “defined by the consecutiveness and the reproduction of the same phenomena, identical or almost at more or less close regular intervals” (Lefebvre 1996, 231). Capitalism, in this vein, can be understood as an attack on people’s ability to constructively unite the range of bodily and social rhythms that they are attuned to in a state of healthy “eurhythmia,” as the body is instead disciplined into behaving according to the singular rhythm of linear time, homogenizing human corporeality (Engel-Di Mauro 2006), and creating an enforced “isorhythmia.”³

Linking these ideas to the study of debt, scholars on the topic have pointed to (much like Lefebvre) the subjugation of qualitative time to clock time. Borrowers are mandated to follow a “calendrics of repayment” (Guyer 2012, 497) and this means self-regulating to “the temporal rhythms and schedules of the calculus of debt” (Adkins 2017, 453). The result (as explored in this article) is the disruption and suppression of unity between other rhythms to which the body is also attuned (e.g., the cyclical rhythms of day and night, wake and sleep, etc.) as the linear rhythms of the debt economy enclose everyday life. Debt repayments tend ordinarily to be demanded at fixed times and regular intervals. To facilitate this adherence, financial subjects are trained to comply (e.g., through moral judgment, shame, and guilt mentioned earlier in respect to financial subjectivities). The enforced wakefulness of borrowers’ bodies works in the favor of capitalism, but forecloses the rhythmic central to “emotion, sociality, care and ways of being” (Andueza et al. 2021, 800). The lucrative functioning of the debt economy is thus based on the suppression of the ability to achieve “eurhythmia” by uniting various tempos, as the trained body must instead synchronize with the strict calendrics of debt repayment (via dressage). In other words, the debtor’s corporeality, imagination, and cognition are enclosed and self-disciplined to harmonize with the needs of capitalist clock time.

From the vantage point of the indebted body (which Lefebvre would arguably start from), however, it is the terms of the debt economy that

threaten eurythmic alignment between other biological and social rhythms that necessitate well-being: cycles of sleep and wakefulness, hunger and thirst, decent work and rest, smooth lending and borrowing, and so on. Borrowers' nonpayment creates arrhythmia by messing with capitalism's demand for synchronicity. Yet as this article shows, it is the suffering of neoliberal indebted life for whom enforced "isorhythmia" is the greatest risk.

Researching Household Debt in Cambodia During the COVID-19 Pandemic

This article is based on substantive original research conducted during the COVID-19 period, namely between October 2020 and December 2022 in three villages in the provinces of Prey Veng, Kampong Cham, and Battambang (Villages A, B, C, respectively). Whereas the interdisciplinary study *Depleted by Debt?* (see <https://www.debt-climate-health.org>) used a range of methods, in this article we draw predominantly on our qualitative data sets.⁴ The semistructured interviews undertaken with villagers across the three communities are the mainstay. Given international travel restrictions in place in 2020 and 2021, these were all carried out by Cambodian team members with thirty households split equally across the three villages (sixty participants in total) and involved two members of each household being interviewed. The two members were ordinarily but not always spouses. These interviews were not conducted when both household members were present, but rather through repeat visits to interview each individually. It was also the case that where possible, female researchers interviewed female participants, and male researchers met male participants. The interviews of both spouses are used at various points of the article to give a full picture of indebtedness in households. We also draw on, as appropriate, the outputs of the photo-elicitation method used with half of the interviewees (in total thirty participants from fifteen households in all three villages). After basic training in camera use, for one week participants used cameras provided to photograph aspects of their everyday lives they wanted to show us as related to project themes. After printing their photographs, the same local researchers who conducted the earlier semistructured

interviews conducted phone interviews (necessary due to the restrictions imposed by the COVID-19 pandemic) to talk about each image, why the participant took it, and what it meant to them. Given that microfinance indebtedness in Cambodia is politically sensitive, all participants provided informed consent to take part, and their names and study villages have been anonymized in this article.

Undertaking the research during the COVID-19 period in Cambodia was more possible than in other country contexts. Although millions of lives had been lost in the first year of the pandemic, by March 2021, Cambodia had reported zero deaths and the country mitigated both the disease's spread and fatalities. Local Cambodian research assistants worked intermittently around lockdowns and travel restrictions. When able to conduct the research in person, they followed recommended health and safety protocols. Researchers based in the United Kingdom, including ourselves, were finally able to travel to Cambodia in February and September 2022 to undertake field research for the study.

