

## The Gender of Debt *and* Space: notes from Ramallah-Al Bireh, Palestine

### Abstract

This paper argues that space is crucial to understanding intersections of gender *and* debt, and the gender *of* debt as a concept. Drawing on existing accounts of gender and debt, and ethnographic research in the Palestinian conurbation of Ramallah Al Bireh, we argue that articulations of gender, debt *and* space can be examined through practices of becoming indebted, managing debt and ‘wearing’ debt. In Ramallah, home spaces play a particularly important role as an expensive commodity that is forcing an increasing number of (usually male) residents to become indebted, a context through which debts are managed (usually by women), and an active co-constituent of debt through interiority, and the privacy this affords (unequally distributing the emotional, embodied labour of living with debt). In conclusion, we turn to the gender of debt to think through the intersections of postcolonial and gendered difference, and argue for decentring the Eurocentric bias of existing conceptualisations of debt and finance. This contributes to work examining the active role geographies play in constituting debts, both in practice and in theory.

### Keywords:

Gender, Debt, Space, Home, Palestine, Ramallah

### 1. Introduction

This paper explores the active role space plays in constituting debts in practice and in theory, in relation to the concept of gender. We argue that space is crucial to understanding intersections of gender *and* debt, and the gender *of* debt as a concept. While some recent accounts of debt ignore gender (e.g. Lazzarato 2012, 2015), there is nevertheless a substantial amount of literature exploring the links between gender and debt. Building on critical studies of microfinance (e.g. Rankin 2001, Roy 2012) and the ‘feminisation of finance’ (Allon 2014), this paper foregrounds the co-constitutive role space plays in articulations of gender and debt. While debt is often theorized as a temporal relation (see Peebles 2010, AUTHOR 2017), existing studies of gender and debt tend to occlude this focus in

order to discuss power, governance and inequality. Building on arguments made about the spatiality of debt (Peebles 2012, AUTHOR 2017, Kirwan & Kite this issue, Davey this issue), this paper develops a fully spatio-temporal understanding of the ways in which practices of debt and indebtedness are gendered.

We develop this argument through our ethnographic research in Um al Sharayet, a neighbourhood in the Ramallah Al Bireh conurbation [hereafter Ramallah] in the occupied Palestinian territories (oPt). Ramallah is an interesting case not only because it is far from the cities in which geographies of finance are usually examined (Leyshon et al 2004), but also because recorded levels of debt in Palestine, concentrated in Ramallah, have increased very rapidly since 2008. While many other economies were experiencing a 'credit crunch', financial credit expanded very rapidly in Palestine. Our research brings to the fore three gendered practices: becoming indebted, managing debt, and wearing debt (i.e. embodied experience), and their relationship with the space of home in particular. While it is largely men who become indebted, often to buy homes, it is often women who manage debt through limiting other forms of expenditure. This leads to residents 'wearing' debt as stress and anxiety, something that often takes place in, and is hidden by, the interiority of the home. Such emotional geographies are also unevenly distributed through gendered family practices. Married women have to care for both stressed husbands and family debts.

In conclusion we argue that a spatial approach helps rethink the gender *of* debt. In *The Gender of the Gift*, Strathern (1988) argues that gift exchange cannot be understood without reference to gender as a conceptual category. On the one hand this allows anthropologists to theorise forms of domination in such practices. However, Strathern also argues that gender as a concept sustains particular theoretical worlds. This argument aligns with more recent work in geography that has argued persuasively that concepts and practices of theorisation have geographies (e.g. Robinson 2006, Roy 2009). Putting this work in conversation with geographies of debt in Ramallah Al Bireh foregrounds intersections of postcolonial *and* gendered forms of difference. These in turn

enable a critical relation with recent scholarship that positions a blank, implicitly white, European *and* masculine subject as the basis for theorising debt and indebtedness (Lazzarato 2012, Siegwirth 2016). Suturing Strathern's insights and postcolonial geographies, this paper challenges the ways in which debt is seen, known and written about as a universal (Pollard et al 2009). Theorising through the difference of space *and* gender demands that scholars pay attention to the diverse ways in which debt can be conceptualised, and it renders existing theorisations of debt more parochial. This manoeuvre is conceptually productive in that it forces scholars to think more carefully about how existing theorisations of debt and finance move and are translated. In other words, it invites rather than forecloses critical thinking.

The paper proceeds in four parts. The next section details existing approaches to gender and debt, foregrounding insights made in relation to microfinance and 'global' finance. The third section develops the argument that space is a crucial component of any articulation between gender and debt, by drawing on empirical research conducted in Ramallah. In particular the space of home is shown to co-constitute practices of becoming, managing and 'wearing' debt. This empirical research provides a springboard for the final section of the paper, which explores the gender of debt as an analytical concept.

## 2. Debt and gender

Debt has become a key concern across the social sciences, particularly because of the role high levels of financial debt played in the 2008 financial crisis (Montgomerie 2009, Langley 2014). Recent scholarship has explored, *inter alia*, the key role debt plays as a social safety net (Montgomerie 2013, Soederberg 2014) and in new forms of money creation (Allon 2015, Atkins 2015, Cooper & Konings 2015), while conceptualising debt as a moral (Graeber 2011), affectively charged relationship (Deville 2015), which differs considerably when in sovereign form (Bear 2015). Our intention is not to survey this now extensive literature. Instead, to begin our discussion of gender and debt, we focus on one of the most influential accounts of debt's increasing power: Lazzarato's (2012) essay *The Making of Indebted Man*. While the title of this essay may give the

impression that gender is one of Lazzarato's core concerns, in practice this is not the case. The titular indebted man names a subjective figure, which remains indebted for life because repayment never finishes (Ibid: 77). This is in large part because high levels of sovereign debt in many nation-states make creditor/debtors of us all (Ibid: 32). This figure has both a temporality – affecting not just present populations but generations to come (Ibid), and a geography, as 'indebted man may end up becoming the most widespread economic-existential condition in the world' (Ibid: 122). Hence, on the one hand this figural man stands in for all debt relations, while on the other hand this figure's gender is unremarked upon (c.f. Rose 1993). Consequently, Lazzarato's work writes out multiple forms of geographical and subjective difference (Terranova 2014), by promoting the particular experiences of the unmarked white European male to the space and status of the universal.

