

spacing debt

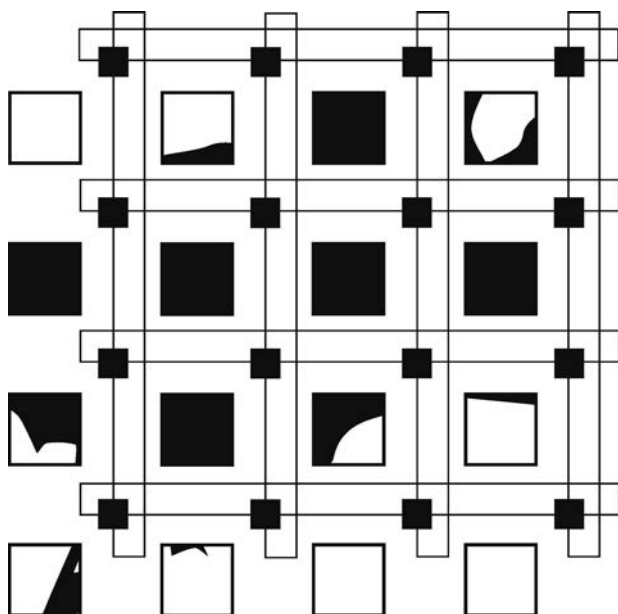


**OBLIGATIONS, VIOLENCE, AND ENDURANCE
IN RAMALLAH, PALESTINE**

CHRISTOPHER HARKER

SPACING DEBT





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AND ENDURANCE IN
RAMALLAH, PALESTINE

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For Sue, beloved wife, daughter, sister, mother.
Our sadness at your passing knows no limits.

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“LIKE ONE OF THE FAMILY MEMBERS”

The loan is like one of the family members. It eats and drinks with me, and it sleeps and wakes up with us. It is like a nightmare!

—Interview with Im Ghassan, 31 August 2013

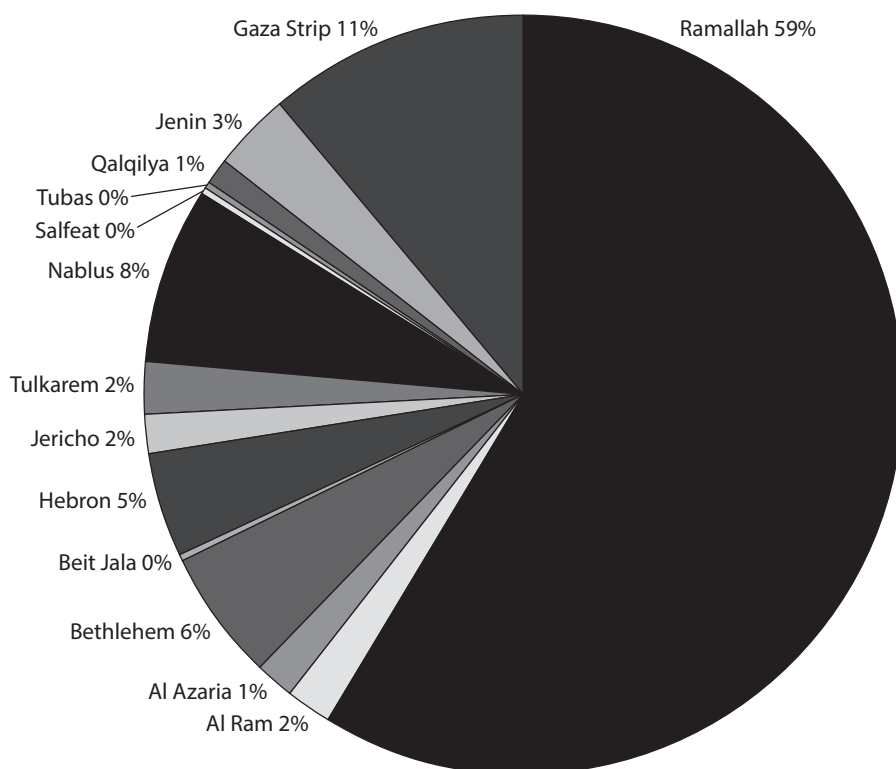
Im Ghassan and her family live in a modest apartment in the neighborhood of Um al Sharayet, part of the Ramallah–Al Bireh conurbation (hereafter Ramallah) located in the center of the Occupied West Bank.¹ Her husband, Abu Ghassan, began renting this apartment in 1995, when he moved from Hebron to Ramallah to work as a security guard at one of the newly opened Palestinian Authority (pa) ministries. After six months his family joined him, and after three years of renting they began the process of buying the apartment. The building belonged to one of Abu Ghassan’s relatives, so he was able to convert the rent he had already paid into a down payment. Since the purchase price was relatively modest, he had little trouble paying the remaining amount. The following decade his eldest son, Ghassan, went to university. Th s time Abu Ghassan borrowed money from a bank to pay the tuition fees and ensure that his son could graduate. When I met Abu Ghassan in 2013, he was still paying back this loan. In the five years prior, he had taken another loan from the bank to cover the costs of emergency medical

D **U** **K** **E**
1 Throughout the text, all residents of Um al Sharayet have been assigned a pseudonym, and details that might identify them (e.g., village of origin) have been omitted. Expert interviewees have been named, with their permission.

treatment for himself and one of his other sons. Once this loan was paid back, he borrowed more money to buy a new car and some power tools. When Im Ghassan describes her intimate life with *the* loan above, she is actually referring to multiple debt contracts, many of which are with a bank.