Credit in Cambodia

In a little over two decades, microfinance has emerged as one of the dominant forces in the Cambodian economy. From very low levels at the turn of the century, Cambodia has recorded the highest number of microfinance borrowers per capita globally (Green et al. 2023). Microfinance levels in Cambodia reached US\$4,213 per capita by the end of 2021, which equates to more than double gross domestic product per capita.⁵ It is a trend that has reshaped the country's economies and livelihoods. Yet despite its unparalleled penetration, the microfinance sector in Cambodia is dominated by a small number of institutions. Just six credit providers—ACLEDA, Hattha Bank, Sathapana, Amret, LOLC, and PRASAC—hold around 75 percent of the country's microloans.

This is a list that includes both conventional microfinance providers—the largest of which is PRASAC—and commercial banks such as ACLEDA, which were formed as a result of the conversion of a microfinance institution. ACLEDA is Cambodia's largest commercial bank, but it began its life as a microfinance institution before converting into a commercial bank in the early 2000s.⁶ This transition from an incipient microloan sector led by the third

sector to a very large-scale and highly integrated one dominated by private enterprise has also seen a large proportion of institutional ownership profitably transferred to foreign investors, creating a significant financial incentive to grow and deepen the sector still further.

In addition to this top-down pressure, the sector is being fueled by bottom-up demand as pressures on Cambodian livelihoods increase because of economic and environmental changes. These are manifesting especially acutely in the agricultural sector. Despite rapid development since the mid-1990s, Cambodia remains highly dependent on rain-fed agriculture. Yet in recent years, Cambodia has been recognized as one of the most climate-insecure nations globally with climate change routinely described as “a major threat” to the economy and society of Cambodia (Chandara 2017). For most Cambodians, the most practical implications of these changes are an excess or a deficit of water. Over the last century, rainfall patterns have shifted significantly, undermining the viability of smallholder agriculture by increasing its risk and unpredictability (Doch et al. 2015). Variability in rainfall patterns in Cambodia is reflected in regional data, which indicates that a historically bimodal rainfall distribution, previously peaking in July and September, has shifted toward a monomodal pattern, now peaking in September alone.

Responding both to these changes and the rapid growth of the garment sector, which has seen a large-scale exodus of rural labor toward factory work (Lawreniuk and Parsons 2020), those retaining an agricultural foothold have sought to compensate for unpredictable rainfall and low labor availability through a process of modernization: machines, purchased seeds, fertilizers, and insecticides. Yet this intensification of rice agriculture has made the costs of production not only fluctuate but also increase considerably. Shifts to commercial rice species, greater use of machinery and chemical inputs, and investments in irrigation have led many farming households to take on ever more debt to finance their livelihood activities (Parsons 2016).

With floods and droughts becoming a regular feature of rural life, many Cambodians have found themselves in a vicious cycle of debt, taking on loans to cover existing loans when crops fail. Even more widely, the growing industrial

sector—and in particular the garment sector—had begun to subsidize agricultural loans, with around 50 percent of garment workers’ salaries remitted to rural households (Lawreniuk and Parsons 2020). Remittances are important, too, for servicing rural loans taken out for a range of purposes (Natarajan et al. 2021).

By 2017, this overindebtedness among the poorest communities in Cambodia began to create real concern. Fearing a backlash from the poor and political problems, the Cambodian government stepped in with a number of emergency measures. Principally this involved the National Bank of Cambodia introducing an interest rate cap (set at 18 percent per year), which was outwardly interpreted as a means to improve market efficiency (International Monetary Fund 2017) and reduce the debt burden of households (Aiba et al. 2021). Other commentators in the media were more suspicious about the political logic of the timing: “with land-grabbing a deeply sensitive issue and local elections looming” the government were concerned to show they were doing something (VOA 2017). Several NGOs in the country regarded the cap as having “proven ineffective at providing relief to customers” and reported that MFIs responded by “requiring up-front fees from customers structured as percentages of the loans, ensuring that effective interest rates remain higher than the cap” (LICADHO and STT 2019, 2).

Against this precarious backdrop, Cambodian borrowers had become highly vulnerable to economic shocks in the early 2020s, with high repayments requiring diverse and growing incomes to meet them. Consequently, when the COVID-19 pandemic hit Cambodia, many microfinance institutions were thrown into serious difficulty (Guermond et al. 2022). Repayments slowed down and various loan moratoria were introduced on the instruction of the government to help clients manage their way through the crisis. Nonetheless, not least by ignoring the government’s instructions in many cases, several of the largest microfinance institutions still went on to amass record profits during the pandemic, through a combination of refinancing and extending existing loans, and the continuing physical presence of credit operatives in villages.