Lazzarato's silence around gender is all the more noteworthy because he spends a considerable amount of time examining the production of indebted subjectivity. The extension of indebted man is enacted in part by debt's role as the 'subjective engine of modern-day economy' (Lazzarato 2012: 25). This 'engine' works in two, complementary ways. Processes of what Lazzarato terms social subjection produce individuals 'through the mobilization of his (sic) conscience, memory and representations' (Ibid: 146). What is termed machinic subjugation produces individuals, a dissolution of subjectivity that 'involves only protocols, techniques, procedures, instructions, and asignifying semiotics requiring reaction rather than action' (Ibid: 150). This argument usefully moves beyond narrowly economic renderings of debt to think through the biopolitical production of subjectivity. The discussion of machinic subjugation is particularly helpful for unsettling the anthropocentric basis of much debt theory. However, while Lazzarato (2012: 32) notes that even if widespread, debt is a specific rather than a 'universal' power relation, this specificity is severely underplayed (Toscano 2014, Terranova 2014). His approach ignores feminist work that illustrates the difference gender makes to debt relations and practices. This leads to a project that is not only theoretically lacking, but also politically limited. By writing out multiple (gendered, non-Western, non-able bodied) constituencies

(c.f. Massey 1991), Lazzarato does not acknowledge the multiple forms of agency that emerge from diverse experiences and practices of debt. Instead his account juxtaposes a future colonised by debt with politics as a single, collective project (i.e. debt refusal). To address the limitations of Lazzarato's account, we now reinsert feminist literature that shows the multiple ways in which debts are folded, geographically and historically, into gendered (and other) subjectivities.

The first body of scholarship that has explored gender and debt is in relation to the growth of microfinance (or microcredit). Microfinance names a practice through which largely nongovernmental organisations advance small loans to people who otherwise don't have access to banks, usually groups of women. These practices are part of a broader transformation in development practice since the 1980s, as increasingly intensive and widespread market rationalities led to the devolution of responsibility for development from states to individuals (Rankin 2001). Contemporary microfinance practices, popularised by the Grameen Bank in Bangladesh (Pollard 2012: 394), are now widespread and stretch beyond the global South (Kear 2016). Of interest to this paper are the ways in which microcredit relies on the production of gendered subjectivities. Rankin (2001: 28) argues that microcredit planners and promoters learnt particular lessons from feminist development studies: that women work more, contribute more of their income to their families, and are more likely to repay loans (see also Elyachar 2002, Maclean 2010). From the perspective of financiers, they are a lower risk investment. At the same time, feminist research exploring the power of thick socialities, particularly in rural contexts, was drawn upon to position communities themselves as forms of (social) collateral and thus a disciplinary apparatus that ensures repayment. Consequently, microfinance initiatives have targeted groups of poor women. Through forms of both disciplinary and biopolitical governance, Rankin (2001: 29) argues that microcredit schemes seek to transform their participants into 'rational economic woman' subjects: clients whose behaviour is predictable because they are made responsible for themselves and their families. As Roy (2012: 144) succinctly puts it, '[t]echnologies of microfinance are technologies of gender and vice versa. Microfinance's productivity is enabled through the gendered intimacy of the

joint liability peer group, but it is also such a peer group that reproduces gendered subjects, specifically the financially responsible moral woman' (see also Moodie 2013).

Schuster's (2014) study of microfinance in Ciudad del Este, Paraguay provides an excellent example of how gendered subjectivities are constructed by and through this particular debt relation. Regulatory forms such as the administration of microcredit (e.g. loan requirements, documentation procedures, and membership criteria) and the selective use of credit scoring, 'produce gendered sociality in and through the lending practices themselves' (Ibid: 564). Schuster demonstrates how borrowing microcredit forces groups of women to be(come) a social and economic collective, because of the requirements that 85% of the group attend meetings with loan officers and 100% of the group attend meetings where a new loan is taken. However, these borrowing collectives do not mirror the social and economic entanglements that underwrite daily neighbourhood life (Ibid: 569-70). In other words, the assumptions underpinning microfinance about social solidarity are performative. They create the female subjects-in-solidarity that they purport to describe. Schuster shows how this feminisation of microfinance is nowhere more evident than in a short-lived attempt to create committees of male borrowers. A whole series of gendered assumptions allowed these men to act independently of each other in ways women were not allowed to, and men's committees were spared much of the monitoring and disciplining of women (Ibid: 573-4). The subsequent failure of men's committees, Schuster argues, was ultimately because 'masculinity was doing much of the work of attributing creditworthiness to the borrower' (Ibid: 574). The spectre of failure also haunts performatives themselves (Butler 1993). Far from 'rationale economic women', residents of Ciudad del Este remain ensconced in neighbourly and kin-based obligations and adopt a whole series of strategies to subvert the demands of the credit provider. 'Turning women into *socias* [business associates] is neither entirely about creating neoliberal individuated agents nor wholly an exercise in feminist consciousness raising' (Schuster 2014: 566).