Abu and Im Ghassan's experiences of indebtedness are far from unique in present-day Ramallah. Their experiences might also strike the reader as unremarkable, given the pervasiveness of financial debt across the contemporary world (Graeber 2011; Lazzarato 2012, 2015). If place is thought about as extrovert—open and always in process rather than closed and static (Massey 2005; see also Haddad 2016), then the similarities between the economic situation in Ramallah and those elsewhere in the world (Ross 2014) will not be surprising. Globally, debt played a crucial role in causing the 2008 financial crisis (Blyth 2013; Langley 2014; Lazzarato 2015), and in the aftermath levels of private debt have continued to grow, reaching “an all-time high” (imf 2016, ix). Consequently, debt has become a key concern for both politicians and scholars across the world. In response to high levels of sovereign (i.e., state) debt, many Western countries have imposed regressive austerity measures (Blyth 2013; Langley 2014). As Laura Bear's (2015) study in India illustrates, once scholarly attention moves beyond the global North there is a long history and more extensive geography of debt and austerity. Scholars have also focused on the problems created by private forms of credit. For instance, some might argue that Abu and Im Ghassan's situation provides an example of how debt, as a structural redistribution of wealth, is a form of predation upon the poor (Graeber 2011; LeBaron 2014; Roberts and Soederberg 2014). These arguments are intended to counter a more orthodox economic understanding of debt, which explains its proliferation through recourse to the (neo)liberal language of financial inclusion, free choice, and individual responsibility (cf. Foucault 2008; Povinelli 2011; Joseph 2014). Critical and (neo)liberal understandings of debt are quite different, but one thing they have in common is an underpinning conceptualization of debt as a temporal relation. Debt is about borrowing in the present and repaying in the future. In both cases it is the future that is at stake when debt is thought about as a political problem (Lazzarato 2012).

The important role that space plays, alongside time, is less well understood. However, it is crucial to understand debt's geographies if we want to understand the process of becoming indebted, the experience of being indebted, and the broader social, economic, and political consequences of those debts. For instance, the way Abu and Im Ghassan became indebted, and the way they live with and through their debts, are closely tied to their move to Ramallah. This in turn is bound up with the specific ways in which the geography of



1.1 Distribution of credit/debt by Palestinian governorate, 2013. Source: pma 2014a, 23.

the Occupied Territories has been produced over the past twenty-five years, largely by and in relation to the Israeli Occupation. Unlike in other places, while there is a long history of bank credit/debt in Palestine, it only became widely available (again) in the Occupied Territories after 2008. By 2013, when this research began, almost two-thirds of all bank credit in Palestine was sold in the Ramallah governorate (see figure 1.1), and most banks in this governorate are concentrated in the Ramallah–al Bireh conurbation.

This concentration of debt is often cited to support the contention that Ramallah is a bubble (Rabie 2013). This geographic metaphor, widely used in both everyday life and academic analysis, emphasizes a space that is cut off from its surroundings and a fantasy that is liable to “pop” at any minute. It is used to describe the changes that have occurred in Ramallah since the Oslo Accords were signed in 1993. As part of this process, Ramallah became the de facto capital of Palestine, as access to Jerusalem was severely curtailed and

ultimately severed (Taraki 2008b). All of the Palestinian Authority ministries, bar one, are currently located in Ramallah, and the pa elites are widely seen as cut off from most Palestinians. The migration of many pa employees (i.e., public sector workers) to Ramallah during the second intifada (uprising) also played an important role in stimulating the city's housing economy and businesses. The growth in the number of employees, who account for a quarter of the jobs in the Occupied Territories, is part of a much broader economic shift from agriculture and industry to service sector employment since the 1970s (unct ad 2012,2018), which has a distinct urban bias. These changes are said to represent a shift from resistance to profit generation (Grandinetti 2015), claims tied to growing levels of conspicuous consumption (Abourahme 2009; Rabie 2013) and the construction of large-scale urban developments such as Rawabi, Al Reehan, and the Ersal Center in or around the Ramallah–Al Bireh conurbation (Grandinetti 2015; Arpan Roy 2016; Khatam and Haas 2018). Such changes are narrated through the cultural life of the city: as new modes of subjectivity that focus on practices of individual consumption at the expense of political liberation (Taraki 2008b; Rabie 2013).

However, the metaphor of the bubble takes us only so far. While debt contracts are concentrated in Ramallah, this book shows that there is a more complex geography of debt at play (cf. Rabie 2013). Money taken from banks in Ramallah is spent elsewhere, and there are many debts that are not represented in the figures provided by the Palestinian Monetary Authority (pma) because they do not involve banks. This geography of debt's proliferation, concentration, and dispersion provides the contours for the broader argument I advance in this book. In short, it is vital that we understand debt as a spatial as much as a temporal and social relation. More specifically, I will make the case that debts are topologies.

Topologies are a particular type of spatial relations, which tie indebted residents to people and institutions that have lent them money. They are like an invisible bit of string that can stretch quite far. Exactly how far depends on the two parties connected. In Ramallah, bank debts can only be enforced within the Occupied Palestinian Territories, but family debts might cross these borders. These debt topologies are practically made by practices of visiting. They are also entangled with other topological relations, particularly kinship and friendship. To continue with the image of the invisible bit of string, multiple debt topologies are like a cat's cradle, the game in which a piece of string becomes twisted in increasingly complex figures. Each strand retains its specificity, but the whole becomes elaborately interconnected. In Palestine

direct access to wages ensures the strength and endurance of debt topologies tying people to banks, while social closeness maintains debt topologies between relatives and friends. These entanglements mean that different relations can transform each other, sometimes strengthening, weakening, or even breaking connections. Topologies also enfold and become enfolded in topographic spaces within cities (including housing) and infrastructural networks. Such topographic spaces govern the possibility of debt, create demand for debt, and are spaces in which debt topologies are created.