The result was a situation in which pressures to repay loans, already at precipitously high levels, were maintained or increased, even as the income needed to pay them was greatly reduced by major shocks to

the garment and construction workforces on the one hand, and ongoing environmental pressures on the other. In many cases, Cambodia's highly indebted population had to continue to find money to pay out, with little or nothing coming in. The impossibility of squaring this circle for borrowers provides the backdrop to the findings that follow.

Daytime: Staying Wakeful to Debt

Borrowers' daytime wakefulness to their debt obligations are kept alive through the collection practices of COs, whose physical presence is a regular and disciplining reminder to villagers of their debt and the linear rhythms of repayment compliance that are expected. Typically COs have small, rented offices in villages, but they often go directly to people's houses to offer (additional) loans, collect installment payments, and remind borrowers of their repayments immanently due or overdue (Green 2020). COs are part of the "debt collection ecology" in which "[h]uman interaction [still] remains a cornerstone" of the industry (Burton 2020, 254) and capital is serviced by COs who are responsible for augmenting it through actively producing and sustaining debt relationships (Kar 2013, 481). COs are thereby intermediaries engaged in physical and emotional labor (Kar 2013) to ensure in Lefebvrian speak "isorhythmia."

Many participants noted that when villagers do not pay on time, COs come every day, sometimes waiting for an entire day. Figure 1, for example, shows a CO in Village B perched on a motorbike outside a borrower's home waiting for their return. A plastic chair to wait from is also positioned beside him and faces inward toward the indebted household in question. The disciplining and subject-making impetuses of capitalism can also demand that its CO agents wait to ensure adherence to the clock time of debt repayment. In contrast, it is not permissible (in theory) for debtors to wait to pay. Although some participants had noticed a temporary change at the peak of the COVID-19 pandemic and a switch to more telephone communication with COs, it was notable that so many interviewees made observational references to how their neighbors' nonpayment was still met by regular CO visits. COs driving on motorbikes remains sensorially a commonplace sight and sound in rural Cambodia. COs are both visible and audible driving around and can also be



Figure 1. A credit officer waiting to collect a debt repayment. *Source:* Katherine Brickell, Village B, September 2022.

observed by other villagers when they meet a rural household. Meetings are typically held underneath a villager's home on stilts, in the open-air shaded space on ground level. As Kiry and Samnang elaborated,

We tried hard to earn [money] by making and selling palm sugar, then on the date to pay we went to the bank and paid. If we didn't pay, the bank would come to our home and we would feel shameful. (Kiry, male, Village B, April 2021)

Of course, everyone in my family gets worried, especially about a bank loan because the due date is approaching, and we don't have enough money yet. We are afraid that bank staff will come to our house to give a warning. ... For me, I feel embarrassed when there are bank staff coming to my house to give any warning. (Samnang, male, Village B, March 2021)

Despite borrowing being a common practice among rural populaces, the individualization of the debt experience manifests in projections and feelings of shame and embarrassment for many Cambodians (Bylander 2014; Green and Estes 2019; Green 2020).

In addition to COs visiting and waiting at debtors' homes, several participants even observed borrowers being followed:

If the villagers were at their farms, the officers would even chase them there and ask for the payments. I don't know if the officers received their payments or not, but I saw them chasing the villagers wherever they were and kept asking for payments all the time. (Seda, female, Village C, March 2021)

Here manifests a spatial and temporal sense in which debt and debt discipline is rendered mobile, not just by the COs arriving by motorbike at villagers' homes and asking for repayment, but also by following them around. Switching from the temporal sluggishness of waiting, COs chasing debtors is suggestive of a hurried pursuit for debt repayment. Just as power "knows how to utilise and manipulate time, dates, time-tables" (Lefebvre 2004, 68), so, too, do COs engage in practices of enclosure through diverse tactical rhythmic maneuvers. For grandmother Bouphe in Village B, a CO visit to her house was a regular occurrence given her household's inability to repay on time—sometimes bank staff arriving "every day" and "every morning and evening." Bouphe recalled how there could be "five or six motorbikes around our house" at any one time, to collect payment from the household. This incessant physical enclosure of her home by motorbike-driving COs left her feeling fearful and self-conscious:

For me, I feel afraid and embarrassed when there are lots of bank staff coming to my house and say that the borrower hasn't repaid the loan. It hurts our reputation if they come many times. (Bouphe, female, Village B, March 2021)