The forms of economic gender governance underpinning microfinance that Schuster's work exemplifies have been widely embraced across the world, because they promise to enhance women's power within household and forge new solidarities between women. In other words, they hold out the promise of generating collective, emancipatory change for women (Rankin 2001: 32; Maclean 2010). While the reality of borrowing is usually very different (Karim 2008), this has not prevented transnational comparative learning around gender and microcredit (i.e. debt) by financial institutions and non-governmental organisations (Roy 2012). This transnational comparative learning is one of the key means through which microfinance continues to expand its reach. Processes of comparison also extend to those who have borrowed microcredit, creating 'greater uncertainty... as they manage new forms of debts and related obligations while also giving women a critical vocabulary to challenge microcredit in their lives' (Kar & Schuster 2016: 360).

The second way in which gender and debt have been critically scrutinized is in relation to the changing geographies of what is referred to as global finance. While financial credit/debt has long been understood and represented through gendered and sexualised metaphors (de Goede 2005), changes in financial markets since the 1970s have increasingly implicated practices and spaces thought about as feminine and women as financial subjects. As Allon (2014) argues, what has been called the democratization of finance has meant first, the incorporation of women (and other socially marginalised groups) into financial networks and practices. In countries like the US, UK and Australia, women were long excluded from accessing credit through mechanisms such as the common law principle of coverture (i.e. women's subsumption under their husband's legal identity), and more recently, legislation preventing access to mortgage and consumer credit without a male cosignatory (Ibid: 21). Changes to finance legislation in these countries during the 1970s 'enfranchised' women to become debtors, hence their framing as democratic. Second, this production of newly indebted subjects has taken place alongside and through the folding of mortgage debts into financial markets, particularly international derivative markets (Aalbers 2008, Langley 2008, Wainwright 2009). Suburban homes in the global

North, traditionally coded as feminine, have become a key site for global financial speculation. The feminized site of the suburban home and the female subject with greater access to financial credit/debt also intersect. As Roberts (2013: 23) argues, ongoing gender inequalities in paid labour markets, in asset ownership and in the division of unpaid labour have been perpetuated and intensified by the expansion of mortgage credit/debt. This was dramatized in the expansion of subprime mortgages, which targeted women – particularly women of colour (Allon 2014: 14) – as a means of expanding the debt available for derivatives markets. The subsequent crisis and foreclosures impacted these already marginalised social groups disproportionately (see also Wyly et al 2009). These changes, which collectively add up to what Allon (2014: 13) terms the ‘feminisation of finance’, demonstrate how the production, circulation and consumption of finance as debt is intimately shaped by gendered practices and imaginaries, which impact not only women but also racialised minorities and working classes. This research also points to the ways in which so called global financial markets are underpinned by suburban geographies that are far more specific than the term global conveys (French et al 2011, AUTHOR 2017).

If existing literatures on gender and debt show, contra Lazzarato, how each is co-constituted by and folded into the other, the discussion of space in this literature is less extensive. Taken as a whole, much of the work cited thus far maps a global distribution of debt that aligns microcredit with the global South and so called global finance with the global North, although there are exceptions (see Moodie 2013, Soederberg 2015, Kear 2016). This literature also draws attention to specific sites, particularly the (suburban) home, which become the material embodiment of gendered debt relations. However, both of these insights show how gender and debt operate *in* space. There are relatively few approaches that foreground the active and co-constitutive role space itself plays. Echoing geographical scholarship on policy mobilities (e.g. McCann & Ward 2011), Roy’s (2012) description of the 2011 Microfinance USA conference might be read as an investigation of how particular space-times are crucial for the mobility and circulation of particular gender-debt epistemes. Kar’s (2018) study of urban microfinance in India foregrounds the work that space is doing much more

explicitly. In the densely inhabited slums of Kolkata where she conducts her ethnography, 'urban microfinance is marked by its lack of space' (Kar 2018: 115). Consequently, space itself, when relatively abundant, becomes one means of accessing credit: 'women with larger houses receive loans not because they have larger incomes, but because they provide the space to do so' (Ibid: 117). The provision of space is also folded into the gendered power relations of domestic life and labour, as women's ability to host microfinance group meetings in their homes is determined by their husband's need to prepare for work and their children's need to study. This competition for space not only has the potential to transform familial relations, but also social relations outside the home: 'women are no longer just neighbors, but responsible for each others' creditworthiness by providing space and time to attend the meetings' (Ibid: 118). Spacing debt in this example dissolves the boundary that otherwise might exist between home and neighbourhood. The (thick) social ties that emerge in such densely inhabited neighbourhoods also shape debt in other ways. Microfinance companies transfer their officers between borrower groups every 3-6 months to limit their social relations with borrowers and any unofficial transactions that may result (Ibid: 96-7). Sharma and Parthasarathy's (2007) research in India illustrates another relation between space and microfinance. Women's spatial immobility and inability to run out on their debt obligations is a major reason why lenders say they prefer female borrowers<sup>1</sup>.

These studies provide the basis for our argument that it is not possible to understand articulations of gender and debt without reference to space. While many studies of gender and debt offer insightful discussions of power, governance and inequality, there is still considerable scope for deepening understandings of the active role space plays in co-constituting such articulations. In the next section, we do this by drawing on ethnographic research in Ramallah, organising our insights around three sets of practices: becoming indebted, managing debt, and wearing debt.

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<sup>1</sup> We are indebted to Sydney Calkin for this point.