To describe entanglements of topological and topographic time-spaces I use the concept of debt ecologies. Debt ecologies are ongoing practical achievements that are generative. In other words, they have an impact on the world. The growth of the Ramallah debt ecology has clearly enabled financialization, understood as “the growing power of money and finance in contemporary processes of economic, political and social change” (French, Leyshon, and Wainwright 2011, 814) and the creation of financial subjects (Kear 2016; Langley 2008). However, this is a contingent rather than a necessary outcome. The Ramallah debt ecology is also reworked and/or refused by other obligations, commitments, and desires. The research in this book challenges broader theoretical accounts of financialization that only examine how (debt) finance shapes broader worlds, without taking into account how those broader worlds shape finance in turn. As I argue in the concluding chapter, already existing alternatives and moments of refusal are important starting points for challenging the power of finance and the violence of debt.

It is important to foreground that this theoretical framework emerges from the particular place in which the research was conducted. Consequently, thinking about debt spatially in contemporary Ramallah not only challenges conventional accounts of financialization, but also offers unique insights into Palestinian life there. Rising levels of debt emerge from a long history of living through Israeli settler-colonialism. Settler-colonial violence has impoverished the Palestinian population over many decades, and de-developed the Palestinian economy (S. Roy 1999). The Oslo process in the 1990s shifted the nature of the Occupation in ways that led to the centralization of Palestinian political and economic life in Ramallah (Taraki 2008b). While the physical geography of the Occupied Territories became both more closed and more fragmented, Oslo also opened Palestine to foreign donor governance (Haddad 2016). The current Israeli Occupation now extends through these donor relationships, enfolded actors including the pa, the United States, the un, the World Bank, and the eu. However, the growth of debt in Palestine was not a

specific political plan or strategy. While the rationale for greater credit provision resonated with other political-economic developments in the late 2000s, debt grew because a range of technical and legislative changes enabled banks to lend more, while long-term dispossession created demand for credit. Debt has become a key means for some residents to live “modern” lives (Taraki 2008b). It has opened up a familial future of greater comfort in a context where a promised collective future of national liberation has been shut down and now seems almost extinct.

Building theory in conversation with Ramallah’s residents is crucial to understand how they are active participants in their indebted lives, not simply objects targeted by banks, policy makers, and foreign states. Palestine is often comprehended through (geo)political theory and positioned as an exceptional space because of the ongoing Israeli Occupation. Palestine’s history is often understood and narrated through specific events of Israeli settler-colonialism: Zionist immigration to Palestine during the Ottoman and British Mandate periods, the Palestinian *nakba* (catastrophe) beginning in 1948 with the creation of the state of Israel, the colonization of what became the Occupied Territories in 1967, the Oslo Accords in 1993, and recent transformations to Palestinian life in the West Bank following the end of the second intifada in 2007. These events have been transformational, shaping the emergence and geography of debt centered on present-day Ramallah. However, the experience of living through colonialism is not simply one of rupture nor of passive submission (L. Allen 2008; Kelly 2008; Hammami 2015). While heightened moments of violence have a great impact, Palestinians nevertheless find ways to get on with their lives. This is crucial to understand because it is through everyday practices that debt becomes folded into the shared lives of families, their practices of work and socializing, and their navigation of contemporary Ramallah as a distinctive assemblage within the Occupied Territories. In so doing, debt becomes a key means through which enduring the Israeli Occupation is capacitated. Endurance describes particular forms of agency through which Palestinians continue to continue, in the face of an increasingly pervasive assemblage of colonial violence that wears them down and out. Endurance is not a politics of resistance, which is arguably far less common in Ramallah at present. It does not describe heroic (best) practices, and it is not necessarily something that can be affirmed politically or ethically. However, to understand how people live through situations of extreme marginalization such as colonialism, it is crucial that such practices of endurance are better understood (A. Simone 2016). What is particularly striking about debt as a means of endurance in Palestine is its recent emergence.

One of the most notable features of financial credit/debt in Palestine is that there was very little of it between 1948 and 2008. The next chapter describes how the Israeli Occupation shut Arab Palestinian banks in the aftermath of 1948 and subsequently prevented new ones from opening and operating (Mitter 2014; unct ad 1989b). Such practices were part of a broader colonial strategy to de-develop the Palestinian economy and make it dependent on the much larger Israeli market (unct ad 1989a; S. Roy 1999). Only after the Oslo Accords were signed in 1993 did Palestinians acquire the political and legal tools necessary to reinvigorate the banking sector in the Occupied Territories. However, a series of policy decisions and technical changes were needed before these banks began to offer credit/debt at a significant scale.

When financial debt did begin to grow in 2008, it did so rapidly. The total amount of private credit borrowed from banks in Palestine rose from approximately us\$1.6 billion in 2009 to us\$3.1 billion by the end of 2013 (see table 1.1). Of this, us\$1.72 billion has been borrowed for housing, land, and consumer goods (pma 2014b, 144). This total is small when compared with that in most other territories, and the public debt to gdp ratio is also comparatively low when placed alongside that of neighboring countries. For instance, the Jordanian government debt to gdp ratio in January 2014 was 80 percent (Central Bank of Jordan 2014).

