

**Christopher Harker**, *Spacing Debt: Obligations, Violence, and Endurance in Ramallah, Palestine*, Durham: Duke University Press, 2021. ISBN: 9781478010968 (paper); ISBN: 9781478009900 (cloth); ISBN: 9781478012474 (ebook)

Debt presents us with a paradox. On the one hand, it creates hierarchy between debtors and creditors. On the other, it forms a basis for social connection. First identified by Marcel Mauss (2002) in *The Gift*, anthropologists have explored this paradox for well over a century, leading to a rich record of the diverse social life of debt. But what about a geography of debt? If social relations are always spatial – an axiom of human geography – then surely debt plays a role in constructing the spaces where we live and work. And if the social relations of debt are always hierarchical, then surely debt plays a role in constructing the uneven geographies of our contemporary world. It would thus seem that developing a theory of the mutually constitutive relation between debt and space is an important agenda for geographers.

It is for this reason that readers of *Antipode* will welcome Christopher Harker's recent book, *Spacing Debt*, an in-depth ethnography of the everyday lives of non-elite Palestinians coping with debt. Since 2008, private debt has skyrocketed in Palestine, particularly in the city of Ramallah. In a context of de-development, wrought primarily by the Israeli occupation, Palestinians and their families have had few options but to take on mounting levels of debt to meet their daily needs and achieve their life aspirations. This indebtedness has led to what Harker dubs "financial crisis ordinariness" (p.125). Unlike the violent conflicts with Israel, which attract international headlines, living in debt in Palestine is a slow violence that pervades daily living. Debt creates a continuous, low hum of anxiety, foreclosing possible futures. However, informed by an array of feminist and postcolonial thinkers, *Spacing Debt* moves beyond this crisis narrative by highlighting how debt also helps many Palestinians endure difficult circumstances.

Drawing on this ethnography of Palestinians' financial crisis ordinariness, *Spacing Debt* also provides an innovative approach for theorizing debt as a spatial relation. Harker uses Deleuzian accounts from human geography to think of debt in terms of topological space, which emphasizes the qualitative dimensions of spatial relations. For Harker, a debt is a topology, or a relation that ties together people "like an invisible bit of string that can stretch quite far" (p.4). These ties can be coercive, for instance when Palestinian banks garnish the wages of their borrowers to enforce loan repayment. But debt topologies can also strengthen the ties between kin and neighbors, often separated by physical distance, through forms of social obligation. When these various topologies become entangled, like in a game of cat's cradle, they form debt ecologies. A debt ecology is further shaped by how it is embedded in topographic space, such as an urban neighborhood, and connected to more extensive financial markets. The shape of a debt ecology can in turn affect the relations of its component topologies.

Importantly for a geography of debt, this topological approach can help to explain the variety, and density, of social-spatial relations that constitute financial markets today. Most saliently, it dissolves binaries like social versus economic, formal versus informal, and local versus global. Theorizing debt as an ecology of topological relations shows how these elements co-constitute each other in specific formations. In this sense, Harker builds on prior geographic studies that have studied debt using various spatial concepts. Geographers have shown that debt can be both a means to boost mobility, for instance to fund migration, but it can also be a mechanism for keeping people in place. Debt can construct places, for instance to buy a house, but it can also destroy them, as when a home is foreclosed. The distribution of debt is also important, as witnessed in the concentration of sovereign debt in Southern countries in the 1980s, which ended in a crisis that ushered in a punishing era of neoliberal austerity. And finally, debt and boundaries are co-constitutive. The debtor's prison needs walls, and the state needs territorial borders to enforce debts.

However, Harker maintains that this prior geographic scholarship on debt has rarely conceived of space as co-constituted by debt. Much of the book is thus dedicated to illustrating this claim. Chapter 4 begins with thinking debt through the city of Ramallah. Harker describes Ramallah as an “asymmetrically obligated assemblage” (p.80), in which the city and its residents are indebted to other localities through remittances, development aid, and urban imaginaries. Chapter 5 then develops the concept of “obligatory subjectivity” (p.96), largely as a critique of Maurizio Lazzarato’s (2012) theory of the “indebted man”. Whereas Lazzarato theorizes a universal debt economy as a force that erodes social solidarity by creating individual subjects, Harker shows that private debts in Ramallah are actually sustained through relations of family obligation. These obligations have spatial dimensions: family remittances to repay loans connect urban and rural spaces in the West Bank, and the home space is where women manage the family debt. In terms of the book’s central argument about debt space, these chapters are the strongest, because they clearly explain how debt and space co-constitute each other.

Nonetheless, while reading these chapters, I felt that the author opened many doors to a geography of debt, but did not walk through them. To take just one example, why not engage more directly with geographic debates about urban property and debt? Harker acknowledges the importance of mortgage markets for shaping urban spaces, particularly during the 2007/2008 economic crisis, yet he chooses not to engage with these issues. The apparent reason for this is that he wanted to theorize debt from the Palestinian context, and not the Euro-American spaces so commonly privileged by economic geography. But home mortgages are a major, if not primary, form of debt discussed throughout the book. There was thus a missed opportunity to theorize specifically about Palestinian mortgages, particularly given the postcolonial literature on Islamic finance (Pollard and Samers 2007). Moreover, the rapid rise of home mortgages in Palestine corresponds with trends in urban areas throughout the global South, particularly following neoliberal land titling programs carried out by the World Bank. Indeed, we learn in

Chapter 2 that Western development institutions have played an outsized role in Palestine in recent years. It would have thus been interesting to hear more about the role that these institutions have played in constructing the Palestinian mortgage market.