### 3. Gender/debt/space in Ramallah

In this section we expand our argument about the importance of space for articulations of gender and debt, using primary research conducted in the Palestinian conurbation of Ramallah. We begin with a brief introduction to the Palestinian context (see also AUTHOR 2017). Like many other parts of the world, Palestine has seen levels of recorded debt increase rapidly in recent years. Most of this recorded debt takes the form of bank loans to individuals, and while the majority of Palestinians identify as Muslims, most of these loans are interest bearing (PMA 2016: 84), and thus not forms of Islamic finance (Pollard & Samers 2007). Microfinance is also relatively limited in Palestine, largely due to the lack of security in more rural areas. The trajectory of growing levels of debt is also different from elsewhere. Bank debt in Palestine began to increase exponentially *after* 2008, at the same time as other economies experienced a rapid contraction of credit. Many of the reasons for this trajectory are rooted in ongoing Israeli settler-colonialism.

After the occupation of East Jerusalem, the West Bank and the Gaza Strip by Israel in 1967, most Palestinians lacked access to formal financial services. Arab-owned banks were banned from operating in the newly created occupied Palestinian territories (oPt), and the Israeli banks located there simply facilitated the payment of wages for employees of the Israeli Civil Administration (sic). This was the case until 1993, when Israel and the Palestine Liberation Organisation (PLO) signed the Oslo Accords and created the Palestinian Authority (PA) - a transitional authority that was intended to become a future Palestinian state (see Said 2001, Gregory 2004). The Palestinian Monetary Authority (PMA) - a central banking in waiting - was created as part of the Protocol on Economic Relations (or Paris Protocol), an amendment to the Oslo Accords. The PMA assumed responsibility for banks operating in the oPt, although in practice their jurisdiction extends only to areas designated A and B where the PA have control of civil affairs (about 40% of the oPt)<sup>2</sup>. After the Accords were signed in 1993, Israeli banks left the oPt and Arab-owned banks returned, expanded and/or

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<sup>2</sup> Israeli control of rural areas, designated C in the Oslo Accords, is one of the reasons why microcredit initiatives are relatively limited in Palestine.

were created. However, the extension of financial credit to the population remained very low for the first decade of PA 'rule'. This was due to concerns about the dysfunctional Palestinian legal system's ability to enforce contracts, and the additional risks of lending during the intensified colonial violence of the 2<sup>nd</sup> *intifada* (or uprising) between 2000 and 2007. After the 2<sup>nd</sup> *intifada* dissipated, a new credit registry was launched in 2008 that allowed banks, and then other institutions including telecoms providers, rental firms, insurance companies and universities, to track the credit history and current indebtedness of potential borrowers. It is worth noting that this registry is made possible by the unique identity number assigned to Palestinians by the Israeli state (Abu Zahra 2008). The registry accompanied a broader shift to electronic salary deposits by the PA, which employs roughly a quarter of the population and provides the majority of 'salaried' jobs. The PMA also developed legislation that limited the proportion of deposits banks could move outside the oPt, forcing banks to create new markets in Palestine. These three changes, during a period of relatively less intense colonial violence, led to the proliferation of both public (i.e. PA) and private credit/debt (see figure 1/INSERT HERE). These changes are underwritten by the long-term de-development of the Palestinian economy by the Israeli occupation (Roy 1999), which has systematically impoverished the vast majority of Palestinians living in the oPt.

When we began our research in late 2012, levels of bank credit were growing exponentially. Much of this credit is registered to banks in the Ramallah governorate because of the concentration of PA ministries (and therefore public debt) in the Ramallah conurbation (see figure 2/INSERT HERE). However, even when PA borrowing is excluded, levels of debt are much higher in Ramallah than other parts of Palestine. This concentration can be understood in relation to Taraki's (2008) argument that the long-term experience of living under colonial occupation, and particularly the failure of the Oslo process, has caused a growing class divide and a concomitant shift in middle-class aspirations from national liberation towards consumption practices focused on education, culture and material goods. The concentration of the changes Taraki traces in Ramallah is connected to the location of all but one of the PA's ministries in the conurbation,

which provide relatively well-paying jobs both directly and indirectly (through NGO and private businesses). Ramallah's reputation as a socially liberal city has also been an important factor (Abourahme 2009).

The concentration of well-paying employment opportunities and crippling movement restrictions during the 2<sup>nd</sup> *intifada* also caused high levels of internal migration to the central West Bank. The neighbourhood of Um al Sharayet, where we conducted our research, is a densely populated 'popular' neighbourhood (Ismail 2013). The neighbourhood was established by Jerusalemites and more affluent refugees who were able to leave surrounding camps and buy land for family houses during the 1980s. However, the majority of residences are now six to ten storey apartment buildings, inhabited by individuals and families who migrated from the North and South of the West Bank after 2000. The neighbourhood is well known as a place where many internal migrants have settled. As demand for housing across Ramallah increased, so have prices. While popular discourses around the insecurity of renting encourage people to buy houses or apartments, long-term stagnant wage growth forces many of those who do buy into debt.

To investigate the relationship between debt and space, we conducted ethnographic research in Um al Sharayet between 2012-2015. During this timeframe, the lead investigator (AUTHOR) lived in Um al Sharayet for four periods totalling eleven months. Another member of the research team (AUTHOR 2) had previously lived in the neighbourhood from 2001 to 2003. In 2013, drawing on AUTHOR 2 and AUTHOR 3's social networks, we recruited thirty-two families and individuals to participate in a series of interviews to be held every two weeks, for a six-month period (with a one month break during *Ramadan* and *Eid al Fitr*). Twenty-five families and individuals continued to participate for the entire six months and met with the researchers the following year to discuss initial findings.

