3

Loans for care

This chapter outlines some of the individual ethical projects of those living at the urban margins of Ulaanbaatar, Mongolia’s capital. It focuses on intergenerational forms of care that take hold when state care is increasingly absent, withdrawn or inaccessible, and highlights the economic component of this care. It also looks at issues of debt, secrecy and shame as residents harbour mistrust and fear of each other and of the state. In focusing on these issues, I will explore three generations of one family. Through them we see the way in which care becomes synonymous with money as people are entangled in different levels of debt. A mother grants care to her only son by financing his education. In turn she receives money as a form of care from her co-workers, who grant her informal loans for her medical treatments. Her mother, in turn, gives up her state-awarded pension in return for the care her children grant her in old age. In each of these cases elements of economic strategising, decision-making and calculation within kinship and friendship networks come into play as people are co-dependent on each other for survival. While facilitating certain livelihoods, these elements also come to hold people in particular ways, creating temporalities of flows, stoppages and constraints.

* In many ways it is easy to characterise the lives of the people in this chapter as occupying the ‘suffering slot’ (Robbins 2013),¹ that is, as subjects who, in the context of deregulation and the retreat of the state, are left to fend for themselves. Living in ‘zones of abandonment’, these ‘suffering subjects’, to use Robbins’s (2013) term, experience the universality of trauma, thereby promoting widely accepted models of the good. Robbins argues that anthropologists need to resist such assumptions and descriptions and ‘document the different ways people live for the good and find ways to let their efforts inform our own’ (Robbins 2013).
In working closely through the ethnography underpinning this chapter, I have come to recognise that much of the economic and emotional work that people engage in is not just an outcome of things imposed from above or outside, but can be viewed as a kind of ‘ethical calculus’ that is taken up as a strategy by individuals themselves. This involves taking economic risks while hedging one’s bets – sometimes with people one knows and has long-term relationships with, and sometimes taking a risk as events present themselves. The impetus for such work, which is emotionally and financially taxing, is that, ultimately, it amounts to a form of care for those who come under the umbrella of your household and for whom you are responsible. An ‘ethical calculus’ amounts to a technique or strategy by which people strive to achieve a better world for themselves and those they love. Different from the philosophical term with the same name that uses mathematics to compute ethical problems, the term here is used more in line with the feminist concept of ‘mental load’. It is motivated not by profit in a monetary sense, but by the impetus to care for the needs of others and oneself.

Thus, I see the lives of the people I shall describe in this chapter as driven not so much by what they are subjected to, which may be similar to the experience of marginal urban populations elsewhere (see Han 2012), as by the subjectivities they carve out for themselves in a world of very particular kinds of constraints. This follows Zigon’s (2014) critique of the ‘ordinary ethics approach’ – namely, that the study of ethics is not really about the judgements we arrive at when we stand apart from our ordinary practices. Instead of assuming we know what the language of morality and ethics consists of, I focus on the way people act ‘ethically’ in worlds that seem to have forgotten them. Following Zigon (2014, 759), we see how people create an ‘ethics of dwelling’, ‘of being’, and in so doing are engaged in a ‘politics of world-building’. This involves creating relationships that recognise their needs and carve out a space for care. This is not a world that necessarily pre-exists within language, but one that has had to be made anew by the people I describe.

In this back and forth between hopeful opportunity and constrained present, the people’s lives resonate very much with that form of subjectivity defined by Evans and Reid (2014) which I touched on briefly in Chapter 1 as characteristic of late capitalism and determined by the state increasingly calling on its citizens to be ‘resilient’ (see Chapter 1). Reid (2012) argues that whereas liberal democracies around the world used to focus on offering their subjects security (health, welfare, business, environmental, political and economic) – something that has been changing with the realisation of climate change, ecological collapse and
wider shifts in the global economy – they are now demanding that subjects learn to be resilient. He states, ‘Building a neoliberal subject involves the deliberate disabling of the aspirations to security that peoples otherwise nurture and replacing them with a belief in the need to become resilient’ (Reid 2012, 149).

