



DEBT AND THE AMERICAN DREAM: The Specter of Debt and Its Invisible Violence among Irregular Migrants from Nepal

INA ZHARKEVICH
King's College London

 <https://orcid.org/0000-0001-7199-5074>

“I am a sold man” (*ma becheko manche ho*), said a young man in one of the peri-urban towns in Nepal in the spring of 2017.¹ He was summarizing for me the story of his irregular journey to the United States that spanned India, Malaysia, Singapore, the Philippines, and Mexico. The journey, undertaken in a group of twelve people, lasted ten months. This young man had just returned to Nepal from Mexico with a debt from a loan of \$29,000.² Now he faced the predicament of paying back a loan inconceivable for Nepali standards—and debt kept steadily increasing every month because of accruing interest. Even those migrants who made it to the United States, only half of the group, would take years to clear their debt. During that time, all the migrants from the group would be trapped in a liminal situation, with the rhythms of debt repayment constituting an overbearing presence in their lives. Whereas for those who made it to the United States the liminal situation had a distinct temporal horizon and a hopeful energy to it, for those deported without having reached their ultimate destination, debt became a burden that slowly exhausted not only material resources but also the life force and vitality of migrants and their families. For many of the failed migrants, another journey to the United States, with its promise of relatively high wages, became the only means to repay the debt incurred previously, making it

increasingly difficult to distinguish between debt-driven and debt-financed migration, something on the rise globally (O'Connell Davidson 2013; Stoll 2012).

International migration from Nepal is often celebrated for its significant contribution to the nation's development: remittances comprise a third of Nepal's GDP. But there is a dark side to this success story: international migration from Nepal thrives on debt. Debt-migration is a global phenomenon, not limited to Nepal: migrants from Latin America to the United States (Johnson and Woodhouse 2018; Stoll 2012), from Central Asia to Russia (Reeves 2022), from Africa and Asia to the Middle East, Europe, and the United States finance their journeys through debt (Brachet and Scheele 2022; Reumert 2023). Yet the case of Nepal is peculiar because of the enormity of debt that individual migrants take on. International migrants from Nepal have to pay anywhere between \$2,000 and \$60,000, depending on the destination country, with irregular journeys to the United States reaching up to \$80,000. Be they legal migrants to the Gulf or irregular migrants to the United States,³ many of the migrants take years to repay the debt, if at all—for debt passes on in the family if the migrants die. Much of the money remitted is used to repay the debt, with family members in the communities of origin making large contributions, not only to repaying the debt but also to supplying cheap labor for the destination countries—labor that can be exploited ruthlessly thanks to migrants' precarious status.

So acutely felt was the danger of becoming trapped in debt by young people in Mid-Western Nepal that already in 2016 some of them said that they no longer wanted to go to the so-called small countries (*sano desh*), that is, the Gulf States, Malaysia, or India.⁴ They associated migrating to the latter with low-paid jobs and prolonged cycles of indebtedness although the initial loans were a dozen times smaller than the debts incurred by going to the United States. A new kind of migration rush settled in Mid-Western Nepal: going to the so-called big countries (*thulo desh*)—the United States, Australia, Japan, Canada, or Europe—countries to which one's migration meant to settle, not return.⁵

My interest in debt-migration began with my encounter with Nepali undocumented migrants from the Kham Magar ethnic group, who borrowed anywhere from \$30,000 to \$60,000 to finance their perilous journeys via South America to the United States. By borrowing money at high interest rates (annual 36–50 percent), my research participants found themselves trapped in a cycle of debt even before leaving Nepal. Their departure was often postponed by brokers-cum-smugglers seeking higher profits (Zharkevich 2021). Their journeys could take up to a year of transit through multiple countries. Migrants often

ended up in one of the U.S. deportation centers. But despite the risk of violence en route and the risk of deportation, my interlocutors in Nepal saw debt incurred to go to the so-called big countries as productive—it promised a better future, symbolized not so much by better earnings but rather a residence permit and a passport that would allow migrants to bring over their families. “There is no future [in Nepal]” (*bhabishya chhaina*), my interlocutors told me, adding that “America is a dream” (*America sapana nai ho*). So to realize that dream, they agreed to suspend their lives, get into grave debt, mortgage ancestral land and houses, and not see their families for years on end.

Living for a utopian future, suspending their lives and taking big risks while searching for a better lot is nothing new for the inhabitants of Mid-Western Nepal. Many of my interlocutors from the Kham Magar ethnic group grew up in the heartland of the Maoist base area—the districts of Rolpa and Rukum—during the civil war of 1996–2006 (de Sales 2003; Zharkevich 2019a). Some of them joined the Maoist Movement during the war, ready to sacrifice their lives for Maoist ideals (Zharkevich 2009), only to become transnational migrants in search of the American Dream in its wake. Others became internal or international migrants during the war in an attempt to avoid both the Maoists and the Royal Nepalese Army. Becoming a Maoist and becoming an irregular migrant were both animated by powerful visions of a long-term future (Guyer 2007).

Young people yearned for and sought more than social and economic mobility. Their quest was for existential mobility as well—a sense that one was going “somewhere in life” (Hage 2009). Many of my interlocutors were better off financially than other villagers. Many had been part of the Maoist Movement, held bachelor degrees, worked as salaried employees (teachers at school), and had successfully migrated to South Korea and the Gulf States in the past. Some were simply second-generation migrants. They had high aspirations and dared to “dream big.”

When in 2016 I returned to Rolpa to explore the impact of the large-scale outmigration of men on the communities of origin, I was taken aback by the scale of debt-migration—first observed in the village of Takasera in Rukum, the town of Ghorahi in Dang, and later in the village of Thabang in Rolpa—and the fact that the villagers no longer wanted to go to the Gulf States.

At the time of my fieldwork in the spring months of 2016, 2017, and 2018, the districts of Rukum, Rolpa, and Dang were no longer as remote as they were before the start of the Maoist People’s war (1996–2006).⁶ Connected to the rest of Nepal through a network of roads, and to the rest of the world through a

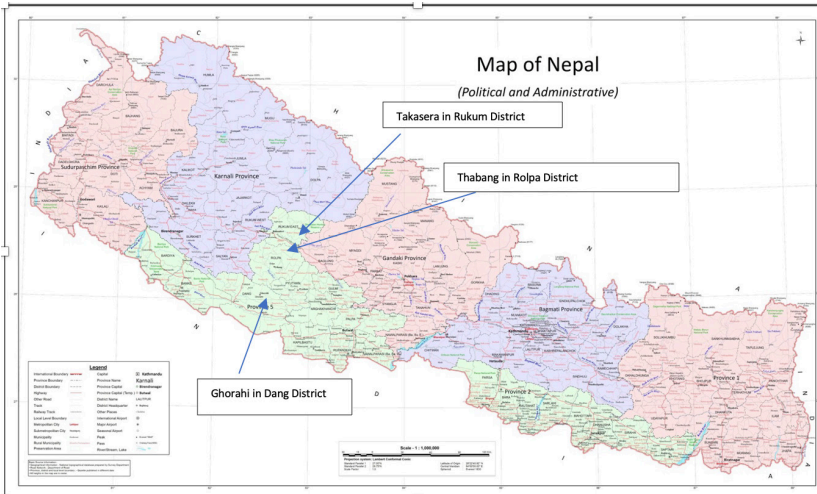


Figure 1. Fieldsites. Map of Nepal.