To appreciate the scale of increase in levels of indebtedness in the Occupied Territories since 2008, it is important to note that in the previous eight years (during the second Palestinian intifada), the total amount of public and private debt combined rose by just under us\$500 million (from us\$1.3 billion in 2000 to us\$1.83 billion in 2008). This recent growth of credit/debt has had profound macroeconomic effects, as debt now plays a significant role in supporting gdp. In 2014, the pma demonstrated that the rate of growth in credit/debt closely correlated to gdp growth and decline (pma 2014b, 90–91). Private debt in Palestine has constituted over 20 percent of gdp since 2009, and over 25 percent since 2012 (see pma 2014b, 90). In noting the correlation, the pma claimed in 2014 that growth in credit was fueling growth in gdp because that credit is directed toward investment and production. However, a closer look at the statistics reveals a more ambiguous picture (see pma 2014b, 144). Most private debt—us\$1.72 billion in 2013—was spent on land, housing, and consumer goods. Far less was borrowed for industry (us\$222 million), general trade (us\$612 million), and services (us\$373 million) that would conventionally constitute productive investment, although, as this

TABLE 1.1 Bank credit/debt in West Bank and Gaza Strip, 2013
(us \$millions)

YEAR	2009	2010	2011	2012	2013
PUBLIC SECTOR DEBT	637.4	837.2	1,101.1	1,407.5	1,374.0
PRIVATE DEBT	1,596.9	2,048.7	2,449.6	2,791.6	3,106.1
TOTAL DEBT TO BANKS	2,234.3	2,885.8	3,550.7	4,199.1	4,480.1

Source: pma 2014b, 143.

book will show, consumption spending often involves activities that produce and reproduce social relations (Graeber 2011; Bear 2015; James 2015). Palestinian Authority borrowing (public debt in table 1.1), which increased between 2009 and 2013 to make up for a shortfall in pa revenues, was largely spent on wages and social transfers (pma 2018). Consequently, the growing public share of the total debt is not being directed at what are conventionally considered by economists as productive activities, such as support for small businesses, infrastructural investment, or education. The pma's (2014b, 91) assessment in 2014 that credit was playing "a significant role . . . as a stimulus to economic growth in Palestine" seems rather to misread the situation. A far more plausible understanding is that debt-fueled consumption has supported a rapid increase in retail and consumer services, but not sustainable growth. By 2016, the pma (2016, 89) publicly agreed with this argument. Debt is inflating an economic bubble, and underwriting all this consumption is donor aid.

Like all other types of economic (and noneconomic) activity in the Occupied Territories, the debt economy is ultimately shaped, governed by, and at the mercy of the Israeli Occupation (Farsakh 2008; Haddad 2016). In fact, debt provides one of the clearest illustrations of the economic impasse of living under colonial occupation. Since Palestinians have no real sovereignty, there is no Palestinian currency. All financial credit/debt is created in denominations of other currencies. In 2015, 50 percent of debt was sold as U.S. dollars (us \$), 34 percent as new Israeli shekels (nis), and almost 15 percent as Jordanian dinars (jd) (pma 2016, 84). These currencies are controlled by other nation-states' central banks (which is one example of how the Israeli Occupation enfolds many other nation-states and supranational organizations). Palestinian politicians and bankers therefore have no control of interest rates and thus few tools for dealing with inflation. Debt-fueled economic growth in Palestine is purchased with borrowed money from donors and is tied to the contingency of donor politics (Haddad 2016). We might say that such growth is on borrowed time. And as I will show in this book, the concentration of this

TABLE 1.2 Number of Palestinians indebted and amount indebted, 2014

	NUMBER OF BORROWERS	TOTAL AMOUNT OF DEBT (US\$)	AVERAGE DEBT PER BORROWER (US\$)
PUBLIC SECTOR WORKERS	30,879	559,575,764	18,122
PRIVATE SECTOR WORKERS	77,930	788,961,606	10,124
ENTIRE POPULATION	108,809	1,348,537,370	12,394

Source: Statistics provided to the author by pma in 2014.

growth in Ramallah comes at the expense of other places. Or in other words, Ramallah's growth is premised on borrowed space too.

While official pma statistics tell one story about debt's growth, popular discourse in Ramallah tells another: "90 percent of Ramallah is mortgaged to the banks" (interview with Ahmad, 12 August 2013). "One year ago, official statistics indicated that over 80 percent of people had borrowed from banks . . . I guess now it's more than 90–95 percent" (interview with Abu Omar, 12 September 2013). Statements like Ahmad's and Abu Omar's were commonly heard in Ramallah. I was frequently told that 90 percent of people or 90 percent of public sector workers ("employees") are now indebted to banks. Such statements do not correspond to statistical measures of indebtedness. Figures provided to me in 2014 by the pma show that only 4 percent of the Palestinian population over fourteen years old, or 9 percent of the currently employed population, were indebted to banks. Only 38 percent of all public sector employees owed money to banks (see table 1.2).

However, even if statistically incorrect, residents' stories about the ubiquity of debt tell us something important about how nonelite Palestinians living in Ramallah are registering current changes there. Many see financial debt as a significant problem. For these residents, debt is an intimate part of their everyday lives rather than a statistical representation (Hall 2016). It encapsulates money owed to many different parties beyond banks, and practices that are not captured in the pma's statistics. Residents are the experts in their own indebted lives, and as such, they provide much of the evidential basis through which we come to know debt in this book.