Bouphe identified how the spectacle of debt collection, its spatial centering on their home, and the potential of its rhythmic linearity could damage her household's standing in the community. Citing debt repayment as her number one concern, she explained how their borrowing needs had spiraled. Using their house title as collateral, they had originally taken out two loans from ACLEDA, US\$4,000 for their daughter's wedding and then US\$6,000 to pay for motorbikes needed by their migrant children in Phnom Penh. Bouphe relied on her children's remittances, her husband's construction work, and borrowing from neighbors to repay the debts. When her husband sustained a leg injury on a construction site, required medication, and was unable to work,

she felt there was little choice but to borrow more again to repay existing loans. Indeed, the *Depleted by Debt?* household survey showed that 12.5 percent of surveyed indebted participants said the last time they borrowed from a microfinance institution was partly to repay another loan (see also Bylander 2015). Many COs in Cambodia work on a commission and annual bonus structure to supplement low salaries and therefore try to reach quotas through offering further loans, despite the risks of overindebtedness and the preponderance of existing loans (Gyorvary and Lamb 2001).

Bouphe made repayments on the original loan through a range of means, including borrowing US\$800 from AMK and US\$200 from her sister, which was preferable, as "the difference is that relatives don't require a repayment due date, but a bank does." As Guérin and Venkatasubramanian (2020) explained through their research in South India, market loans have "one great disadvantage: they must be paid on time" (5), and this is why relatives and sometimes neighbors are called on to circumvent capitalist clock time. Nevertheless, in doing so, family and nonkin relationships become subjects and conduits of the financialization of everyday life, through which "individual subjectivity, aspiration, and forms of conduct at the level of individuals and households are increasingly tied to financial structures and logics" (Lai 2018, 611; see also Dawney et al. 2020 on debt and intimacy).

For Bouphe's family, managing their debts became even harder with the COVID-19 pandemic. Remittances they received from migrant householders dried up. AMK did not ease their repayment policies and she reported, "I have to repay both principal and interest as usual."⁷ In contrast to the discontinuity of income and remittances villagers faced, the extractive tendencies and calendrics of for-profit lenders continued through the COVID-19 pandemic.⁸ This meant that Bouphe felt "worried all the time," as she explained: "I feel anxiety and overthink about the loan." As a result, the family were also trying to reduce their spending and had reduced the amount of meat they consumed as one example. The bodily entrainment of dressage that "determines the majority of rhythms" (Lefebvre 2004, 40) was therefore one Bouphe was engaged in through her heightened wakefulness and compromised food choices to ensure "isorhythmia" for her creditors.

The lack of flexibility shown by lenders during the COVID-19 pandemic was also broadly felt. For brick makers Chantrea and her husband, also living in Village B, the sharp decrease in the demand and price for bricks led to a surplus of bricks and suspension of the factory loomed. Their three migrant children in Phnom Penh had also been affected by the pandemic, suffering job losses, and they had returned to their natal village. This made servicing their loan repayments of US\$130 per month almost impossible (the family had upward of US\$4,000 in microfinance loans from ACLEDA and AMK). As well as being concerned about the loans collateralized against her property, Chantrea expressed that she did not want to be “ashamed” by their inability to repay the loans.

I worry and think too much because the bank did not postpone the payment ... my children did not have work to do and they were all at home, with nothing to do and nothing to earn. So I was scared, and I tried to get money from every place. (Chantrea, female, Village B, March 2021)

To deal with the adverse financial outcomes of the COVID-19 pandemic, Chantrea borrowed more money from her “boss” on the brick kiln and as a result was further indebted to him. She explained that if she did not go to work to repay the loan, then “he brings us to the police station and tells us to pay him the money.” Here then, being taken to the police is used as a disciplining threat to ensure Chantrea’s compliance. In such circumstances debtors are being trained to “etch the duty and obligation of repayment onto his [sic] conscience” (Lazzarato 2012, 41). Debt and its linear repayment demands have a strong cognitive hold on Chantrea’s consciousness through worry and “thinking too much” (like Boupha). According to medical anthropology research, for Cambodians “thinking a lot” (*kut caraeun*) “is a key local illness category, based in the local ethnopsychology, used to convey distress and to label distress in others” (Hinton et al. 2015, 358). The idiom reflects, from a psychopathology perspective, “an inability to distance oneself from a certain thought or affect and to shift to another attentional focus, leading to thinking repeatedly about a disturbing topic such as a current financial issue, a past loss, or a past trauma” (Hinton et al. 2015, 358).⁹

For the most part, the *Depleted by Debt?* study revealed the inescapable nature of debt and consciousness of it. In a few instances, however,

participants discussed villagers running away or hiding from COs on their arrival. On the one hand, these canny actions by borrowers could be read as a form of rhythmic defiance against capitalist clock time. On the other hand, being ready to escape or hide could be considered a form of hyperalertness to debt and the arrival of COs collecting their repayment. As Gavard-Suaire (2020s) usefully distinguished, hiding represents a “spatial practice that often happens in the absence of alternatives”—so “while absence or invisibility allow for passivity and/or unawareness, hiding is framed as an active process—but one that aims to *avoid* something” (2) or indeed someone. To avoid COs requires being alert to their (potential) presence.