Ethnographic research makes visible many forms of debt that are not recorded by the PMA. Participants in our study owed money to family, friends, building

owners, shop owners and colleagues at work. One participant was a member of a rotating savings and credit group that was organised through her workplace (Pollard 2012, James 2015). Other participants borrowed money from their employers through schemes that in some cases didn't charge interest. Gift economies surrounding weddings and births, whereby people would give money and/or commodities to newly married couples and parents, created ongoing forms of obligation that often became folded into forms of indebtedness. Elsewhere we have used the term debt ecologies to refer to these entangled spatial and temporal formations (see AUTHOR 2017). While the growth of such ecologies in Palestine can be traced to the Israeli Occupation, either directly or indirectly, in what follows we argue that the production and consumption of debt also takes place through gender. Furthermore, space is a crucial articulation between gender and debt, a claim we ground in three types of practices: becoming indebted, managing debt and 'wearing' debt.

### 3.1 Becoming indebted

Money management in Um al Sharayet, like many other parts of Palestine, can be broadly defined as patriarchal. In the large majority of families we met in Um al Sharayet, men are the sole income earners and women aren't paid for work. One male participant told us he explicitly banned his daughters and daughter-in-laws from undertaking paid employment. This conforms to broader patterns in Palestine, where only 19% of women were in paid employment in 2015 (PCBS 2017). Once married, most women's access to money is through their husband or male relatives (i.e. father, brothers, sons; c.f. Zelizer 2013 on pin money). In such situations, many participants report that men make decisions about large expenditure, while some – but certainly not all – women are responsible for smaller purchases, such as groceries. In other cases, men make smaller purchases too. This pattern extends to decisions about becoming indebted. While some participants told us that such decisions were made together, the gendered nature of power relations within families and husband-wife relationships suggests that in such cases partners were not equal decision makers. Other participants freely acknowledge the gendered division of labour with regards to becoming indebted, with decisions being taken by men.

Bank requirements play a role in governing who can become indebted. Banks require access to a regular salary (either the borrower's, or a guarantor's) as a condition of issuing credit. The broader gendered division of labour noted above thus ensures the practice of becoming indebted is largely male. Since most people in paid employment are men, this also means that becoming indebted through company loan schemes and salary advances was a gendered practice. The women in our study who did become indebted, borrowed money from friends, flatmates or neighbours. Becoming indebted in such cases was almost always for small amounts of money and/or foodstuffs, and in some cases 'loans' from neighbours were better understood as gifts (Mauss 1954, Strathern 1988).

Fadi and Bana<sup>3</sup>, a married couple with young children, provide an interesting example of many of the factors discussed above, while departing somewhat from more general patterns. Fadi explicitly told us he deals with all financial matters and decisions for his family. When we were conducting interviews in 2013, Bana was working full time, in a better paying job than her husband. She nevertheless ceded control of family finances to Fadi, unlike other female participants in paid employment who retained sole access to their salaries.

Fadi: I have the two ATM cards, mine and my wife's. I withdraw both of the salaries. I put them in another account. I deposit dollars and we spend shekels. Then if we need, we spend dollars. In the past we didn't save all the money because I have a loan for health care and I also took a loan for my brother's wedding. Also, we have health insurance, which we pay in cheques.

(Interview with Fadi and Bana, 19th June 2013)

Fadi uses both sources of income to deal with both daily and large expenses. In the past, this has included debt repayment. Since their joint income is relatively

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<sup>3</sup> To protect their anonymity, all research participants have been assigned pseudonyms that reflect their self-identifications. i.e. The titles Abu (father of) and Im (mother of) have been used where participants refer to themselves in this manner.

high, and unlike many residents of Um al Sharayet they own their house, Fadi is able to save money, which (at the time of these interviews) he allocated to his son, his wife and his brother.

Fadi: I am the only one who is responsible for money. I have three saving accounts: one for my kid. I put 200 [US] dollars in it each month. One for my wife, which I put 100-150 in each month. And one for me, with less money. Our total income is 12,000 Shekels [NIS]. 300-400 [US] dollars for my brother and we travel a lot, so we spent a lot.

(Ibid)

This gendering of financial practices extends to decisions about becoming indebted.

Fadi: We decided to buy a car, but I took the loan in her name and registered the car in my name.

(Ibid)

While both Fadi and Bana have salaried jobs, Bana's higher salary enables them to borrow more. This is because the amount a bank will lend is governed by regulations that allow it to claim at maximum 50% of a borrower's monthly income for debt repayment. Consequently, Bana's salary is tied to and used to repay the car loan. Ownership and use of the car is retained by Fadi. Furthermore, although Fadi uses the first-person plural when discussing the decision to become indebted, it was clear that he was mainly responsible for this decision.

Underpinning this particular case is the important role space plays in intersections of gender and debt. The loan Fadi and Bana took for a car must be understood in relation to their status as home owners, and thus the labour of Fadi's father, uncles and grandmother who bought the land and built the house in which they live. They were able to do this by migrating to the Gulf to work in the 1970s and 80s. For many participants who have moved to Um al Sharayet

more recently, and do not own their house (outright), the space of the home plays an important role in the formation of gendered debt relations in other ways. Social norms about masculinity include owning a home prior to, and as a condition of, marriage. In Ramallah, debt has increasingly begun to intersect this longstanding relationship between normative masculinity and space. Debt makes homeownership possible for those with adequate salaries, while the strong preference for homeownership directs many to become indebted. Hence it is not simply that debt has become a new means through which men (i.e. socially recognised forms of male adulthood) are made, but home spaces play an important role in co-constituting this increasingly prevalent relation (c.f. Gilberthorpe 2007, Sykes 2013). This is evident in bank advertisements for credit cards and loans, which prominently feature the heteronormative nuclear family. This articulation of gender-debt-space can manifest in other ways. The increasing expense of housing in Ramallah has meant some newly-weds renting rather than buying. Two families in our study had recently-married sons, their wives and infant children living with them during the period of our research, because these sons could not afford to rent their own apartment. These living arrangements in turn created financial pressures that were folded into debts both families owed.