When the very idea of security is disabled, danger is not always something to be avoided. Instead it is something we must learn to ‘live in exposure to’. Reid argues that we are increasingly required to ‘live out a life of permanent exposure to dangers that are not only beyond [our] abilities to overcome but necessary for the prosperity of [our] life and well-being’ (Reid 2012, 145). In this sense, capacities for resilience involve at once securing yourself from danger (biological, environmental, financial) while at the same time exposing yourself to forms of danger and risk that allow you to benefit. This capacity is what Reid refers to as ‘bounce-back-ability’ from an ordeal or event: turning fragility into wealth, weakness into strength. Resilience, he argues, is characteristic of neoliberal forms of subjectivity and ‘is the human art of living dangerously’.

This focus on the way in which communities are required to be resilient echoes similar studies of those who live on the margins of the state in late industrial capitalism (see, for example, Han 2012; Fortun 2014; Biehl 2005). These works often highlight that, though everyone is called on to become more resilient during times of austerity and cutbacks, the people who are the main targets are those populations most vulnerable to global and economic change (i.e. they are different people from those responsible for creating the conditions that produce their vulnerability).

Given this broader definition, one may ask what happens to communities of people when they are required to be resilient. Do they retreat into their own families and collectives, or do they reach out and form broader communities of care that take the place of state support? Ethnography elsewhere has confirmed the way in which networks of care do not just internalise but reach out and take the place of that once offered by the state (Garcia 2010; Han 2012; Yang 2013). Such forms of care are also a feature of current forms of neoliberal capitalism in Mongolia’s ger districts. Here the retreat of state support (or its continual delay) has led to informal lending and individual debt. As short-term individual debts accumulate, ways of life are constantly rendered precarious and temporary, requiring subjects to be resilient and to bounce back from adversity in diverse ways while caring for those who facilitate their existence. In this context, I will argue, paying attention to an ‘ethical calculus’ allows you to leverage yourself and bring the needs of those you care for along with you.
As we saw in Chapter 1, Oyunaa had to relearn how to live in a context where multiple outcomes have to be accepted as possible, since a singular path that one can bank on is not always possible. In this chapter, we see security further destabilised, to maximise possible outcomes for those in your care, but a secure dwelling is also sought. The following will reveal the way in which people navigate the state’s demand for people to be resilient and bounce back from exposure to insecurity (especially through the encouragement of debt as a necessary danger in the pursuit of prosperity), and the intimate practices of care and place-making (or dwelling) that people work hard at for their households.

Tuyaa and her family

Tuyaa is a 49-year-old unmarried woman with a 16-year-old son. They live together with her almost completely blind mother in the far eastern part of Ulaanbaatar’s sprawling ger district. She has to be a mother, a daughter and the head of their household. She works full-time at a state nursery in the outskirts of Ulaanbaatar, in an area known as the ger districts, where people live on plots of fenced land in Mongolian felt tents or wooden structures that are mostly made up of one room. Working parents leave their children at her nursery in the morning around 7.30 or 8.00 a.m. and sometimes don’t return until 10.00 p.m. In the winter there is no outside space and the children, aged between four and six, are forced to play indoors in groups of up to 45. Strict nap times and toilet visits are enforced, and food is cooked on site. After this very arduous job, Tuyaa walks home and cooks, cleans and catches up with her mother, who never leaves the yard they live in.

In the spring and autumn of 2016, I spent several weekends with Tuyaa and her family. Taking the bus to the outskirts of the city (it only goes as far as a residential area known as offitsyer), I waited for enough people to gather to take a shared informal taxi to her area and then walked off the main road up various smaller roads to her yard. That car ride cost MNT1000 in addition to the MNT500 for the bus. Although the family were located fairly near to the city centre, they visited it rarely. I often bought gifts and basic food at the small shop on the roadside. Visiting Tuyaa, I came to realise that her life existed on a tight shoestring, something she balanced with great care and attention.

Recently, however, this balance had almost fallen apart, for she was diagnosed with a cancerous tumour and had to have her womb removed. The operation was carried out in a hospital in a provincial centre (because
it was cheaper than in the city) and she only stayed for the minimum number of days in order to save money. Resilient to the point of causing potential harm to herself, she was desperately trying to keep things together. However, in spite of her health, and the death of her sister a few months earlier, she planned to return to work, which she had only recently started, in a few weeks' time to resume her duties. This would allow her to make sure that she had the necessary sequence of state stamps in her social insurance book to qualify for a national pension and that she had the funds necessary for her son to graduate that summer.5

Following Tuyaa, we learn about the pressures of intergenerational forms of care that take hold when state care is absent or inaccessible. We learn of the movement of people from the countryside to the city and the importance of family and extended networks. We shall also see the individual ethical projects of those living at the urban margins of Mongolia’s capital, where issues of secrecy and shame prevail as residents harbour mistrust and fear of each other and the state.