A lot of people have borrowed money ... some people have run away from their homes ... so when staff see house doors locked, they come back. Sometimes bank staff wait until evening but still fail to see the house owner because they have run away. (Waan, female, Village B, April 2021)

When they [COs] come, I have heard people say “They are coming” and then run away or hide in the bathroom. (Chantrea, female, Village B, March 2021)

While running away or hiding was usually harnessed as a tactic to momentarily evade COs, several participants reported nonpaying households fleeing permanently from their villages (to thus flee enforced “isorhythmia”). Daytimes of debt are thus punctuated spatially and temporally with the collection practices of COs, the observational gaze of neighbors, and the wakefulness of debtors attempting to manage the multiple pressures and perceived risks of not repaying on time.

Nighttime: Staying Awake to Debt

It is difficult to earn money to pay for the interest rate, paying back others ... when I overthink, in one night I can only sleep for two hours, or only an hour and a half. Sometimes, I can only sleep until midnight for one or two hours, and then I wake up, sometimes I boil some water for tea and watch TV until it is time to take the cows to the field [Figure 2]. (Nemo, male, Village A, April 2021)

In this second empirical part of the article, we explore wakefulness experienced at night. Debt makes it much harder for people to get to sleep, and stay asleep, because of thinking too much about it.



Figure 2. Nemo's photograph on taking the cows to the field at dawn after little sleep.

“Thinking too much” in Cambodia is a “condition characterised by psychological, physical, emotional, social, and, crucially, moral suffering” (Iskander et al. 2023, 35). It is a complaint that Nemo regularly confronted.¹⁰ His concerns about being unable to repay his debts were tangled up with other livelihood and personal challenges his household was facing. In his exit interview in December 2021, Nemo explained that the roots of the rice he was cultivating were not healthy, despite organic fertilizer, and with a poor rice yield he now regretted not plowing the soil. Interviews with farmers across Village A (where Nemo lived) indicated that rice cultivation had been damaged by a combination of very unusual heavy rains during the harvest in November 2020 and ineffective drainage systems. The equipment cost of the plow was one that he could not take on at the time because of his existing debts. Climate change is part of the rhythmic discord that participants face, between the linear demands of debt repayment and the broken cyclical rhythms of seasonal rainfall patterns. The “cyclic dissonance” arising in the wake of climate change (much like the COVID-19 pandemic) thus speaks back to Lefebvre’s (2004) notion of “arrhythmia” and the breaking of rhythms (Whitt 2022, 244). Exacerbated farmer vulnerability from these shifting patterns (Green 2023) and the costs of multiple funerals held in the intervening months between interviews led to Nemo’s insomnia and thinking too much worsening.

Like other participants, thinking too much was a form of enforced wakefulness that Samnang and Seda identified in their nighttime lives:

I think too much about debt. I don’t sleep well, I wake up one or two times a night and I cannot sleep for two to three hours. So when I stop thinking about it, I feel relief and then I fall asleep. (Samnang, male, Village B, March 2021)

Every time I wake up, the loan settlement is always all over my head. I don’t know what I can do to pay for it. It causes me sleeplessness and a lot of thoughts. (Seda, female, Village C, March 2021)

Wakefulness to debt not only precludes sleep, but also interrupts it, as participants wake up in the night stressed about upcoming repayment deadlines. Even when sleep is attained, the insomniac does not descend into deeper stages of sleep like others. For Seda, over the course of 2021 her mental health declined dramatically, and her insomnia and headaches worsened. Seda’s fruit-selling daughter suddenly died, and the family discovered unexpectedly that she had owed US\$2,000 in outstanding loans. After the funeral, “creditors came with the list of loans” (exit interview, December 2021) leaving Seda to pay an additional US\$75 per month in repayments.¹¹ Debt was “all over” Seda’s head, enclosing her corporeality and foreclosing sleep on a regular basis.