Im and Abu Ghassan's situation proves instructive once again. Between 2003 and 2007, Abu Ghassan had a second part-time job, and was able to gift money to his father, sister, and brother in Hebron. Im Ghassan also worked during this period. The year 2007 marks the beginning of the post-second intifada economic "boom" in Palestine, which sparked headlines in international media outlets, including "Ramallah Attracts a Cosmopolitan Crowd"

(*New York Times*, 3 March 2010), “Dream of a Palestinian Tiger: Boom Times in the West Bank” (Spiegel International, 27 April 2011), and “Ramallah Building Boom Symbolizes West Bank Growth” (*Haaretz*, 2 August 2010). However, for Abu and Im Ghassan, 2007 is when their “period of stability” ended and their personal “financial crisis” (*azma maleyya*) began. Im Ghassan stopped working, and Abu Ghassan was no longer able to work two jobs due to his poor health. This also meant that Abu Ghassan couldn’t support members of his extended family (*hamula*) in Hebron anymore. Im Ghassan subsequently borrowed 1,000 jd from her brother in Amman, Jordan, to enable her immediate family (*aila*) to meet their financial obligations. In 2013, when I first met Abu Ghassan, his salary was fully or partially supporting twelve people, all of whom lived in Ramallah: Abu Ghassan, his wife, his four unmarried children; his eldest daughter and her husband (who earned only 1,000 nis/month) and child; and his eldest son and his wife and child. His eldest son, Ghassan, had been forced to move back into his parents’ house because he couldn’t afford to rent his own apartment. Ghassan’s university degree had not translated into a good job, and at the time of the research he was working in a supermarket. The only financial support Abu Ghassan received was from his second-eldest son, who worked as a delivery driver and gave 5–10 percent of his salary to his parents. Overburdened by this extensive duty of financial care, Abu Ghassan appeared exhausted nearly every time we visited him, partly due to ill health and stress. Paying of the loans (including interest) played a significant role in their “financial crisis,” but as Im Ghassan told us, taking further loans from the bank was almost a necessity. “We know that bank loans are not blessed, but we don’t have any other financial solutions. No one has the ability to lend money to others. All people are borrowers” (interview with Im Ghassan, 31 August 2013).

As Deborah James (2015) notes, increasing levels of bank debt often lead to increasing levels of informal debt: debt relations that are not with banks (see also Estes and Green 2019). Abu and Im Ghassan’s story illustrates one of the ways in which bank debts are part of broader ecologies of credit and obligation. There are many others found throughout this book. The Ramallah conurbation itself constitutes, and is constituted by, the debt ecologies that are emerging there. Ramallah is not simply a context in which debt has become concentrated. It is productive too. The city is asymmetrically obligated to other places, through flows of money that are more often centripetal rather than centrifugal. Many residents, like Abu and Im Ghassan, borrow from relatives and friends living elsewhere. As I argue in chapter 4, the city can be considered indebted for its capital, population, and urban imaginaries.

These everyday geographies of debt are important because they help us understand how debt relations co-constitute particular forms of violence and agency. Geopolitical accounts of Palestinian life amid the Israeli Occupation focus on spectacular moments of military force and large-scale infrastructural violence such as the checkpoint and identity regimes (see Abourahme 2011; Harker 2011). By contrast, the growth of debt in Ramallah has created geographies of slow violence (Nixon 2011). Such practices are hard to make visible, but as I show in chapter 6, they emerge through different kinds of work and understandings of what it means to be productive. This results in a situation that might be termed financial crisis ordinariness (cf. Berlant 2011), an ongoing condition of financial hardship that is “cruddy, corrosive, and uneventful” (Povinelli 2011, 145). These geographies of slow violence fold in and out of the Israeli Occupation and its settler-colonial practices. Settler-colonialism has become an increasingly popular critical interpretative frame for understanding Israeli colonialism and its logic of elimination (Wolfe 1999; Salamanca et al. 2012). It is particularly useful for foregrounding power inequalities and the importance of decolonization (Busbridge 2018). However, like Rachel Busbridge (2018, 93), I am concerned with “the dominance of Wolfe’s structural account of settler colonialism and . . . [his] vision of settler colonialism [as] effectively zero-sum, leaving little room for transformation beyond opposition.” While the power and extensiveness of the Israeli Occupation clearly shape Palestinian lives across the planet in all sorts of ways, it is reductive to conceive of Palestinian life in Ramallah and elsewhere as simply the object of the Israeli Occupation. This fails to account for the agency of Palestinians and the crucially important ways in which residents of Ramallah endure occupation (cf. Hammami 2015). Debt, when seen through everyday practices, and more specifically through its intersection with obligatory subjectivity and work, is one means through which endurance is capacitated in Ramallah, as I elaborate more fully in chapter 7.

THE GEOGRAPHY OF DEBT THEORY

The connection and interplay between the conceptual argument and the empirical context that will unfold in this book are crucial. Therefore, it is important to specify exactly how theory and empirics are connected. As noted earlier, Abu and Im Ghassan’s struggles with debt resonate with those taking place in many other parts of the world. They could be used to support arguments that the global explosion of sovereign debt since 2008 makes creditor/debtors of us all, the “entirety of the current population as well as the population to come” (Lazzarato 2012, 32). Such claims are far-reaching. Indeed, they cover

the entire planet. However, in this book I will suggest that working through Ramallah forces us to think in more geographically nuanced ways about not just experiences and practices of debt but also its theorization.

Many recent attempts to theorize debt, such as Maurizio Lazzarato's (2012, 2015), are embedded in and reproduce Euro-America as the implicit spatial context for a series of general claims. However, if we allow Euro-American experiences of debt to pass as general or global, we risk missing (1) the diversity of experiences of debt and indebtedness (including within Europe and America); (2) the connections between different contexts through which particular forms and experiences of debt become more extensive; and (3) the different ecologies that are both constituted by debt and constitute debt in turn. All of these differences potentially provoke novel theorizations of debt. In particular, claims about debt becoming a global problem following the 2008 financial crisis risk homogenizing very different geographical and historical experiences. Such claims pass over colonialism and structural adjustment policies far too quickly (cf. Corbridge 1993; Roitman 2005; Bear 2015). These practices have created postcolonial worlds long indebted to, and thus connected and divided from, their former colonial sovereigns in historically and geographically specific and asymmetric ways (Blyth 2013). Working from and through such contexts demands a postcolonial theorization of debt.