Ramallah, as a distinctive type of urban political space, is also an important co-constituent of gendered practices of becoming indebted, and the resultant debt ecologies that emerge. We outlined how geopolitical and social processes have created the city as something of an exception in contrast to other Palestinian cities (Taraki 2008, Abourahme 2009). This argument can be extended to female practices of becoming indebted. For instance, some of our participants were a group of unmarried, unrelated women who rented a flat together. They borrow money from one another, including IOUs for rent payments. These practices of becoming indebted are enabled by the opportunity for unmarried women to both rent property and live with other women who are not relatives in 'liberal' Ramallah. This is commonly held to be not possible in other cities in Palestine.

Each of these articulations of gender-debt-space demonstrate the co-constitutive role of space in becoming indebted. These contrast with accounts of indebted subjectivity that ignore not only the role of gender, but also space. For example, Lazzarato's (2012: 147-8) subject-less description of using an ATM does not withstand the ethnographic test of theory, as comparison with James (2015: 113-5) account of ATM use in South Africa shows. As we elaborate in the next subsection, this critique extends to practices of managing debt(s).

### 3.2 Managing debts

While becoming indebted is strongly tied to paid labour, and therefore reflects the gendered nature of the participation in the paid labour force in Palestine, the work of living with debt is closely tied to unpaid labour. In both cases the space of the home is important. In this section and the next one, we examine this unpaid labour as practices of managing and 'wearing' debt. Managing debt refers to the (gendered) practices through which people live with and through indebtedness. In Palestine, debts to banks are automatically repaid upon deposit of the account holder's salary. In the case of non-bank debts, such as hire-purchase agreements with landlords and debts to employers, residents of Um al Sharayet often prioritised the repayment of these debts when they received their salary. Therefore, in both cases the management of debt is often performed through forms of 'daily' expenditure not directly tied to debt servicing. These practices are often the responsibility of women, and mirror the work of 'shock absorption' women elsewhere carry out with regards to social welfare provision in times of financial hardship (Allon 2014: 13). As the following accounts indicate, the specific techniques employed to manage debt include buying cheaper goods, delaying expenses and not making some purchases.

When there is a big expense we try not to spend too much money on other daily expenses, and we tell the kids not to demand many things.

(Interview with Im Tariq, 11th June 2013)

I do not try to buy what is not important, and I don't buy what I can't pay for. I just try to accept the situation and the fact that I don't have money to

buy it. I can wait until I get money to buy what I need. I always try to store basic things.

(Interview with Im Rami, 24th August 2013)

I try to convince myself that I don't need them. I pretend not to see the expensive goods!

(Interview with Im Ghassan, 2nd June 2013)

Male participants also told us that they ask their wives and children to expect reduced and/or delayed expenditure (Interview with Nasser, 20th June 2013). These practices can be considered *de facto* forms of roll over. The term rollover describes the ways in which people pay off one debt by taking another one, thus in effect rolling over the debt from one creditor to another (Guerin et al 2014). However, in Ramallah the cost of repaying debts taken for large expenses, such as housing mortgages, car loans and expensive (domestic) commodities is rolled over on to smaller but more regular everyday expenses. This connection is made explicit by Abu Omar.

I can't feel happy if I spend money for entertainment instead of paying off the debt. I just need to buy the basic things.

(Interview with Abu Omar, 2nd June 2013)

These practices of rollover are also spatial, as the burden of repayment moves from sites of paid employment (that are largely the domain of men), to the home and local shops (where many women perform unpaid work). Such practices also complicate accounts of household budgeting, which acknowledge gendered dynamics in relation to labour and income, but not monetary forms of credit/debt (c.f. Whitehead 1984, David 1996)<sup>4</sup>.

Debt management practices also involve forms of social redistribution. In addition to the joint liability peer group created by microfinance (Rankin 2001,

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<sup>4</sup> I am grateful to anonymous reviewer 2 for pointing this literature out. A more in-depth examination of the connection between household budgeting and debt is not possible here.

Schuster 2014), Karim (2008) notes that lenders leverage family relationships to make repayment an issue of moral standing and female honour. In Ramallah, social redistributions through existing intimate ties involve practices of sharing income within families. For instance, in the case of Im Ghassan quoted above, one of her sons contributed a portion of his income to the family budget. His paid labour is used to manage the debts his parents (and particularly his father) had taken, one of which was incurred when one of his brothers was involved in a car accident and required costly surgery. Children also participate in the work of managing debt by modifying their expectations about what can and cannot be afforded. Consequently, just as Allon (2014: 23) argues that '[a]ll kinds of difference then—racial, social, sexual and class—have the potential to be grasped as sites of optimisation within financial markets', we note that in Ramallah's debt ecologies, generation operates alongside the difference of gender to shape the management of debt.

The redistribution of debt management also occurs when work that might be considered socially reproductive, such as attending family social events and honouring social obligations is sacrificed in order to pay back money to banks. Abu Omar's reference to 'entertainment' above, while ambiguous, may well refer to visiting family. For the majority of Um al Sharayet's residents who are migrants, such trips are long and expensive, since their families live in other cities and villages in the West Bank and there are often Israeli-imposed movement restrictions (Halper 2000, AUTHOR 2009). The topological proximity of the debt relation, particular those with banks in which repayment is automatically deducted from salaries, can mean in some cases that migrants manage debt by confining their mobility and limiting their circulation in/through topographic space (see AUTHOR 2017: 612-3).

Practices of managing debt are also co-constituted through space in other ways. In particular, the home understood as a site of feminine interiority, is important.

Dareen: Who is the bank of this family?