One of the reasons, I think, that *Spacing Debt* does not always fully engage existing scholarship on the geography of debt is that the book actually had a second purpose. Namely, it sought to advance a postcolonial theory of debt. According to Harker, a postcolonial theory of debt focuses on experiences outside of Europe and the United States, and develops theory that is grounded in those particular contexts. Developing this postcolonial theory of debt thus takes precedence in the second half of the book, often at the expense of theorizing debt space. In Chapter 6, Harker articulates the concept of financial crisis ordinariness. While Harker does identify three spatialities of this concept, he rarely uses them to analyze the ethnographic stories presented in the chapter. Rather, the chapter develops a critique of Palestinian crisis narratives, which are based on a politics of representation that erase the heterogeneity of experiences among non-elite Palestinians living under Israeli occupation.

Chapter 7 then continues this line of critique. Harker argues that the crisis framing of Palestine, regarding both settler colonialism and indebtedness, obscures the agency that Palestinians do have. As such, Harker advocates for rethinking debt in terms of endurance, in which Palestinians live their lives in ways that are neither submissive nor heroic. Debt can both foreclose futures, but also allow people to endure on the land, for example, by owning a home in Ramallah. Much like the question of property and debt, however, I thought that this discussion of endurance might have benefited from a more sustained dialogue with the robust geographic scholarship about land access and exclusion. What are the various powers, for instance, that shape the differentiated access to mortgages and the likelihood of foreclosure?

These critiques aside, one of the book's greatest strengths was the quality of research that Harker and his team conducted,<sup>1</sup> and how a diversity of Palestinians' stories were woven into the argument. In this sense, the book achieves one of its goals to describe a heterogeneity of experiences with debt in a way that highlights how people exert their agency. This allows Harker to explain how debt can be a source of ordinary crisis, and simultaneously an act of endurance. In this sense, Harker succeeds in articulating a feminist and postcolonial theory of debt.

However, the book could have drawn on a significant amount of geographic scholarship about finance in the global South to further develop this postcolonial theory of debt. For example, the literature on the sovereign debt crisis of the 1980s was all about debt relations between Southern and Northern countries (Corbridge 1993). Despite Palestine's own rising debt, Harker does not really engage with this literature. It would have been interesting to know how Palestine's rising public debts may have justified austerity policies that promote private debt (Soederberg 2014). Moreover, there is a sizeable geographic literature on microfinance, perhaps the most prominent form of private household debt in global South contexts. Much of this literature has thought through debt in terms of subjectivity (Rankin 2001) and mobility (Young 2010), among other concerns. This existing work on public and private debt, I think, had the potential to enrich the book's postcolonial theory of debt.

Finally, a postcolonial theory of debt, according to Harker, should develop theory from the ground up. In this sense, *Spacing Debt* hits the mark well, with its in-depth focus on Palestinians' everyday lives coping with debt. However, as a geographer who studies Cambodia, a country where many people struggle with onerous debt, there were times that I found myself wishing for the book to make more explicit connections outside of the Palestinian context. The argument about obligatory subjectivity resonates with much of the scholarship on microfinance indebtedness, which has also explored how debt is a family affair. That debt is based on kin

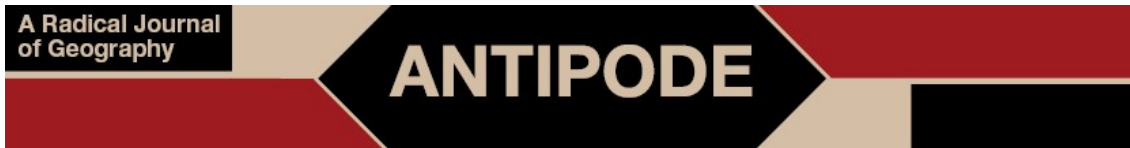
---

<sup>1</sup> Harker worked with two Palestinian research assistants who helped him recruit people and conduct interviews.

obligation is thus not unique to Palestine, although how it manifests in specific gendered and household arrangements may be. Additionally, the concluding chapter lays out a list of possible steps to address the problems of indebtedness in Palestine. While many of these measures were specific to Palestine, I think that issues like employment, financial regulation, and legal reform need to be addressed more generally in places where people struggle with debt in their daily lives. Had the book made more of these connections to other contexts, it could have better articulated common ground not only for new areas of research, but also for building social solidarity across borders. Making these connections, I think, may be the most important task for a radical geography of debt.

## References

- Corbridge S (1993) *Debt and Development*. Oxford: Blackwell
- Lazzarato M (2012) *The Making of the Indebted Man: An Essay on the Neoliberal Condition* (trans J D Jordan). Los Angeles: Semiotext(e)
- Mauss M (2002 [1990]) *The Gift: The Form and Reason for Exchange in Archaic Societies* (trans W D Halls). London: Routledge
- Pollard J and Samers M (2007) Islamic banking and finance: Postcolonial political economy and the decentring of economic geography. *Transactions of the Institute of British Geographers* 32(3):313-330
- Rankin K N (2001) Governing development: Neoliberalism, microcredit, and rational economic woman. *Economy and Society* 30(1):18-37
- Soederberg S (2014) *Debtfare States and the Poverty Industry: Money, Discipline, and the Surplus Population*. London: Routledge



Young S (2010) Gender, mobility, and the financialisation of development. *Geopolitics*  
15(3):606-627

*W. Nathan Green*  
*Department of Geography*  
*National University of Singapore*  
*geowng@nus.edu.sg*

*June 2021*