steady flow of labor migrants and remittances, a remarkable difference between the three fieldsites still existed. The northernmost village of Takasera, known for its vibrant tradition of shamanism (Oppitz 1981), transhumant herding, and early conversion to Christianity (Watters, Watters, and Watters 2011), was a proper transnational village, with hundreds of people who had made it to the United States by 2017. In the past, most households in Takasera had flocks of sheep with at least sixty animals. Yet by the 1990s, many villagers turned from transhumant herders into eager migrants: they sold the sheep, bought land in Ghorahi, and started migrating in big numbers. The money earned by the first generation of migrants, who went mostly to the Gulf States or South Korea, was later invested into risky migratory journeys of the second generation to the United States and other “big countries.” The Kham Magars of Takasera still practiced matrilineal cross-cousin marriage (Oppitz 1982) and had the strongest kinship network, one anchoring an informal banking mechanism.

At a time when many households in Takasera were connected to at least three continents, with sons living in Australia, Europe and the United States, the village of Thabang, hailed as the Maoist wartime capital, had only three or four migrants in Japan and two migrants en route to the United States in 2017. Within five years, there were close to fifty Thabangis in the United States and Europe, with more Thabangis on the way. Ghorahi, on the other hand, was a peri-urban town and a migration hub, situated in the plainlands of Nepal. Increasing numbers of Kham Magar from Takasera and Thabang had migrated there during the civil war and after. It was bustling with activity: brokers sold

journeys to faraway destinations; young people loitered around waiting for departures; young men enrolled in the British recruitment training centers, hoping to join the U.K. army. They also enrolled in Korean language classes, hoping to go to South Korea. In the meanwhile, wives and children of successful migrants waited for remittances from abroad, often to pay them right out again to return debt.

EMBODIED DEBT: Or Why do Debts Beg to be Returned?

Despite its pervasiveness in public discourse, debt was something of a taboo theme during my fieldwork in Mid-Western Nepal in the mid-2010s. People loved to talk about how much brokers charged. But they did not want to talk about their own debts or their own moneylenders. Debt cases were common in the local court. Debt was a common cause of quarrels in transnational families. But the details of all these cases and quarrels remained shrouded in mystery. In many ways, debt was invisible. However, as I was doing fieldwork, I started noticing signs of debt and its presence in the lives of migrants who “carry” the burden of debt (*rin bokne*). At the time, I had not linked all the phenomena. Wives of soon-to-be migrants or those who had already left complained of *tension* and took medication; soon-to-be migrants were possessed on their journeys abroad; migrants’ wives joined Christian churches in significant numbers. Indebted migrants disappeared abroad, or disappeared in Nepal after returning from an unsuccessful journey. In some cases, indebted migrants committed suicide. One young man withered away within months, with symptoms locally interpreted as a spirit possession by some villagers.

This was embodied debt. It reshaped the bodies and subjectivities of migrants and their families. In exploring the material effects of debt on the body and soul of debtors and their families, my analysis draws on a rich body of work from medical anthropology on how purportedly abstract structures of domination get under the skin, altering people’s bodies, impacting their health and well-being, and transforming their subjectivities (Schepher-Hughes 1992; Fassin 2007; Farmer 2004; Han 2012). In so doing, I shift focus from more common approaches to debt that emphasize political economy, the social embeddedness of debt, or the power relations underpinning debt relations (James 2021; Guérin, Kumar, and Venkatasubramanian 2023; Schuster 2016; Graeber 2012). I focus instead on being in debt as an ontological state with phenomenological dimensions.

Despite the consistently positive evaluation of credit and its impact on creditors and the negative evaluation of debt and its impact on debtors across

various ethnographic contexts (Peebles 2010), not all forms of debt are the same (Roitman 2003; Guérin 2014). As shown by Isabelle Guérin (2014, 540), good debts “release, liberate, and enrich,” whereas bad debts “enslave, subjugate, and impoverish.” I bring this notion of “good debt” together with Janet Roitman’s (2003) notion of productive debt to shift focus from good debt’s “liberating or enriching” potential (Guérin 2014). For my interlocutors, the productivity of debt did not only concern debt’s capacity to affirm sociability (Roitman 2003, 212). It also concerned opportunities for a better future for migrants and their families, often envisioned as family reunification in the “big country.” Productive debt had a peculiar relationship with time: it “provided confidence in the future” (Roitman 2003, 223). It gave certainty. Productive debt shrank with time and fostered hope in what is to come. It added vitality to the borrower and their kin alike. Unproductive debt, by contrast, accumulated with time. It consumed resources in the present and contributed nothing to the future. Unproductive debt weighed heavily on debtors, foreclosed the future, and killed hope.

When debts multiplied and became so huge as to exceed what was possible to repay, they became destructive. The cycle of credit and debt froze, circulation stopped. Debt piled up on the individual bodies of the debtors and, as will be shown further, on the social body of whole families. One could argue that monetary debt of the unproductive type made itself present through invisible, slow violence: bodily affliction, exhaustion, anxiety, and dis-ease were its visible signs.

Unproductive debt came to haunt debtors and their family members. It was like being possessed: such debtors lost weight, life force, and agency. My interlocutors used the term *tension* to describe their state of un-ease and anxiety when plagued by debt. Similar to the way Nepalis talk about *eating money* (*paisa khane*), one could argue that the negative side of money, debt, *eats* people in ways not dissimilar from the ways in which, the local belief goes, witches (*boksi*) eat people (or the layers of their soul), depriving them of life force. For many of the Kham Magars, the depletion of the life force and vitality is linked to the loss of parts of the soul (which is partible), caused by the agents of the invisible world—with the two, the soul and the body, being linked.⁷ Debt, this article argues, can become one of the agents of the invisible world. Indeed, while my interlocutors usually used the expression “perish or sink because of debt” (*rinma dubne*), they said that debt “ate” (consumed) the person (*rinle kaidiyo*) when talking about cases of suicide caused by indebtedness.

Given the slow violence of unproductive debt, it might not be incidental that in some contexts people are averse to borrowing. As noted by Emilia Ferraro (2004, 88), people in Quichua communities in Ecuador are reluctant to

borrow because they believe that with borrowing, pain grows. According to the local belief, after dying, debtors who have not fulfilled their obligations, transform into roaming souls until their relatives repay the monetary debt. Debt, thus, becomes an agent of haunting. Responding to [David Graeber's \(2012, 3\)](#) provocation on why debts need (or need not, in his view) be returned, this article seeks to demonstrate that monetary debt, operating within the household domain, begs to be returned because of what it does to people: it turns into a specter haunting people or “eating” them as surely as people “eat” money in Nepal, leading to cases of spirit possession, *tension*, and even suicides.