In and out of place

‘Hey! Hello! What’s your name?’ shouts Dulam across the fence that divides her yard from her neighbour’s.

‘Bold,’ a man’s voice calls out flatly. ‘My name is Bold,’ he adds, before slamming the door to the outhouse and walking away.

This is the extent to which Dulam, Tuyaa’s elderly blind mother, knows her neighbours. Tuyaa knows some of the local children through her work at the nursery, but apart from the people living in their yard (hashaa) that’s all.

Now almost completely blind, Dulam spends her days confined in this fenced enclosure. She lives, sleeps and eats here and hasn’t ventured out of it since the truck delivered her two years ago from her home in the countryside. She had arrived against her will, after the death of her husband, pressured by her family to stay with her youngest daughter in the city. She suffered from car sickness and had to be carried from the car after 18 hours of non-stop vomiting.

In Ulaanbaatar it is currently –22°C. Dulam cannot light the fire by herself, so her daughter stokes it up in the morning and hopes her mother can add a few pieces of coal or wood throughout the day. One time, Dulam recalls, she heard a rattling at the fence and went out to see who it was. Whoever it was did not answer her calls. All she heard was the slamming of a door and a truck speeding off. Possibly someone
chancing their luck to see if the enclosure was empty, she thinks. It is lonely, she concedes, and during the day she craves visitors.

Tuyaa works to fund her son’s impending university education and pay off her multiple debts. She is also collecting state stamps in her social security book (niigmiin daatgalyn devter) in order to qualify for a pension in a few years. Her mother’s pension is now completely non-existent, having been collateralised so that bank loans can be taken out against it for several years to fund her grandchildren’s education and the medical care that allowed her now deceased daughter to be taken abroad for treatment. A past financial resource, she is now mostly a financial burden.

Even though she has lived here for several years, Tuyaa does not own this plot of land. It belongs to her sister’s husband, who lives in a larger house on the plot with his family. For three years Tuyaa lived in a leaking and cold felt tent with her mother and son. Last spring she pawned all her jewellery, including her earrings and a necklace, to a local pawnshop for an 8 per cent cash advance for six months to hire a truck and pay men to take down her small one-room wooden house and transport it from the countryside to be erected here (for a similar example see Fox [2019, 110]). They arrived at night and put it together quickly. This is something she laments as I enter with her for the first time: she complains that it was not done properly.

Tuyaa and I first got to know each other 20 years ago in the small village where I carried out my PhD fieldwork. (I use the terms ‘village’ and ‘district centre’ interchangeably, although the later is a more direct translation of the Mongolian term sumyn töv.) As the postal lady who managed the only telephone line, she knew everyone’s news and was the absolute centre of people’s lives. She brokered favours, passed on information and packages and sent on messages scrawled in neatly folded little handmade paper envelopes. She was upbeat and fun and always had a joke to share. She was only 18 when she started work at the postal office, and she held the position for longer than anyone else. People from all over the province recognised her voice; recently, while she was in hospital in the provincial capital, two people across from her bed recognised her voice and asked if she was the postal lady from the village. She talks very warmly about this time, mimicking the voice she used to put on and joking that she knew everyone’s business. She left the post office, which is a government institution with government-appointed employees, because of the party change when the Democratic Party came into power in 2003; she had been a staunch Revolutionary Party supporter all her life. I had spent many afternoons sitting with her in the office listening to her stories and watching as she interacted with people. It was the perfect
place for a young, female anthropologist too shy to go and visit people and ask questions about predetermined topics and the wrong gender to sit about with men drinking.

Tuyaa’s parents were well-respected Buriad elders who worked hard in the cooperative during the socialist period. She was their youngest child. When she was 34 she had a son with an unknown (or known unknown) man and she remained in her parents house with her son. Her mother and I had a long-standing joke that framed our relationship. When I first arrived in the village the local community leader tried to broker with her parents that I stay in the small wooden summer house located in their yard. Although welcoming, she had been very flustered at the thought of hosting a foreign person for such an indefinite period of time and had tried to dissuade me. In the end I did go elsewhere, but she always took the opportunity afterward to poke fun and suggest that I was still annoyed with her about her decision.