While calls for postcolonizing theory now span many disciplines, this book has been heavily influenced by those emerging from critical urban studies (see for example Robinson 2006; Connell 2007; Ananya Roy 2009; A. Simone 2010, 2014; Comarof and Comarof 2012; Myers 2014). Such calls begin with the recognition that most theory is generated in, and about, Euro-American contexts. The general claims that emerge from these parochial geographies can be useful for theorizing everywhere. However, they often obscure the colonial power relations through which Euro-American specificity has come to occupy the place of the universal/general. Conventional modes of theorization also prevent other places from being viewed as sources of theoretical insight. Instead, the global South is positioned as “interesting, anomalous, different, and esoteric empirical cases” (Ananya Roy 2009, 820)—in other words, as an epistemic object that can only be thought about conceptually in relation to the global North. Calls to postcolonize theory do not deny the usefulness of Northern theory, but rather seek a “recalibration of the geographies of authoritative knowledge” (Ananya Roy 2009, 820) that open up theory to other places, voices, and practices. In relation to debt, the postcolonial theorization this book proposes is located (Robinson 2006; Ananya Roy 2009) and works from and through the contexts in which this research has taken place.

However, this does not mean that the epistemological vision of such work is limited to these contexts. It is also, simultaneously, “dislocated” (Ananya Roy 2009, 820). In other words, it retains the ability to travel and generate insights elsewhere, just as theory generated in the global North does.

Financial ways of thinking about and practicing debt have become increasingly extensive in Palestine, and thus much existing debt theory proves useful for understanding them. However, these practices and ways of thinking about debt are not all-encompassing. In Ramallah, understanding financial debt means attending to the entanglement of bank loans with other kinds of debts and obligations. The *Oxford English Dictionary* (oed 2017) defines obligation as “the constraining power of a law, duty, contract, or (more generally) custom, habit.” In this book, I think about obligations as practices and relations that are understood as binding and mandatory, without the quality of necessity or absolute compulsion that acts like breathing or eating entail. Understanding intersections of various debts and obligations requires developing analytical insights through engagements with nonelite residents rather than elite financial actors. Less extensive debt relations and nonfinancial practices such as social relationships are crucial, not least because they shape how financial debt is practiced in ways that do not conform to other places. Paying attention only to more extensive debt topologies and prominent sites, such as banks and other institutions in financial centers such as London, New York, and Hong Kong, risks identifying what is general across a range of cases without examining how specific sites are ensembles of multiple processes, producing distinct debt ecologies through their recombination (cf. Collier 2011). These ecologies are financial, but also social, cultural, historical, and geographical. Specific debt ecologies thus do not add up to constitute a coherent (global) system (cf. French, Leyshon, and Wainwright 2011), even as they are constituted in part by relations that are highly extensive and move with great velocity. The impact of nondebt obligations is something that is rarely conceptualized in existing studies of debt and finance, which are primarily conducted in global North contexts. Consequently, the postcolonial theory of debt developed in this book offers new insights and avenues for scholars interested in debt everywhere.

CONDUCTING RESEARCH IN RAMALLAH

In order to develop a postcolonial theory of debt, this book draws on the expertise of residents living in one particular neighborhood of the Ramallah conurbation, combined with expert interviews and statistical data from

secondary sources. Much of the impetus for my approach comes from a grounded theoretical style of conducting research. This style seeks to move or “tack” (Cerwonka and Malkki 2007) between ideas gleaned from “theoretical” texts and those that emerge from empirical research. Empirical landscapes are not thought about in opposition to theory, but rather as worlds that co-produce questions and practices of theorization. That is to say, both texts and contexts are used as sources for posing new questions about how we understand the worlds in which we move. This method treats the insights drawn from ethnography in Ramallah as being as valuable as (and sometimes more valuable than) those gleaned from theoretical texts.

The specific world that has raised many of the questions in this book is Um al Sharayet. The name Um al Sharayet, which translates as “mother of rags/washcloth,” refers to a spring (‘ein) where people washed their clothes. One person who does not live in the neighborhood told me it was called that because people used to dump their rags there. The first people to build in and thus establish the neighborhood were refugees who purchased land and built houses in the early 1980s. Many of these refugees, although certainly not all of them, were from nearby Al Amari Refugee Camp. Long-standing residents suggest that a number of Jerusalemites built there too, seeking to escape crowded Palestinian neighborhoods in East Jerusalem where construction and expansion had been all but prohibited by the Jewish-Israeli municipality (interview with Abu Kareem, 30 April 2013). However, subsequent changes to the Center of Life policy, which demands that Palestinian residents of Jerusalem must be able to prove that Jerusalem remains their primary residence (something usually accomplished through payment of *arnona*, the municipal tax, which is tied to residential address), meant that most Jerusalemites had to leave Um al Sharayet and move to neighborhoods within the Jerusalem municipal borders, such as nearby Kufr Aqab (Harker, Shebeith, and Sayyad 2014).