JOURNEYS THAT EXCEED THE ROUTE: The Temporality of Debt and Its Slow Violence

Much has been written about the arduous nature of a migrant's journey and the suffering it entails ([de León 2015](#); [Andersson 2014](#); [Acht nich 2022, 2023](#); [Vogt 2018](#)). But for many of my interlocutors, the journey began long before embarking on the *route*. The journey began at the moment of procuring debt. From this moment, time became a ticking bomb: every month of waiting for departure or being delayed en route increased the sum owed. The physical violence of the journey—the setups between police and smugglers, the difficult travels through the jungle in Colombia, being driven for twenty-seven hours in small vans—was manageable. Worse was the debt. The worries of debt preceded the journey and extended after its close. Procuring a loan, surviving multiple delays in departure, facing extortion along the way, needing to trouble kin back home for yet more money along every leg of the journey. Many of my interlocutors from Mid-Western Nepal had survived a decade of civil war. They had traveled to the Gulf States or Malaysia. But this, the *down way* (*tallo batho*)—the term the migrants used to refer to the journey—felt more dangerous than life in the jungle during the civil war.⁸ Debt outlived and exceeded in its dangers the physical journey itself.

Ki bachne, ki rinme dubne—one will be saved or die because of debt—was the constant refrain of migrants and their family members in Mid-Western Nepal. The temporality of debt defined the lives of irregular migrants, taking hold of them. If the money is not returned in three years, the sum doubles, and it is on double the sum that the new interest rate must be paid: in three years one lakh (\$1,000) turns into two lakhs.⁹ Multiple temporalities are entwined with this debt: the temporality of the journey and of the court process deciding on possible deportation, of the visa process and Green Card and asylum applications (for details, see [Shrestha 2019](#)).

The effects of debt proved so insidious because they were prolonged and distributed over time, in some cases becoming chronic by lasting for years. Debt exerted, using the term coined by Rob Nixon (2013), “slow violence”—something that “occurs gradually and out of sight, a violence of delayed destruction that is dispersed across time and space,” “incremental and accretive” (Nixon 2013, 2), often not viewed as violence at all.

Crossing the U.S.-Mexico border carrying little more than a heavy burden of debt and hope for a better life, my interlocutors quickly saw their dreams turned into a harsh reality (*sapana bipana jastai bhayo*). They spent long months in immigration detention centers, with only rare opportunities to talk to family back in Nepal. They were obliged to pay the bond to the authorities via the so-called local sponsor, who had to be found among kin or Nepalis in the United States, many of whom acted as brokers and charged market prices for the service. After release from the immigration detention center, they started working for long hours—up to twelve hours per day, six days per week—to pay off loans as quickly as possible. Thus the cherished American Dream turned into a *nightmare*: there was “no America even in America” (Žižek 2015). “Money does not grow on trees in the USA,” said my interlocutors, and paying off their debt would take years. Yet despite the suffering along the way and the indebtedness, theirs was a productive debt that guaranteed that life still had more in store for irregular migrants and their families who had taken on risk.

EN ROUTE TO THE AMERICAN DREAM: The Productivity of Debt and the Promise of a Better Future

I met Natan on a cold and sunny morning in Boston in October 2017.¹⁰ It was four years since he had reached the United States. His physical journey—the transit through multiple countries covering India, Thailand, Cambodia, Laos, Brazil, Bolivia, and all northern Latin American countries—took eighteen months. But his journey was far from over. “Having spent twenty months [keeps changing the number of months during the interview] en route and having lived for four years in the USA, my debt is not about to finish any time soon.” He had paid more than \$35,000 for the journey itself, and Natan still had between \$17,000 and \$18,000 to repay. For Natan, the journey’s end point was not just about repaying the debt but also about getting a Green Card that would allow his wife and two children to join him.

Unlike some of the other interlocutors who spent three to six months en route to the United States, Natan had spent eighteen months suspended along the

way, in a state of limbo, uncertain when and whether he would reach his final destination. Furthermore, Natan had to return to Nepal after deportation from Mexico and start the journey all over again, because crossing the border into the United States and getting a job were the only conceivable ways for him to start returning his debt. Natan described the shame (*laj*) and *tension*—the expression many Nepalis use to refer to anxiety—he experienced on having had to return to Nepal with a huge debt on his hands, and no prospect of repaying it: “I have been cheated, my life has been broken, and I have lost all the money” (*ma phasyo, jindagi tutyo, paisa harayo*). Instead of going to see his family after nine months on a treacherous journey, Natan decided to hide in the suburbs of Kathmandu. Staying in a small hotel room in the capital and pretending to be en route somewhere in Latin America, he had long conversations with his wife, asking her to borrow yet more money. He could not tell her that he had been deported—she would not be able to endure it. Taking on more debt was the only way to reach the United States and get his family out of debt. “One could not go and meet one’s wife. One had either to die or reach the USA,” he explained.

The connection between debt incurred to finance the journey and death was quite real. Natan’s decision to temporarily disappear in Kathmandu could be interpreted as self-imposed social death. Such cases were far from uncommon in Nepal. I heard of migrants who never returned from Malaysia. Others stopped contacting their families because of intense feelings of shame and helplessness. Whereas in the eighteenth and nineteenth centuries in Britain, the institution of debtor prison allowed some debtors to “use their bodies as economic collateral for debts” (Gregory 2012, 434), in nineteenth- and even twentieth-century Nepal, people became bonded laborers or slaves if they could not repay debt. In many cases debt led to life-long slavery institutionalized as the *kamaiya* system, in existence in Nepal until 2000 (Bajracharya 2022). While both debtors’ prisons and the *kamaiya* system have been abolished, the relationship between debt and body remains, though in a different form. Debt was embodied. It altered the presence of the person in the world, with self-imposed disappearance or social death being one of the outcomes, *tension* and dis-ease another.

Natan spoke to me about what debt does to people. He was thinking back about how he hid from his wife and mother while desperate to see them. He noted that some people simply committed suicide after their dream of getting to the United States failed and they could not manage to return the debt. The pressure was often so high that people went mad (*baulhaunchhan*). Natan recalled the story of someone from western Nepal who, having spent nine months on the way, was deported back to Nepal and committed suicide by eating poison.

Kinship networks made Natan's journey possible, as was common with many other Kham Magar migrants. He received help or an interest-free loan of \$10,000 from his father's sister and the son of his father's brother (*kakako chora*) for the first leg of the journey. When local-level brokers in Latin America paused Natan's journey by locking him in a hotel room and demanding additional payment from him to continue his journey, Natan paid the smugglers through additional loans solicited by his kin in a Himalayan village. Natan's mobility and his journey to the United States via Latin America depended on his kin in the Himalayan village, even when they were thousands of miles away.

The constant flow of cash that went toward paying smugglers was in fact debt on the other side of the world. Thus, to amass the sum of \$30,000, many of my interlocutors had to take loans from many people. Some of these were kin acting as moneylenders and charging a high interest rate. Others were kin who lent money without interest and without a deadline for repayment. Borrowing and lending (*lin-din*) is very common among the Kham Magars, who have traditionally practiced cross-cousin marriage. The boundaries between lenders and borrowers were often blurred. The same person could simultaneously be both borrower and lender (for similar observations in South Africa and China see [James 2021](#); [Chu 2010](#), 168). With borrowers and lenders entwined in relations of kinship, the compulsion to repay loans of all types was high.