Participants in the interviews variously described themselves as having “sleep deprivation,” as feeling “fatigue,” “exhausted,” and as having “no energy” as a result of thinking too much. Participants’ testimonies in the research add weight, then, to the importance of a small but growing literature in emotional geography on the depleting vitality of the body in the form of exhaustion from trying to survive (Wilkinson and Ortega-Alcázar 2019; Straughan et al. 2020; Todd 2023). For villagers in our study, it is “through debt that capital is able to appropriate not only the physical and intellectual abilities the poor man [sic] employs in his labor, but also his [sic] social and existential forces” (Lazzarato 2012, 59). Reflecting how debt affects the individuation of existence, several indebted participants also complained of headaches because of the stress, which also made it harder to sleep. Thinking a lot in medical terms can result not only in insomnia but also arousal-type somatic distress of which headaches are a symptom (Hinton et al. 2015). As Vibol explained in

connection to his photo (Figure 3), worrying about and being wakeful to debt not only contributed to insomnia but also to feelings of a loss of “control” and “helplessness.”

I took this picture to show I was thinking too much. I was thinking about work and also about my children. I was worried too much about our food and how to pay for the loans. If I think a lot, I can only sleep one or two hours a day. Nowadays our country is developing but I am still poor, so I think a lot about that. My only solution is to borrow money from the village lenders or the bank whenever I need money. I don't know what else I can do. (Vibol, male, Village A, May 2021)

Before the COVID-19 pandemic, Vibol had lost his brick factory job because of health issues, which meant he could not undertake such physically demanding work. His household's ability to repay loans exceeding US\$4,000 from Hatha Bank was sustained by the US\$25 per week remittances sent from his two daughters. The remittances had declined during the pandemic to only US\$10 per week. This did not even cover the costs of food and medicine they needed. Vibol felt “pity” for his daughters, who had to work harder in the brick factory and who he feared would lose their jobs with the downturn in the construction sector. The acuteness of his concerns related to the use of their house as collateral for the loan: “We are worried that the bank will confiscate our house.” “COVID-19 drives us crazy,” he exclaimed in May 2021. Like his wife, Vibol was only able to sleep one or two hours in a twenty-four-hour period because of the stress of their financial situation.¹²



Figure 3. Vibol's photograph of thinking too much.

For Kunthea, also a resident of Village A, wakefulness was hard to escape from, too, particularly at times when repayment deadlines were looming:

Every time when the repayment date is coming, I am so worried and I cannot fall asleep, I cannot eat anything. ... When I am awake, I think too much about everything, I don't have money to pay the installment payment as my daughter cannot earn any profit, and I am afraid all the children are getting sick. Look at me, I am also sick and I have to be responsible for the installment payment, so I think a lot. ... All the money that we have is only for the debt payment! It's so awful! ... Every time I get up in the morning it gives me a sense of fatigue and sadness because of the debt. (Kunthea, female, Village A, April 2021)

Kunthea's interview illuminates how emotionally and physically draining being wakeful to debt can be. She kept on going, like her husband, dealing with the repetitive fatigue that comes from living with debt:

He also cannot sleep with over thinking. He always takes a deep breath ... we borrow money from the bank but if we cannot pay them back, they will confiscate our land title, so we wouldn't have any heritage for our children in the next generation.

In Kunthea's words we hear her pessimism and concern about the future, and the danger that debt poses to the social reproduction of her agrarian family in terms of succession and inheritance.¹³ Her wakefulness displays itself in excessive thinking about their future and present-day burdens of debt as they try to farm in challenging circumstances. Kunthea and her husband grow rice and their borrowing (a loan of US\$3,000 from PRASAC) was used to pay for the costs of farming inputs and medical expenses. Their worries about servicing the remaining US\$1,000 of the PRASAC loan (which they could not renegotiate during the COVID-19 pandemic) arose from multiple sources. First, farming land was used as collateral for the loan, with potentially devastating implications of any default. Second, they had started to sell key assets (e.g., cows) to meet the debt repayment schedule. Third, the couple were dealing with lower-than-expected levels of rice production because of extreme heat and an insect infestation. Again, like Nemo in the same village, Kunthea and her husband were dealing with the cyclical dissonance emerging from climate change in an agrarian country recognized as acutely

vulnerable to its impacts. Fourth, the COVID-19 pandemic had weakened rice prices, and its transportation was more difficult or impossible during lockdowns. Fifth, the value of remittances sent by their children (to help repay their debts) had declined because of the pandemic's impact on the Cambodian garment sector and related job losses. Before the COVID-19 pandemic, one of their garment working daughters in Phnom Penh remitted US\$100 per month, but now the remittances had stopped entirely. The "arrhythmia" of (translocal) Cambodian village life during the COVID-19 pandemic was thus acutely palpable in Kunthea's testimony.