Present-day Um al Sharayet is dominated by apartment buildings, many of which are six floors tall, although some reach ten floors. The residents of these buildings are usually migrants who have moved from other parts of the West Bank, in most cases after 2003. These people are sometimes referred to as Ahli Shamel, the people of the North, although some come from the southern West Bank. It is estimated by members of the Al Bireh Municipality that the neighborhood now houses at least 20,000 of the 200,000 residents living in the Ramallah conurbation (interview with Deema Junieh and Ala’ al Deen, 4 May 2014). However, this statistic is freely acknowledged to be imprecise, and the real number of migrants is not accurately known. While censuses are conducted every ten years in Palestine, many of Ramallah’s migrant residents

return to their hometowns to complete them. The diversity of residents in terms of their places of origin makes Um al Sharayet in some ways a micro-cosm of the whole of Palestine. Even among the small sample of twenty-five families and individuals who participated intensively for the duration of this study, people were born in and/or had moved from nearly every West Bank governorate, as well as the '48 territories, the Gaza Strip, and various other countries. However, for all its diversity—a word that is frequently used to describe the neighborhood—Um al Sharayet is also a distinct place. It is usually described as either a lower-middle-class or “popular” (*shaebii* or *sha'bi*) neighborhood (Ismail 2013), often unvisited and thus largely unknown in any substantive sense by people who live elsewhere in the city. If they do come, it is usually to visit one of the many wedding halls that have been built in the neighborhood. The following description arguably embodies the sentiments of many Palestinians living in other parts of the city: “Lower-middle-class neighborhoods have become desolate places with little greenery, poor public services, and few amenities or public facilities. A new neighborhood with the unseemly name of Umm al-Sharayit is one of these areas: a sprawling settlement housing a hodgepodge of badly kept apartment buildings, public facilities such as pa ministries, commercial establishments, sha'bi restaurants, automobile repair shops, and wedding halls” (Taraki 2008a, 15).

Um al Sharayet can look very different when viewed from the vantage point of people living there. While Lisa Taraki's (2008a) claim about services may have been true in 2008, this was not the case by 2012. All buildings have access to water, waste disposal, and electricity, and public transportation (e.g., *servees* taxis) is frequent. Many residents note the benefits of being close to the city center (only a twenty-minute walk from the northern edge), and there is little unemployment in Um al Sharayet despite consistently high levels nationally (26 percent in 2017; pcbs 2017). This is largely because most residents migrated to Ramallah when they got jobs, and presumably relocate to the cheaper and more intimate surrounds of their familial homes elsewhere in the West Bank should that employment be terminated. Consequently, even families like that of Abu and Im Ghassan, who were experiencing a self-proclaimed financial crisis, were thought to be well off by relatives elsewhere. Relatively low levels of unemployment may also change in future as a generation of younger residents who have largely grown up in Um al Sharayet reach working age.

The population of Um al Sharayet can usefully be thought about as what Abdoumalik Simone and Vyjayanthi Rao (2012) term a majority. This term is not deployed as a quantitative measure of population—as it might be used for the purposes of governance—but rather as a qualitative description of “the

possibilities that individuals and households exist in cities in ways in which they come to share certain similarities in how they conduct everyday life and manage their livelihood” (A. Simone and Rao 2012, 317). A majority are “in-between,” something Um al Sharayet resident and research participant Nadia (interview, 29 September 2013) also noted: “Sateh Marhaba is more beautiful than here but I guess Um al Sharayet is more vital than other neighborhoods. It has many markets, schools, and transportation. It is very close to the center of Ramallah. The rich neighborhoods don’t have good social life between neighbors. Um al Sharayet is a better place to live in. Not very rich, and not very poor, in between.”

As Simone and Rao (2012) state, for some of those “in-between” there may be large measures of either precarity or accumulation. Neither (extremely) affluent, like residents of gated communities or villas, nor (extremely) poor, like many residents of refugee camps, we might also understand in-between as that which falls between the cracks analytically: the in-between as a space of difference in relation to conventional stories about urban space and Palestine. These in-between spaces are “composed of heterogeneous stories and situations, and thus part of their relative invisibility in contemporary narratives of cities can be attributed to this heterogeneity. There is an absence of clear story lines, of stable class formation, ideological orientation, overarching territorial identities or ongoing institutions that embody specific collective interests and aspirations” (A. Simone and Rao 2012, 319). Residents of Um al Sharayet may be thought about in relation to a particular class profile or migrant history, as I have outlined above. Positioning them as a majority and in-between alongside these descriptions holds open what residents of this neighborhood might be, and perhaps more importantly, how collectively they constitute themselves as a neighborhood.

The account of Um al Sharayet developed in this book is based on ethnographic research conducted while living in the neighborhood for a number of periods totaling twelve months between 2010 and 2015. In addition to participant observation, during the most sustained period of research, six months in the spring, summer, and autumn of 2013, I worked with two Palestinian research assistants, Dareen Sayyad and Reema Shebeith. Using their social networks, we recruited a number of families and individuals to participate in a series of repeat interviews that were conducted every two weeks over the six-month period. Consent was obtained verbally at the beginning of every interview, all of which were digitally recorded. Interviews covered a range of topics about migration, economic and social life, and understandings of the city. The repetitive nature of our visits and discussions enabled stronger

relations of trust to be established, crucial in a context where a British researcher embodies the legacy of a former colonial power, and when the research seeks to explore sensitive topics such as personal finances and indebtedness (James 2015). In addition to interviews, participants were also asked to complete daily financial diaries during the six months of repeat interviews. These diaries were used to inform discussion in the interviews. Twenty-five of the thirty-two participant families and individuals we initially recruited continued to participate in interviews for the entire six months. Interviews were transcribed and translated shortly after they were conducted, and then subsequently coded and analyzed using qualitative analysis software (tams Analyzer). In the spring of 2014, we met all twenty-five participants once again to outline initial research findings and get their feedback on the interpretative analysis that emerged from coding the interviews. Building analysis from a detailed and sustained engagement with specific lives stands in contrast to studies that aggregate the heterogeneity and diversity of the everyday into the spatial subject of the household (e.g., Langley 2008; Montgomerie 2013; Soederberg 2014). Consequently, this book offers a distinct contribution to understanding the impact of debt on individuals (cf. Bear 2015).