Still plagued by debt four years after his arrival and counting the days until it could be repaid, Natan nevertheless started making plans to bring his wife and daughter to the United States. Although he would not manage to quickly settle his debt, Natan's debt could be considered productive. Not only was it steadily getting repaid but it also gave confidence and hope in the future.

This was not the case for irregular migrants whose journeys failed and who, on having been deported from the United States, returned to the village with a huge debt on their hands—debt further increasing day by day. It was in these situations that the materiality of debt became palpable and debt turned into a specter haunting migrants, leading to the gradual exhaustion of vitality and, in some cases, to slow death.

HAUNTED BY DEBT BACK IN THE HIMALAYAS: Failed Journeys, Tension, and Lost Futures

Debt is at first glance immaterial. But its presence in the lives of people becomes overbearing when debts remain to be cleared, and they increase with time. In Nepal as elsewhere, people speak of debt as a weight that one has to

carry (*rin bokne*). The bigger the debt, the heavier the load. As noted by Kiran, a former Maoist activist, a migrant first to South Korea and then to the United States: “Once I fell asleep with a calculator on my chest. I kept asking myself how much should I earn [to return the debt], how long it would take me to earn, how much is the percent to pay.” In Kiran’s case, he barely owed \$3,000, but he had borrowed it during the civil war, when money was more scarce and opportunities to earn were not easy to come by. For Kiran, thoughts about debt repayment became obsessive. Those thoughts came to possess him: Might we say that debt possesses the people who have no means for its repayment?

In the case of Mid-Western Nepal, the haunting presence of debt was akin to that of malevolent ghosts, spirits, or witches: it gradually *ate* people, depleting their life force and strength. Many of my interlocutors whose journeys failed suffered from a loss of appetite and sleep, turning into shadows of their former selves.

The idea that debt *eats* or possesses people is thus both an emic expression and my analytical move based on long-term participant observation, which included three cases of spirit possession among returned and soon-to-be migrants. It is also based on recent scholarship that approaches haunting as a process or event dissolving the boundaries between the past and present (Good, Chioyenda, and Rahimi 2022), with thoughts about the past plaguing those in the present (Pozzi 2021, 14). Yet it is not only the past that can haunt: as noted by the cultural theorist Mark Fisher (quoted in Pozzi 2021, 14), “lost futures” can haunt as viscerally as memories from the past. This is especially so when “lost futures” are based not only on an investment of the imagination or “dreaming” but also on significant financial resources in the form of debt, as is the case of irregular migrants searching for a better future. Discussing the haunted properties in Milan after the eviction of debtors, Giacomo Pozzi (2021, 16) notes that “debt . . . is an active agent of haunting” that “produces ghosts” and through which “abusive systems of power make themselves known.” For Pozzi, the ghosts of debt, manifested in the traces of the past, become a “symbol of social imaginary stuck in an ambiguous and nostalgic temporality”—“a no more, and not yet” (Pozzi 2021, 16). Drawing on Pozzi’s ideas, I suggest that rather than producing ghosts or constituting a symbol, debt itself acts in a ghost-like manner, consuming the vitality of debtors who cannot return the debt and do not see any prospect of managing to do so.

Consider the case of Pirman. I met him in Kathmandu when he was staying with his ritual relatives in an attempt to get back thousands of dollars that he

had borrowed back in the village to pay for what turned out to be a fake Canadian visa when he was stranded in a hotel in Mumbai, waiting for the start of his journey to Canada.¹¹ He was part of a group of twenty-three people, eleven of whom had paid \$16,000 for the fake visa, while the remaining twelve people paid sums ranging from \$5,000 to \$8,000. Before entrusting his life to brokers, who turned out to be scammers, Pirman had worked in Dubai. On his return from the Gulf, he had opened a clothing shop in the village, but failed to find the happiness he sought. He wanted a better life, one that would guarantee a better future for his wife and children. When the news came about the prospect of going to Canada, he made a quick decision. He incurred a debt from his brothers and villagers, at an annual rate of 36 percent. When he realized that the whole scheme was a sham, Pirman was afraid to return to the village because of the shame. Already slim by nature, Pirman lost more weight, lacked appetite and sleep, and remarked that it was the “end of his dream” (*sapana tutyo*). With such a huge debt, there was no longer any question of dreams or a long-term horizon, just a present with its sleepless nights, meals that turned tasteless, and an overbearing demand for debt repayment.

A clear inverse relationship existed between vitality and indebtedness. Here it proves helpful to think with Marcel Mauss (2016, 118), and how he claimed that the word *mana* in Polynesia referred not only to the magical force of the individual but also to their honor, authority, and wealth. Here, I read Mauss as arguing for how wealth, broadly conceived, is inseparable from the vital force or glow that emanates from a person. Vitality can be entangled with one’s material possessions and the prestige produced in exchange. My interlocutors trapped in debt were clearly losing the glow. While *mana* is not a term used by my interlocutors in Nepal, they do have a notion that might be used to refer to the strength of one’s vitality: life force (*pran*) or soul (*purush*) (Zharkevich 2024). When a person falls ill, my interlocutors would visit biomedical doctors. Yet some of Kham Magars would also call shamans to restore the integrity of the soul (*purush*) and to return the layers that had been lost, eaten by witches, or, as this article suggests, lost to *tension* or the state of being in debt, which “eats” people along with other agents of the invisible world, such as *bhoksi* and *pret* (spirits of the dead).

The effects of debt are visible not only on the debtor’s body but also on the social body of the whole family, pointing toward the sociality and distributed nature of debt (Schuster 2016). Nabin is one of the people who, at the time of fieldwork in 2017, was in the process of going abroad—one of the thousands of young people who could be stuck *in the process* for years before embarking on a

journey. Having spent three years abroad in Malaysia and having worked for a couple of years for an NGO in Nepal, he decided to go to Japan on the so-called business visa, hoping eventually to bring his wife and two children with him. While his friends' visas all arrived, Nabin's did not. After two years of waiting in Kathmandu and paying different brokers, his debt had grown to between \$17,000 and 18,000. In the meantime, his wife was working in a family shop in the village—from early morning to late evening—selling anything from sweets to rice, flip-flops, and telephone cards. Always smiling and seemingly cheerful, Rinu in fact was suffering from pain. In 2017, she told me that she felt a lot of discomfort in the stomach and head, which the doctors diagnosed as depression, prescribing two sets of pills, one each for the morning and evening. She had experienced the first major episode of illness when it became clear that her husband would not be able to leave for Japan and that his debt was growing. At that time, Rinu started wandering around the village. She could not sleep: she would walk at night, hoping it would calm her down. It was at that time that she started taking medication.

Rinu would use the term *tension* to complain about recurrent pain in the stomach and pain in her head. This emic English term, *tension*, is often used by Nepalis and South Asians to describe the state of un-ease or dis-ease, excessive thinking and worrying that is often accompanied by various physical symptoms (for India, see [Simpson 2023](#)). *Tension* is a local idiom that describes distress and a distinct set of bodily and emotional sensations: headaches, bodyaches, heat in the body, and an overabundance of thoughts. Students use this term to describe their state before sitting exams, just as migrants trapped in debt do. Rinu explained the term *tension* as an inability to stop thinking: one small thought would lead to many others, including thoughts of suicide. Nabin's parents, including his father who was himself a moneylender, were also affected, with the usually cheerful mother not looking quite herself. As Rinu explained, the whole family was returning the debt: the salaries of her in-laws, of her sister-in-law, and even the husband of the sister-in-law went toward repayment. Debt literally bound family members to each other.