Kunthea described how her family are "always tense" given their financial precarity. Feelings of tension, stress, and anxiety contribute to the generalized presence of debt distress in villagers' lives, and to the cyclical rhythm of its peaking aligned with an immanent loan deadline. Relatives were again targeted to sidestep this pressured calendrics of repayment. Given the serious issues of meeting debt repayment deadlines, Kunthea often relies on borrowing from neighbors and relatives (around US\$735 total) to repay the bank on time, "but sometimes relatives also need money in advance so it is hard for us." Nevertheless, this was much less pressured than other loans: "If we don't [have the money to repay] we just let them know and tell them to wait for another couple of months."

To service their PRASAC loan that they could not delay repayment of, the couple were also cutting back on food. They had come to subsist on rice with a little *prahok* (fish paste) or salt as the installment payments were such a "big problem"—"we cannot have a good meal because we have to pay the debt first." As a result of foregoing nutritious meals, the couple were experiencing "a sense of fatigue because of low-energy food that we eat." Here the flexibility of their diets contrasted with the inflexibility of the debt repayment schedule. Not only does sleeplessness render borrowers tired then, but tiredness also results from debt in other ways. Multiple participants, including Kunthea, reported exerting energy through working harder and eating less to service debt (see Iskander et al. 2022 for a project report on this specific trend). This dressage or enforced "isorhythmia" worked to the detriment of the "eurhythmia" required for healthy living. Borrowers' ability to withdraw from their debt was being sacrificed to meet the dominant rhythmic demands of capitalist debt.

In Village B, sleeplessness also affected Amar, Bouppha's husband. The household had multiple debts that required repayment each month. Before a construction accident, Amar could earn enough to "repay a bank loan on time" but now with only farming this was much harder. The couple also had additional grandchildren to feed, left with them by migrant children. Amar said painfully, "My grandchildren are so hungry." He tried to put to one side fears of losing his land through "working hard" and "eating less to make sure I have enough money to repay the loan." He was nonetheless "frustrated" at their predicament, made worse by the bank not allowing repayment delays "at all." The capitalist hegemony of clock time oozed from Amar's interview as he labored in the work of self-constitution through the lengthening of the working day and the entrained denial of food. Insomnia and wakefulness are the outcome of the enforced "isorhythmia" between servicing his debts and modulating in sync his bodily sustenance and respite:

When I go to bed, many things appear in my mind and it is hard to fall asleep ... everything is all on me. ... Whenever we sleep, we think about what's going to happen tomorrow, what we can do to earn money. During COVID-19 farmers and laborers didn't go out to work, so they couldn't earn money. It's not like the government officials who have work. For us, if we don't work, we don't earn. What can we do if our expenses are more than our income? ... Sometimes I cannot sleep for the whole night ... I go to bed after dinner but I usually wake up at midnight because there are a lot of things coming into my mind and I cannot fall asleep easily again. When I sleep, I always get anxious and I feel pain inside my body, but I did not tell my children about it. I do not want to tell them about my problems because I never want them to worry about me. ... My wife is also stressed and unable to sleep as well. (Amar, male, Village B, March 2021)

Amar was identifying a wakefulness that makes it difficult to enter sleep, or remain asleep. He identified the responsibility he carried as the male "pillar of the family," as he put it in normative terms, and the altruistic decision he took to keep his financial worries to himself rather than share them with his children. This altruism, this self-torture, is individualizing and privatizing as he held rather than released his pain. Like other participants, Amar evoked anxiety about the future, "what's going to happen tomorrow," and revealed how capitalist

enclosure is both temporal and spatial. This sense of the foreboding future is especially prescient because borrowing in the present is made only possible through a repayment in the uncertain future—one made even more uncertain by the COVID-19 pandemic as he pointed out. Amar contrasted the precarity of farming livelihoods and income with those of government officials whose wage remained constant during the pandemic. He thus captured how the “arrhythmia” caused by the COVID-19 crisis has fallen disproportionately on some bodies more than others, with those in power remaining largely unaffected in economic terms. It is left to farming families like Amar’s to be ever wakeful to their financial predicament, their debt, and its timely repayment to fulfill the isorhythmic demands of creditors.

Conclusion: Becoming Awakened to Wakefulness in Geography

In this article, our overarching goal has been to reveal and renew the value of conceptually advancing and empirically annunciating ideas and experiences of wakefulness. This aim was dually rooted in awakening geography to wakefulness and its capitalist machinations in far more explicit and direct terms than is currently evidenced in existing literatures. We have pursued this through studying the day and nighttimes of dwelling with debt during the COVID-19 crisis in Cambodia. As part of this task, we have shown how rhythm is one underutilized heuristic tool for tracing the nature of the creditor–debtor relationship and how generative this intersection is for deepening understanding of how wakefulness is lived, and commonly enforced, in capitalist life.