Abu Omar: The Minister of Foreign Affairs! And we have the Minister of Internal Affairs.

Dareen: Who is the Minister of the Foreign Affairs?

Abu Omar: Me.

Dareen: And your wife?

Abu Omar: The Minister of Internal Affairs.

(Interview with Abu Omar, 2nd June 2013)

Abu Omar not only exemplifies a gendered normative understanding of the spatiality of everyday life in Palestine, but also draws our attention to how the home is key site for female labour managing debt. Particularly for the many women who are not in paid employment, the home is the space through which family and consumption are organised and negotiated. The amount of time spent at home may be even greater in Um al Sharayet since many migrants do not have thick social (kinship) relationships with their neighbours and therefore make fewer social visits than they might do in their villages of origin. The interiority in, and of, the home, maps on to gendered practices of 'seeing' and understanding debt. Consider the following example:

Poor people may have apartments and cars, but they don't have enough money. They are hungry. Banks cause this poverty. They encourage people to take loans. In fact, when people take loans, they lose everything they have.

(Interview with Abu Ghassan, 15th September 2013)

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, 31st August 2013)

While Abu and Im Ghassan, a married couple, experience ostensibly the same economic circumstances, their descriptions of managing debt are notably different. Abu Ghassan describes the indebted family as seen – or not seen – by someone outside the home, while Im Ghassan describes debt as an intimate part

of the family home. This external/internal binary echoes Abu Omar's language of 'Minister of Foreign Affairs' and 'Minister of Internal Affairs' quoted above. Such a spatial division reflects both the gendered division of labour in the Palestinian economy and the intimate spatiality of home through which women in Um al Sharayet manage debt. It is notable that Im Ghassan describes the emotional, embodied labour of living with debt, which we now explore in more detail.

### 3.3. 'Wearing' debt

Reflecting arguments about the need to understand indebtedness as an everyday process, embedded in household dynamics (Deville & Siegworth 2015, Montgomerie & Tepe-Belfrage 2017), Siegworth (2016) argues that relationships with credit and debt are as much (and perhaps more) about touch and gesture than belief and guilt. He uses the term 'wearing' to refer to the ways that debts are woven into lives 'as new kinds of everyday *textures* to be engaged with and quite often worn' (Ibid: 24). While he is partially interested in new wearable technologies and interfaces through which capitalist debt circulates, his concept is useful for describing the embodied, emotional labour of living with debt that Im Ghassan describes above. Debt is not simply managed in an economic sense, but worn by many residents of Um al Sharayet. It textures everyday life as a fully lived experienced.

I always try to keep calm. It's just the debt that makes me feel nervous.  
The friction happens when others ask me to pay them back their money!  
(Interview with Ziad, on 19th June 2013)

I have to pay the [bank] loan and because of that I have to take money from my friends. In addition, problems might occur before I take the money, when I ask my friend to give my money and he says no. That creates a problem between us.  
(Interview with Mohammad, 25th August 2013)

I got very anxious. I started to get mad about everything. My relationship with my wife was affected too.

(Interview with Abu Omar, 12th September 2013)

As these examples illustrate, living with debt in Ramallah produces anxiety, tension and conflict, which is 'worn' through social relationships with colleagues, friends and family members (c.f. Stanley et al 2016). However, it is clear that gender inflects the way debt is worn, unevenly distributing the weight of what Siegworth (2016) terms a debt garment. In addition to the stress and anxiety described by male participants above, a number of married female participants explained how they were required to carry out additional emotional labour, by remaining calm and dealing with their husband's anger and frustration.

Im Tariq: Usually, my husband spends all the money he puts in his pocket, and I save it. I blame him for spending too much, and particularly when he spends too much money on his relatives! And because he gets mad when I blame him for that, I decided to keep silent! I don't want this to cause conflicts within the family.

...

Chris: Do the financial problems or crises points, when money gets tight, cause friction or tension inside the family?

Im Tariq: Sure! When we borrow loans from the bank in particular. My husband feels stressed all time. We don't feel relaxed when we take a loan, because we have debts to pay for the university and for the school.

(Interview with Im Tariq, 11th June 2013)

Like techniques of managing debt, wearing debt is unevenly distributed across generations as well as genders.

Hussein: [I]f my father does not get a good income he gets very mad.

Dareen: So the whole family will be worried because of him?

Hussein: When my dad gets mad, there will be explosions!

(Interview with Hussein, 11th June 2013)

The space of the home plays a crucial role in shaping the gendered manner in which debts are worn. In many of the descriptions below, participants described the space of the house or apartment itself as 'wearing' debt.

I am tense most of the time I'm at home, as is my wife. But it's not a big argument, just tension.

(Interview with Mohammad, 9th June 2013)

Chris: Does the financial situation cause problems within the household, and how do you cope with these tensions? ...

Im Ghassan: So much tension that you can't imagine it! We can't feel comfortable when we don't have enough money. We can't have quiet conversations. I wish I could work again! My sons and [name of third eldest son] in particular don't want me to work outside.

(Interview with Im Ghassan, 2nd June 2013)

Im Omar: When he first gets in the house I know that he is facing a problem. I can see it in his face.

Abu Omar: They can understand this from my face. I don't fight with them, and I try to discuss the problem with them, like to advise them not to spend too much this month.

(Interview with Abu and Im Omar, 2nd June 2013)

The interiority of the home, and the privacy this affords, co-constitutes the wearing of debt. Debt is woven into the textures of home as a lived experience. While the privacy of interiority hides the burden of wearing debt, in a broader context where normative discourses disparage indebtedness, it may simultaneously concentrate the anxiety of living with debt. Since many homes are inhabited by married couples and multi-generational families, this space also plays a key role in distributing the extent to which different people wear debt within families, and the different ways in which it is worn.