[Murphy Halliburton \(2005\)](#) argues that in recent years, the idiom of *tension* has displaced possession as a way of talking about distress and malaise in South Asia. While this is certainly true—with *tension* being the core local idiom of talking about distress—spirit possession exists alongside it. Someone who describes their situation as that of tension might be thought to be possessed in other cases—with shaking and trembling making for some of the signs of

possession (speaking in voices is usually taken as a clear sign of spirit possession). While people might not necessarily use the idiom of *spirit possession*, they would acknowledge the ontological possibility of being possessed by deities and other agents of the invisible world (Lecomte-Tilouine and Sales 2024). They would call shamans in the hope that the former might help heal those suffering from *tension* arising not only because of debt but also because of the compulsion, or obligation, to migrate.

THE GENDER OF DEBT: Male Migrants, Spirit Possession, and Death

The burden of debt often concealed yet another burden: the pressure on young men by their families—often wives and mothers—to migrate at all costs and provide for the family (Zharkevich 2019b). Labor migration has been shown as key in constituting dominant masculinities in contemporary Nepal, with the ability to send remittances being one of its core components (Maycock 2017). Debt, too, is constitutive of specific forms of masculinity associated with migration culture (on debt and femininities, see Guérin, Kumar, and Venkatasubramanian 2023). While international migration in Nepal has been shown as a pathway to freedom away from the tightly knit kinship networks and rigid structures of rural communities (Sharma 2018; Maycock 2017), many male migrants also see it as an obligation to perform toward their kin (Bruslé 2018, 216–20). Indeed, I heard this narrative often during my fieldwork, but I also witnessed signs that even the men who framed their narrative as choice were in fact under significant pressure to migrate. The pressure came not just from kin but also from the culture of migration in Nepal, which has become the norm.

Thus, like debt, migration, too, exerts violence on young men from rural areas of Nepal. Many people have little choice but to migrate, and allegedly they can no longer voice their opposition, apart from becoming possessed or falling into silence.

I found striking evidence for this phenomenon in the cases of spirit possession in soon-to-be migrants I encountered in 2017. In the past it was more common for women to go into spontaneous spirit possession and thus have an opportunity to voice concerns otherwise not talked about (Gellner 1994). During my fieldwork, I observed two cases of soon-to-be migrants getting possessed by deities or ancestral spirits—trembling, shaking, and speaking in foreign voices. In both cases, the migrants' departures had been delayed and their obligations were put on hold, at least temporarily. In one case, the recurrent possession by the spirit of a deceased ancestor shaman intervened with the migrant's attempts

to go to the United States. Only after having become initiated as a shaman and after years of being dis-eased did this person manage to migrate successfully. His successful initiation as a shaman (which put an end to involuntary spirit possession) went hand in hand with his success in reaching the United States (Zharkevich 2024). In two other cases, young men were possessed by deities as they were just about to leave Nepal. One man was en route to India, passing through Ghorahi, when he was “touched” by the local deity. The other was just about to leave for Malaysia, which he later admitted to me was his mother’s wish rather than his own. After repeated bouts of possession, the crisis in these two cases was resolved by the building of two shrines, as demanded by the deities speaking through the possessed young men.

Exploring the stories of several shrines emerging within a span of a few months would take us too far afield, and these stories warrant a separate essay. What is important here is that both young people experiencing spirit possession belonged to the category of soon-to-be migrants who could not withstand their families’ pressure. The classical functionalist explanation of spirit possession indicates that it is often people from marginalized groups in society, mainly women, who get possessed (Lewis 2002, 135–39; Ong 2010). However, in contemporary in Nepal, the pressure on men to migrate is so high that young men have emerged as a new category of marginalized people who cannot voice their



Figure 2. One of the shrines built in Ghorahi after episodes of soon-to-be migrants’ spirit possession in the spring of 2017. Photo by Ina Zharkevich, 2018.

objections to the dominant culture. Indeed, after the Maoist civil war, young women in eastern Nepal were possessed in significant numbers, with one of the explanations being that they were protesting violence committed by the “Maoists, the army, or males in general” (Ghimire 2018, 175). In the meantime, in contemporary Nepal some young men have gone into spontaneous possession—a phenomenon we might interpret as a protest against the harsh demands placed on them by society.

Not just aspiring migrants feel under huge pressure. The returning migrants suffer from debt and the difficulty of readjusting to life in a Himalayan village after being abroad. In contrast to the above cases, where both the young people and observers believed that they were witnessing a case of spirit possession by deities, in the case of Samjhan, described below, interpretations differed. Some saw the symptoms of shaking and trembling as a sign of possession. Samjhan himself pointed toward *tension* caused by debt. I had known Samjhan since 2011, when he returned to the village to visit his parents from Iraq, where he had worked around one of the U.S. military bases.¹² His father then gave him an ultimatum: if Samjhan wanted to go abroad again, he had to marry. The elderly parents needed someone to help take care of the household and the fields. Samjhan did get married and left shortly afterward. Several years later, he returned to the village, this time for good, and started his own business: he took out a sizable loan to buy a tractor. His father, known as a moneylender in the village, felt distraught that his son had never managed to earn enough money abroad and was unable to pay back all the money that had been given to him by his parents to finance his trips. The additional loan for a tractor did not turn out to be productive: something was wrong with the machine. From a young man beaming with strength and vitality, Samjhan had turned into a shadow the last time I saw him in the spring of 2017. He had lost weight and started drinking to be able to fall asleep. His father, close to eighty, also seemed very different: he was no longer distraught about his son’s debt or the debts of other debtors who never intended to return what they owed. All he worried about was the health of his son. The previously vibrant household was falling apart.

The last time I saw Samjhan, his family had called a shaman to restore the integrity of Samjhan’s soul and to heal the dis-ease that did not respond to biomedical treatment. Samjhan displayed all the signs of what locals would have described as possession by malevolent spirits. Yet Samjhan, while not opposing his parents’ intervention, noted that he knew exactly the reason for his malaise: it was debt (*linko-dinko kura*) and the impossibility of its return. Instead of being



Figure 3. Samjhan's father, Baje, walking through the fields next to his house, Thabang. Photo taken in the spring of 2016, one year before his son's death. Photo by Ina Zharkevich.

cleared with time and becoming productive, his debt grew ever bigger—until it was too much for Samjhan to bear. In our last conversation, Samjhan declared that he had never wanted huge sums of money, just regular work. But there was no regular work in Nepal. It was the last time I saw him. He died shortly afterward.

CONCLUSION: Unproductive Debt as an Agent of Haunting

So, is the state of being in debt similar to that of being possessed or being haunted? Can we think about unproductive debt as one of the agents of the invisible world on par with deities and spirits who can disturb, haunt, and possess? Samjhan was not the only person who over the years turned into a shadow of his former self. Not only were the young men in debt getting smaller or thinner but they were also suffering from a small heart-mind (*sano man*), that is, they had a propensity to worry that exhausted their life force. The worries of the failed migrants trapped in debt would increase exponentially because they had close kin who, while supporting the young men, also expected them to migrate, to provide, and to create a better future. So not only was debt relational in the sense that it established the relationship between the creditor and debtor but also between the debtor and their kin (Schuster 2016). Debt tied them into a close bond of relatedness from which there was no escape apart from its repayment, the alternative being—dis-ease, *tension*, social death, or death itself.