We have charted the experiences of Cambodian borrowers as fiscal subjects of, and for, accumulation, and how their lifeworlds and sleepworlds are being shaped by the linear rhythmic demands of the for-profit microfinance industry so endemic in the country. Debt collection practices can be read as ones of coerced equivalence; an enforced alignment between the demands of capitalist clock time and the wakefulness of indebted bodies engaged in the survival work of servicing debts. Cambodian borrowers are trained through dressage to get in line with repayment demands through direct and indirect coercion; a punitive isorhythmic alignment of their bodies (e.g., sacrificing food) and minds (through thinking too much) with the debt calculus. As a point of

departure from the status quo, the debt relation points to the importance of thinking more about possible pathological impulses of “isorhythmia”—the coinciding (rather than divergence) of two temporalities (Lefebvre 2004, 67). The COVID-19 pandemic, and creditors’ lack of flexibility and compassion in response, presented a continuation of isorhythmic demands. Their insistence on linear time without deviation (as Lazzarato would put it) stands incongruously with the arrhythmic impacts of “the most extreme combined health and economic crisis in the last century” (World Health Organization 2022, 10), and the ongoing climate crisis hitting farmers in Cambodia.

Enforced wakefulness and its rhythmic dimensions could thus become a greater part of social justice concerns in geography. For example, the case study research makes plain the wider resonance of considering (somewhat perversely perhaps), the political nature of sleep and “sleep debt” for understanding how wakefulness is manifest in capitalist society to the diminishment of people’s health and well-being. Given the twin dominance of diurnal capitalist expansion, the case is clear for geography to study what we have termed enforced wakefulness in the article. Through the aligned Cambodian expression thinking too much, which borrowers so consistently used to express the traumatic weight of debt on their bodies and minds, our findings additionally flag the importance of being attentive to wakefulness, and its pathological expressions, in different cultural and linguistic contexts and registers. Through the in-depth research in Cambodia, the article has underscored the 24/7 nature of debt, which is leading to the physical, emotional, and existential enclosure of bodies and homes habituated into the impetuses and temporal proclivities of contemporary capitalism.

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Notes

1. In the 1990s, decades of conflict in Cambodia ended, and the country transitioned from a planned to a free-market economy attracting a boom in foreign investment, particularly in the garment sector.
2. Lefebvre developed rhythmanalysis with Catherine Régulier.
3. Cambodians who lived through the Khmer Rouge genocide (1975–1979) are no strangers to disciplining forces. The regime aimed to create a homogeneous, classless, agrarian society. Pol Pot and his cadres sought this through the abolishment of money and private property, forced migration to the countryside, use of labor camps there (known as the Killing Fields), separation of parents from their children, the destruction and redeployment of education infrastructure, and the banning of religion, music, and radios. The pursuit of “Year Zero” left more than 1.7 million Cambodians dead, either from execution, starvation, exhaustion, or disease.
4. In a few places the article includes some statistical information from the quantitative surveys carried out in each of the three villages (621 quantitative household surveys and 1,161 individual questionnaires in total).
5. Study interview with a senior representative of the Cambodia Microfinance Association (February 2022).
6. ACLEDA today offers small individual loans up to US\$50,000 (see https://www.acledabank.com.kh/kh/eng/ps_crsmalloan).
7. AMK did initiate a loan restructuring program during the pandemic, but this was limited to 13 percent of its total loan outstanding balance for “those clients whose income activities were severely impacted by the pandemic” (AMK 2020, 16).

8. When the quantitative survey was conducted between September and November 2020, 76 percent of migrants ($n=457$) from across the three villages were sending remittances and 13 percent of these were being used to repay loans.
9. In the Hinton et al. (2015) study with Cambodian refugees in the United States who had been exposed to the Khmer Rouge genocide over the age of ten, 81 percent of participants reported worrying about current-day finances. The authors advocate for future research to consider thinking a lot in relation to postmigration circumstances of financial insecurity that participants excessively ruminated on.
10. A study on posttraumatic stress symptoms among Cambodian youth found that thinking too much was associated with “with poor sleep, headaches/trembling/chest pain/fatigue, forgetfulness, [and] worry/fearfulness” (Figge et al. 2022, 499).
11. It is unclear from our interview with Seda why she was responsible for repaying her deceased daughter's debts.
12. Vibol's involuntary wakefulness was also exacerbated by his frustration, disappointment, and sense of injustice, being so poor and without options in a country that was supposedly “developing.”
13. The family own one hectare of land for rice production and rent other land from neighbors and relatives.

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