#### 4. Gendering and postcolonising debt

Practices of becoming, managing and wearing debt illustrate that debt is not simply gendered, but also that space is a crucial third term, co-constituting practices of both gender and debt, while being shaped by them in turn. In Ramallah, the space of the home plays a particularly important role as an expensive commodity that forces some people (usually men) to become indebted, a context through which debts are managed (usually by women), and an *agencement* (see Deville & Siegworth 2015) that co-constitutes the wearing of debt through its interiority, which unequally distributes the emotional, embodied labour of living with debt. In conclusion we want to move from these articulations between gender, debt and space to think about the gender *of* debt as a concept.

The provocation for this critical shift is Strathern's (1988: xii) argument that '[t]o ask about the gender of the gift... is to ask about the situation of gift exchange in relation to the form that domination takes in these societies. It is also to ask about the 'gender' of analytical concepts, the worlds that particular assumptions sustain'. Strathern (1988) argues that gift giving in Melanesia is a gendered activity, regardless of whether women are involved. Her argument explores different understandings of personhood, and practices of domination. Such insights provide further evidence of the entangled relations between gender and debt, which we have extended to include space in this article. However, Strathern also stresses that gender is a metaphor or fiction that is used to understand worlds. It is a conceptual category grounded in Western scholarship, where 'Western' is deployed by Strathern (1988: 341-3) as a deliberately vague geographical reference to argue for explicitly situated knowledges, while noting the difficulties of locating oneself transparently (c.f. Rose 1997). Consequently, the use of concepts like gender, gift and commodity to make comparisons must be understood as 'an explicit Western device for the organisation of experience and knowledge' (Strathern 1988: 31). Another way of framing this argument is that theories have specific geographies.

Since the publication of Strathern's book, much has been written about geographies of theory, particularly in relation to the fragmented space-times that

have emerged in the wake of European colonialisms (SJTP 2003, Robinson 2006, Roy 2009, Pollard et al 2009, SJTP 2014). This body of literature demonstrates how colonialisms have long shaped the epistemic and political grounds on which knowledge is constructed in ways that reaffirm and reiterate Eurocentric privilege (Chakrabarty 2000). The production of scholarly knowledge also occurs alongside and through colonial legacies of socio-economic inequality that differentially distribute the rewards of doing theory and/or policy-relevant work amongst different regions, institutions and scholars (Oldfield and Parnell 2014: 2-3).

In relation to conceptualisations of debt, Shipton (2007: x) argues that while '[l]ending over long distances. . . weaves webs of obligation between places that hitherto had few common ties. . . that does not mean that everyone, everywhere, understands borrowing and lending in the same way'. Strathern and Shipton push us to think more carefully about how geographies co-constitute debt not just in practice but also in theory. For instance, our research in Ramallah, a space shaped extensively by settler-colonialism, unsettles singular accounts of debt that are often attached to the high velocity circulations of capitalism. While such circulations stretch far and wide, they are not all encompassing, nor do they operate in the abstract. Outlining only these circulations misses the ways in which they become entangled, folded, absorbed, or expunged from particular ecologies of practice, co-constituting action and being co-constituted differently in turn. It also misses different understandings of debt itself, such as those in Ramallah that enfold practices of social obligation and colonial violence. Drawing on *The Gender of the Gift* to think about such conceptual differences is useful because it explicitly draws attention to the ways in which postcolonial critique intersects with, and proceeds through the difference of gender. For instance, the practices of social-spatial rollover and 'wearing' debt' in Ramallah are different from the 'feminisation of finance' Allon (2014) examines in the global North, where women become debtors and mortgages underwrite derivative markets. Theorising through the gendered, colonial geographies of Ramallah thus opens up and pluralises understandings of debt. This is also important politically, because it points to the diversity and interconnection of struggles that are

needed to fight against debt-related injustices. While we do not have space to elaborate here, our analysis implies that in the case of Ramallah, anti-debt struggles must also be de-colonial and anti-patriarchal (and probably more besides). Thinking resistance as solely an act of collective debt refusal, ala Lazzarato, is inadequate. Geographies of debt that engage with postcolonial and feminist critique thus help to decentre the Eurocentric bias of theory practices and cultures around debt. This in turn renders existing theorisations of debt, like Lazzarato's (2012, 2015), more parochial. This is a productive gesture because it forces scholars to think more carefully about the specificity of a particular theoretical apparatus, its movement and translation. Doing postcolonial critique through its intersections with gender-as-difference (Strathern 1988) holds existing theoretical apparatuses to account for the ways in which they write out multiple forms of difference.

We are conscious of the ways in which we as authors do not stand outside such practices of theorisation and their circulation. We have written in English, and our continued use of terms such as debt, credit and economy mark the ways that Western theorisations of debt circulate more widely, and at a higher velocity than others. This includes our own, uneven circulations. Our collaboration – between a British man and two Palestinian women - is inflected by a range of inequalities that enabled AUTHOR 1, based at a British university, to obtain funding and travel to Palestine to conduct research. While our research collaboration is therefore marked by socio-economic and geographic inequalities rooted in colonialisms past and present, like Strathern we are nevertheless committed to theorising through (i.e. writing in) such messy and ambiguous relations. In other words, the critique we have offered in this paper emerges from an engaged struggle with these inequalities during the practice of our research and writing. This enables us to articulate a conceptualisation of debt as more than economic, because it is deeply entangled in the everyday politics of settler-colonialism and patriarchy. This theorisation is not universal, but nevertheless might circulate beyond Palestine to other settler-colonial contexts (such as the US, Canada and Australia) and beyond.

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