“Lost futures,” in the case of deported migrants, haunted them as viscerally as unproductive debts. The two were closely related: debt always turned unproductive in the case of deportation. Unlike in the classical definition of debt, where a debtor borrows “speculative resources from his/her own future and transforms them into concrete resources to be used in the present” (Anderlini and Sabourian 1992; summarized in Peebles 2010, 227), my interlocutors in Mid-Western Nepal got nothing in exchange for a loan in the now. Instead, they received just a promise of a better future and the nebulous hope that they would be among the lucky ones to cross into the United States or find “their America” elsewhere. When their dreams of reaching the United States failed, migrants found themselves haunted by “lost futures,” oversaturated not only by emotional but also financial investments in the form of huge debts.

Debt appears to constitute a quintessential agent of haunting because of its inbuilt capacity to dissolve the boundary not only between the past, present, and future (Peebles 2010) but also between the mind, soul, and body. When loans accumulated instead of getting repaid, loans piled up on the body and debt became destructive. Anxiety about debt repayment slowly consumed the vitality or life force (*pran*) of debtors. The violence of unproductive debt proved slow and invisible: it was the gradual onset of un-ease, starting with anxiety and *tension*, often leading to dis-ease later. In Nepal, debt of the unproductive kind materialized as a void or absence: of life force, vitality, health; of the migrant family member that should have returned yet remained absent even by phone; of the house that should have been repaired or built anew yet was slowly decaying instead. The presence of debt could be characterized as a slow withering away of life force, well-being, houses, and persons themselves, some of whom chose social death over the shame of facing their village community as a debtor.

The ways in which debt materialized across space, in transnational families I studied—with debt having effects not only on the bodies and souls of debtors but also their family members—points to a distinct sociality of debt. In Nepal, it was rarely an individual phenomenon, but rather distributed within the social or moral body of the whole family or kin relations that mattered (Schuster 2016; Ferraro 2004; Guérin, Kumar, and Venkatasubramanian 2023).

Rather than being an individual affair, irregular journeys, too, constituted a collective endeavor—a life project with a long-term horizon, with whole families embroiled in the journey and de facto experiencing a limbo state. The limbo state was defined not by the length of the journey but rather by the temporality of the debt repayment, which could last for years, binding recently arrived migrants to their communities of origin and to the kin located thousands of miles away.

By focusing on the centrality of debt in defining irregular migrants' life trajectories, this article de-individualizes and de-exoticizes irregular migrant journeys. It also shows that debt, despite its perils, can simultaneously turn productive and hopeful, thus explaining the rationality of what otherwise might be seen as the reckless financial behavior of my interlocutors. Their decision to take on such big loans and to commit to such risky journeys for a nebulous American Dream cannot be understood if one looks only at short-term cycles of exchange (Parry and Bloch 1989). In the case of Kham Magar irregular migrants, getting into debt pertained to a long-term cycle of exchange and social reproduction. Families or parts of the kinship group made a huge sacrifice of financial and vital resources in the present in exchange for a better future exemplified by the American Dream. Inasmuch as the American Dream formed part of the collective imagination of leaving Nepali villages, often perceived as "rural voids" that held nothing in store for their inhabitants (Driessen 2018), debt became a collective sacrifice of migrants and their families in exchange for the dream of a radically different future. The violence of debt could be survived if a better future was in sight, and if the hope remained active that the debt would turn productive in the end.

When I returned for a short period of fieldwork in 2023, Nabin and Rinu were doing well: Nabin had made it to the United States and become a successful chef; Rinu was preparing to join him. The *tension* was gone. Nabin's mother and his sister were their former radiant selves and their house was full of guests. Rinu was joking, as in the days of her youth. She kept her plans to join Nabin in the United States somewhat secret to help ensure it would all go well. Unlike the debt of failed migrants that led to the closure of the future and the void in the present, one that slowly but steadily consumed migrants and their families, the debt of migrants who made it to the United States, however exploitative and risky, produced social relations, future possibilities, and hope beyond the here and now.

ABSTRACT

Drawing on research with irregular migrants from Nepal who borrow up to \$60,000 to reach the United States, this article explores what I call the invisible slow violence of debt. By focusing on how debt is embodied in cases of spirit possession, tension, and dis-ease among migrants and their families—the article demonstrates how debt can become a haunting specter that exhausts the vitality of debtors who cannot pay off loans. By following cases in which debts multiplied and became so huge as to become impossible to repay, I show how unproductive debts became destructive and haunted

failed migrants. I contrast these unproductive debts with the debts of migrants who made it to the United States and were, however exploitative, productive of social relations and future possibilities beyond the here and now. Debt not only begs to be returned: it can turn into a specter haunting people, or “eating” them out, leading to bodily affliction, dis-ease, social death, or death itself. [debt; body; haunting; invisible slow violence; spirit possession; migration; Nepal]

NOTES

Acknowledgments I would like to express my gratitude to everyone who helped me in the process of writing this essay. The discussion of an early draft at the Anthropology Writing Group at the University of Oxford gave me much-needed inspiration for working further on the manuscript; thank you to Rosalie Allain, Gwen Burnyeat, Bhawani Buswala, and Matthew Porges for a stimulating and joyful discussion. I am grateful to Inge Daniels, Miriam Driessen, and David Gellner for reading the later version of the manuscript and for providing helpful suggestions, and to Iliyana Angelova for advice. The article benefited from the review and editorial process at *Cultural Anthropology*. I would like to thank the reviewers for carefully (re)reading the manuscript and for providing comments that allowed me to sharpen the arguments. I am grateful to the editorial collective at *Cultural Anthropology*, and especially to Julia Elyachar for her generosity on so many levels and for her care with language, which taught me a lot about the craft of writing. Finally, I am indebted to my interlocutors who have patiently answered my questions over so many years and shared their life stories with me. This article is based on research supported by the Leverhulme Early Career Fellowship and the John Fell Oxford University Press Fund.