Research with residents of Um al Sharayet was complemented by a number of expert interviews in 2014 and 2015 with policy makers working for the Palestinian Authority Ministry of Local Government, the Palestinian Monetary Authority, the Ramallah, Al Bireh, and Beitunia Municipalities, the Arab Bank, and members of the Popular Committee of Um al Sharayet. Numerous informal conversations with scholars based at Birzeit University; Al Quds University; mas—the Palestine Economic Policy Research Institute; Riwaq—Centre for Architectural Conservation; Muwatin—the Palestinian Institute for the Study of Democracy; the Institute for Palestine Studies, Ramallah; and with colleagues affiliated with institutions outside Palestine also assisted in the development of the analysis. I collected statistical data from publicly available secondary sources including the Palestinian Monetary Authority, the Palestinian Central Bureau of Statistics, and the UN Conference on Trade and Development. Collectively this data has helped create a more nuanced spatial account of debt and obligations.

OVERVIEW OF THE BOOK

Chapter 2 provides a historical contextualization of present-day Ramallah, by narrating how the Israeli Occupation has impoverished Palestinian families and created a dependent and de-developed Palestinian economy. The

chapter identifies key political and economic transformations since the Ottoman era that have shaped how—and crucially where—debt has emerged in the present-day Occupied Territories.

Chapter 3 develops a spatial theory of debt in detail. The chapter elaborates on the concept of debt topologies, examining how such topologies are entangled with other topological and topographic relations to create debt ecologies. The chapter then explores how the Ramallah debt ecology is produced and performed through a range of practices.

Chapter 4 extends the spatial theory of debt to the city. By focusing on the urban, rather than the individual, the corporation, or the state, this chapter not only offers a novel way of theorizing debt's spatiality, but also generates new insights for urban theory. More specifically, the chapter argues that Ramallah is an asymmetrically obligated city, an argument that is substantiated through a detailed discussion of flows of capital, people, and imaginaries. Thinking debt space as urban space in this manner discloses how topological spatial relations that are more extensive than the topographic city lead to inequality within and beyond Ramallah. The chapter contributes to recent attempts to think the city through the concept of assemblage, by showing how such an approach can foreground urban inequalities.

Chapter 5 moves from urban discourses to the lived experience of the city among residents of Um al Sharayet. This chapter is interested in thinking through entanglements of indebted subjectivity and space. It builds on and broadens existing scholarship on the production of subjectivity through debt, by foregrounding the role families play in this process. The concept of obligatory subjectivity is used to capture the importance of more-than-individual forms of personhood when living amid diverse social ties. The second half of this chapter examines how in Palestine gender is a key differentiator of how obligated subjectivity is lived and experienced. Rethinking indebted subjectivity in relation to different experiences of obligation also demonstrates more fully how theories of debt might respond to postcolonial critique.

Chapter 6 examines experiences of obligated subjectivity in relation to violence. While many residents view life with debt as harmful, policy elites in Ramallah deny this is the case. This chapter explores this problem, deploying the concept of slow violence geographically to understand how debt transforms life lived amid colonial occupation into what I term financial crisis ordinariness. In particular, the chapter focuses on paid and unpaid work, stress, and understandings of productivity as key dimensions of the current impasse. However, while effective at illustrating harm, the chapter concludes

with some reservations about the concept of crisis, whether “ordinary” or not. These hesitations emerge because while many—perhaps most—debt topologies can be violent, this is not always the case.

This discomfort with a crisis lens becomes the starting point for the penultimate chapter of the book. In response, the chapter focuses on practices of endurance, and the ways in which endurance is capacitated in contemporary Ramallah. Debt is one such means through which residents capacitate endurance. I argue that endurance offers a theoretical language for understanding forms of agency beyond the dual frame of power (victimhood) and resistance (heroism). Endurance, a source of neither ethical good practice nor political inspiration, conceptualizes the ways through which many residents live with and get by in the face of colonial duress (Stoler 2016). Such practices incorporate continual evaluations by those involved in them and offer scholars a different entry point for thinking about Palestinian politics more generally.

The final chapter reflects on the book’s ambition to spatialize and postcolonialize debt theory in light of decolonial critique. Decolonial critique reminds us that anticolonial struggles are primarily for sovereignty and land. Attempts to challenge epistemologies must therefore be aligned with efforts to transform the socio-material worlds in which those understandings move and operate. In Palestine, those who challenge existing debt ecologies must necessarily do so in relation to decolonial struggles to end Israeli settler-colonialism. The chapter explores what such transformation might look like from the perspective of Ramallah’s policy elites and through the “ordinary” practices of Um al Sharayet’s residents. Ultimately, I argue that residents’ practices of endurance may prove more salient for dealing with the current impasse.

Throughout this book, I often refer to Palestine. Such use follows my participants’ deployment of the term, to refer to both the territories of historic Palestine pre-1948 and the territories now referred to as Occupied (i.e., the West Bank, the Gaza Strip, and East Jerusalem). I repeat their use in the full knowledge that these terms do not reflect the spatial extent of Palestinians, whose lives in exile extend across the Arab world and beyond. Nor does this usage reflect the lack of political coherence since the Oslo Accords were signed and the displacement of the Palestine Liberation Organization by the Palestinian Authority as the de facto representative of the Palestinian people. With these caveats in mind, I nevertheless argue that it is ethically and politically important to continually (re)assert the presence of Palestine and Palestinians on lands they have occupied for centuries. Where it is important to distinguish, I follow my participants in using the term “48 territories” to name

the lands occupied by Israel in 1948, and the term “Occupied Territories” to specify the lands captured by Israel in 1967. The latter term is used to denote the spatial extent of Palestinian Authority and Palestinian Monetary Authority governance. I use the term “Apartheid Wall” to describe the structure that is elsewhere termed the Occupation Wall or Israel’s Security Barrier, because this was a term most of my participants used.

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Chapter One

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