1. This article draws on fieldwork I conducted in the spring months of 2016, 2017, 2018, and in June of 2023 in Nepal, as well as on short fieldtrips to the United States (2017) and Portugal (2024). It also draws on my long-term engagement with the Kham Magar ethnic group in the district of Rolpa since 2008, and year-long fieldwork in 2011, conducted in the former Maoist capital during the Maoist civil war (Zharkevich 2019a).
2. All dollar equivalents relate to the USD rate at the time being described.
3. I use the term *irregular migrants* to refer only to the mode of entry into the country, i.e., without papers. Many of my participants later legalized their status, if only temporarily.
4. The distinction between “small” and “big countries” is rooted not only in the wealth of prospective destinations but also in the symbolic logic that places some destinations higher in the hierarchy of countries than others. For more detail see Fischer 2024.
5. While indebtedness in Nepal is not unique to migration, and while there are many indebted people who are not migrants at all, the case-study described here focuses specifically on the debt-migration nexus of an extreme kind. For the portrayal of the suffering caused by debt in rural Nepal, see the novel by Lil Bahadur Chettri called *Basain* (2007).
6. Due to the longitudinal nature of my fieldwork, I knew many of my research participants from fieldwork in 2008 and 2011 and therefore enjoyed a certain level of trust, which eased the process of meeting irregular migrants both in Nepal and in the United States. In Ghorahi and the United States, I was introduced to many participants by their kin whom I had first met in Rolpa and Rukum. By following transnational or, rather, translocal family networks across these three sites in Nepal and several localities in the United States, I focused on transnational families as a “single discontinuous site,” rather than on multiple sites where my research participants were based (Hage 2005). I designed my study in such a way that in the United States I would meet the kin of the research participants who I had met previously in Rolpa, Rukum, and Dang. By focusing on understanding the dynamic within transnational families composed

- of multiple generations, I prioritized depth and connection between receiving and sending contexts over the quantity of research participants. All conversations across fieldsites, apart from in Portugal, where some of my participants spoke English, were conducted in Nepali.
7. For a more detailed account of the Kham Magar concept of the soul, see [de Sales 2000](#) (esp. chap. 6) and [Zharkevich 2024](#).
 8. The precarious journey that Nepali irregular migrants undertake, often referred to as *tallo batho* (lower way) in Nepal, has been described in detail in the novel by [Krishna Dharabasi \(2017\)](#).
 9. A lakh is 100,000. At the time of my fieldwork, it amounted to more or less \$1,000.
 10. All names are pseudonyms.
 11. Ritual relatives are kin that are made through the ritual of *mit lagaune* whereby friends or villagers from neighbouring areas are made into kin, such as brothers. As a result, the children of ritual relatives are turned into kin who cannot intermarry and who have to perform a set of obligations toward each other.
 12. For the discussion of Nepali contractors' labour on American military bases in the Middle East and beyond see [Coburn \(2018\)](#).

REFERENCES

- Achtnich, Marthe
 2022 "Bioeconomy and Migrants' Lives in Libya." *Cultural Anthropology* 37, no. 1: 9–15. <https://doi.org/10.14506/ca37.1.02>
 2023 *Mobility Economies in Europe's Borderlands: Migrants Journeys through Libya and the Mediterranean*. Cambridge: Cambridge University Press.
- Anderlini, Luca, and Hamid Sabourian
 1992 "Some Notes on the Economics of Barter, Money, and Credit." In *Barter, Exchange, and Value: An Anthropological Approach*, edited by Caroline Humphrey and Stephen Hugh-Jones, 75–106. Cambridge, U.K.: Cambridge University Press.
- Andersson, Ruben
 2014 *Illegality, Inc.: Clandestine Migration and the Business of Bordering Europe*. Berkeley: University of California Press.
- Bajracharya, Manik
 2022 *Slavery and Unfree Labour in Nepal: Documents from the 18th to the Early 20th Century*. Heidelberg, Germany: Heidelberg University Publishing.
- Brachet, Julien, and Judith Scheele
 2022 "Captives at Large: On the Political Economy of Human Containment in the Sahara." *Politics and Society* 50, no. 2: 255–78. <https://doi.org/10.1177/00323292211014373>
- Bruslé, Tristan
 2018 "'No One Wants to Go Abroad, It's All about Obligation': What Migration Means to Nepali Workers in Qatar." In *Global Nepalis: Religion, Culture, and Community in a New and Old Diaspora*, edited by David N. Gellner and Sondra Hausner, 210–28. New York: Oxford University Press.
- Chettri, Lil Bahadur
 2007 *Mountains Painted with Turmeric*. Translated by Michael J. Hutt. New York: Columbia University Press.
- Chu, Julie
 2010 *Cosmologies of Credit: Transnational Mobility and the Politics of Destination in China*. Durham, N.C.: Duke University Press.
- Coburn, Noah
 2018 *Under Contract: The Invisible Workers of America's Global War*. Stanford, Calif.: Stanford University Press.
- De León, Jason
 2015 *The Land of Open Graves: Living and Dying on the Migrant Trail*. Berkeley: University of California Press.

de Sales, Anne

2000 *Je suis né de vos jeux de tambours: La religion chamannique des Magar du Nord [I Was Born from Your Drumming: The Shamanic Religion of the Magar of the North]*. Nanterre, France: Société d'ethnologie.

2003 "The Kham Magar Country: Between Ethnic Claims and Maoism." In *Resistance and the State: Nepalese Experiences*, edited by David N. Gellner, 326–57. London: Berghahn Books.

Dharabasi, Krishna

2017 *तल्लो बाटो [The Lower Path]*. Kathmandu: Pairavi Prakashan.

Driessen, Miriam

2018 "Rural Voids." *Public Culture* 30, no. 1: 61–84. <https://doi.org/10.1215/08992363-4189167>

Farmer, Paul

2004 "An Anthropology of Structural Violence." *Current Anthropology* 45, no. 3: 305–25. <https://doi.org/10.1086/382250>

Fassin, Didier

2007 *When Bodies Remember: Experiences and Politics of AIDS in South Africa*. Translated by Amy Jacobs and Gabriele Varro. Berkeley: University of California Press.

Ferraro, Emilia

2004 "Owing and Being in Debt: A Contribution from the Northern Andes of Ecuador." *Social Anthropology* 12, no. 1: 77–94. <https://doi.org/10.1017/S0964028204000060>

Fischer, Kathrin

2024 "Landscapes of Opportunity: Rethinking Migration Decisions in Nepal." DPhil dissertation, University of Oxford.

Gellner, David N.

1994 "Priests, Healers, Mediums, and Witches: The Context of Possession in the Kathmandu Valley, Nepal." *Man* 29, no. 1: 27–48. <https://doi.org/10.2307/2803509>

Ghimire, Pustak

2018 "Living Goddesses Everywhere? On the Possession of Women by Goddess Bhagvati in Some Mountain Villages in Eastern Nepal." In *Religion, Secularism, and Ethnicity in Contemporary Nepal*, edited by David N. Gellner, Sondra I. Hausner, and Chiara Letizia, 150–192. New York: Oxford University Press.

Good, Byron J., Andrea Chioventa, and Sadeq Rahimi

2022 "The Anthropology of Being Haunted: On the Emergence of an Anthropological Hauntology." *Annual Review of Anthropology* 51: 437–63. <https://doi.org/10.1146/annurev-anthro-101819-110224>

Graeber, David

2012 *Debt: The First 5,000 Years*. New York: Melville House Publishing.

Gregory, Chris A.

2012 "On Money Debt and Morality: Some Reflections on the Contribution of Economic Anthropology." *Social Anthropology* 20, no. 4: 380–396. <https://doi.org/10.1111/j.1469-8676.2012.00225.x>

Guérin, Isabelle

2014 "Juggling with Debt, Social Ties, and Values: The Everyday Use of Microcredit in Rural South India." *Current Anthropology* 55, no. S9: S40–50. <https://doi.org/10.1086/675929>

Guérin, Isabelle, Santosh Kumar, and G. Venkatasubramanian

2023 *The Indebted Woman: Kinship, Sexuality, and Capitalism*. Redwood City, Calif.: Stanford University Press.

Guyer, Jane

2007 "Prophecy and the Near Future: Thoughts on Macroeconomic, Evangelical, and Punctuated Time." *American Ethnologist* 34, no. 3: 409–21. <https://doi.org/10.1525/ae.2007.34.3.409>

- Hage, Ghassan
 2005 "ANotSoMulti-sitedEthnographyofaNotSoImaginedCommunity." *Anthropological Theory* 5, no. 4: 463–75. <https://doi.org/10.1177/1463499605059232>
 2009 "Waiting Out the Crisis: On Stuckedness and Governmentality." In *Waiting*, edited by Ghassan Hage, 97–106. Melbourne: Melbourne University Press.
- Halliburton, Murphy
 2005 "'Just Some Spirits': The Erosion of Spirit Possession and the Rise of 'Tension' in South India." *Medical Anthropology* 24, no. 2: 111–44. <https://doi.org/10.1080/01459740590933849>
- Han, Clara
 2012 *Life in Debt: Times of Care and Violence in Neoliberal Chile*. Berkeley: University of California Press.
- James, Deborah
 2021 "Life and Debt: A View from the South." *Economy and Society* 50, no. 1: 36–56. <https://doi.org/10.1080/03085147.2021.1841930>
- Johnson, Richard L., and Murphy Woodhouse
 2018 "Securing the Return: How Enhanced US Border Enforcement Fuels Cycles of Debt Migration." *Antipode* 50, no. 4: 976–96. <https://doi.org/10.1111/anti.12386>
- Lecomte-Tilouine, Marie, and Anne de Sales, eds.
 2024 *Encounters with the Invisible: Revisiting Spirit Possession in the Himalayas*. New Delhi: Routledge.
- Lewis, Ian M.
 2002 *Ecstatic Religion: A Study of Shamanism and Spirit Possession*. London: Routledge.
- Mauss, Marcel
 2016 *The Gift: Expanded Edition*. Translated by Jane I. Guyer. Chicago: HAU Books.
- Maycock, Matthew
 2017 "Masculinities, Remittances, and Failure: Narratives from Far-West Nepal." *South Asia Research* 37, no. 2: 179–93. <https://doi.org/10.1177/0262728017700204>
- Nixon, Rob
 2013 *Slow Violence and the Environmentalism of the Poor*. Cambridge, Mass.: Harvard University Press.
- O'Connell Davidson, Julia
 2013 "Troubling Freedom: Migration, Debt, and Modern Slavery." *Migration Studies* 1, no. 2 :176–95. <https://doi.org/10.1093/migration/mns002>
- Ong, Aihwa
 2010 *Spirits of Resistance and Capitalist Discipline: Factory Women in Malaysia*. Albany: State University of New York Press.
- Oppitz, Michael
 1982 "Death and Kin amongst the Northern Magar." *Kailash* 9, no. 4: 377–421.
- Oppitz, Michael, dir.
 1981 *Shamans of the Blind Country*. Documentary. WSK-Productions Inc. Westdeutscher Rundfunk (WDR).
- Parry, Jonathan, and Maurice Bloch, eds.
 1989 *Money and the Morality of Exchange*. Cambridge: Cambridge University Press.
- Peebles, Gustav
 2010 "Anthropology of Credit and Debt." *Annual Review of Anthropology* 39: 225–40. <https://doi.org/10.1146/annurev-anthro-090109-133856>
- Pozzi, Giacomo
 2021 "Ghostly Real Estate: Haunting, Debt, and Capitalist Realism in Milan." *Anthropology Today* 37, no. 6: 13–16. <https://doi.org/10.1111/1467-8322.12687>
- Reeves, Madeleine
 2022 "The Empty House: On the Debt of Migration in Rural Kyrgyzstan." School of Anthropology and Museum Ethnography Seminars, Oxford, March 4.

- Reumert, Anna Simone
 2023 “Life Is a Gamble’: Labors of Mobility, Risk, and Return between Sudan and Lebanon.” *Cultural Anthropology* 38, no. 1: 113–41. <https://doi.org/10.14506/ca38.1.06>
- Roitman, Janel L.
 2003 “Unsanctioned Wealth; or, the Productivity of Debt in Northern Cameroon.” *Public Culture* 15, no. 2: 211–37. <https://doi.org/10.1215/08992363-15-2-211>
- Scheper-Hughes, Nancy
 1992 *Death without Weeping: The Violence of Everyday Life in Brazil*. Berkeley: University of California Press.
- Schuster, Caroline E.
 2016 “Repaying the Debts of the Dead: Kinship, Microfinance, and Mortuary Practice on the Paraguayan Frontier.” *Social Analysis* 60, no. 2: 65–81. <https://doi.org/10.3167/sa.2016.600205>
- Sharma, Jeevan R.
 2018 *Crossing the Border to India: Youth, Migration, and Masculinities in Nepal*. Philadelphia, Penn.: Temple University Press.
- Shrestha, Tina
 2019 “Asylum-Seeking Work, Precariousness, and the Making of Claimant Workers.” *Anthropology of Work Review* 40, no. 1: 47–57. <https://doi.org/10.1111/awr.12168>
- Simpson, Nikita
 2023 “Ghar ki Tension: Domesticity and Distress in India’s Aspiring Middle Class.” *Journal of the Royal Anthropological Institute* 29, no. 3: 573–92. <https://doi.org/10.1111/1467-9655.13956>
- Stoll, David
 2012 *El Norte or Bust! How Migration Fever and Microcredit Produced a Financial Crash in a Latin American Town*. Lanham, Md.: Rowman and Littlefield.
- Vogt, Wendy A.
 2018 *Lives in Transit: Violence and Intimacy on the Migrant Journey*. Berkeley: University of California Press.
- Watters, David, Steve Watters, and Daniel Watters
 2011 *At the Foot of the Snows: A Journey of Faith and Words among the Kham-Speaking People of Nepal*. Dexter, Mich.: Thomson-Shore.
- Zharkevich, Ina
 2009 “A New Way of Being Young in Nepal: the Idea of Maoist Youth and Dreams of a New Man.” *Studies in Nepali History and Society* 14, no. 1: 67–107.
 2019a *Maoist People’s War and the Revolution of Everyday Life in Nepal*. Cambridge: Cambridge University Press.
 2019b “Money and Blood: Remittances as a Substance of Relatedness in Transnational Families in Nepal.” *American Anthropologist* 121, no. 4: 884–96. <https://doi.org/10.1111/aman.13316>
 2021 “‘We Are in the Process’: The Exploitation of Hope and the Political Economy of Waiting among the Aspiring Irregular Migrants in Nepal.” *Environment and Planning D: Society and Space* 39, no. 5: 827–43. <https://doi.org/10.1177/0263775820954877>
 2024 “Reluctant Shamans: On the Limits of Human Agency and the Power of Partible Souls among the Kham Magars of Nepal.” In *Encounters with the Invisible: Revisiting Spirit Possession in the Himalayas*, edited by M. Lecomte-Tilouine and A. de Sales, 58–76. London: Routledge.
- Žižek, Slavoj
 2015 “The Non-existence of Norway.” *London Review of Books*, September 9.