When I visited the village in the autumn of 2015, her neighbour Natsag told me, while forcing a torn bit of paper with their mobile number into my hand, that it was really important for me to visit her and her family in Ulaanbaatar. Later I came to realise that this was, in itself, an important act of care. It was a way to look out for them, even though Natsag could not do so physically herself – creating and maintaining connections not for any specific return, but because she was worried about them.

When Tuyaa moved to Ulaanbaatar seven years ago she first took an accountancy course, but she could not find a job because, she commented, she was ‘too old, too short and too fat’. She retrained as a kindergarten teacher and got a job, first at another kindergarten, and then at a newly built state-run kindergarten close to her house. She has to work for another seven years before she can get a pension. Her son wants to live in an apartment: he is aspirational and constantly dissatisfied with what his mother provides. She wants her son to ‘go to a good school, to graduate well and go to university’.

It was clear that they had moved away from a society very much based on the economy of favours (in the countryside) and were now reliant on state institutions – pensions and formal forms of credit. Care, here, equalled money as it trickled from a mother to her daughter and from a daughter to her son. In recognising this each of them seemed to invest in reciprocal forms of care for the future: Tuyaa looked after her mother, and in return her son would look after her in a chain of dependence that anticipated future care/money. (Interestingly, the Mongolian term for ‘son’, hüü, also means ‘interest’ and ‘investment’.)

LOANS FOR CARE

85
But people in the village where I did my PhD fieldwork were worried about them. When they handed me Tuyaa’s number on a scrap of paper, I felt the concern of people from the countryside about those who have migrated to the city, something highlighted by Fox (2019, 31–33, 116), who argues that it is hard to define the ger district from within because it is made by people and things moving through it.

An ethical calculus of world-building

Whereas an informal economy of the exchange of favours colours life in the countryside, in the city Tuyaa’s life was facilitated through the negotiation of complex payments and repayments and the extraction of monetary debt. Often, when I visited, there was a tension between the need to entertain and talk with her mother and more private intimate chats with Tuyaa about her financial situation and ambitions for the future. It quickly became clear that certain topics were not to be discussed in front of others. I found, for example, that Tuyaa was not able to speak about her complex debt relations in front of her mother. Instead, she would lower her voice, or only talk when she was certain that Dulam was asleep on the sofa in the corner, a reflection perhaps of not wanting to worry her mother about her complex financial arrangements.

Then, as her eyes surveyed the items inside their one-room building, she would talk about them as if to remind herself of their existence:

I borrowed money from someone at the kindergarten for this bed. I paid her back, or I have almost done so, but then I needed money to pay for the surgery. The payment is in two instalments. This TV I got through a repayment scheme. I will pay it by borrowing the money from someone else, as usual. Now there are tuition fees to pay for my son, and also his graduation ceremony. We used to have some livestock, but we left it with a family to look after and now it’s all gone. If only we had sold them we would have made some money and would be living in an apartment by now.

Going on to explain that they were thinking of selling her plot of land in the district centre, Tuyaa would then quickly ruminate that they would not, in fact, be able to sell it for money; no one has any cash in the countryside, and they don’t want to be paid with animals because they have no way of transporting them to the city.
Articulating financial situations like this is an important way in which household calculations are made and remade (i.e. the economy is made through the language in which it is spoken and re-spoken). They factor in different aspects of the current economy that statistics and reports often leave out. As Fox’s work in the ger districts has shown, ways of assessing household wealth for state support do not recognise the temporary ownership of many household items, but just list them as present or not (Fox 2019, 162). Such accounting fails to consider (1) that many items are owned only temporarily through different rental schemes (such as those mentioned above) and (2) that many items may well be broken or out of use. Access to state welfare is thus determined by complex algorithms that approximate who is entitled to what, but do not actually reflect real need. A notable exception is perhaps ‘Children’s Money’ (hūůdiin mõngō), which is fairly easy to claim and a reminder of the state’s presence even though most welfare is absent or impossible to access. In many ways this handout attempts to ‘redress the eroded state–society relation by privatization [and] … smooth out political and economic “wounds” … construct[ing] an image of a benevolent, responsible government’ (Yang 2013, 106–7). Momentary ‘warmth’ (such as this and earlier cash handouts) from the state is fleeting and often delayed or uncertain but is a reminder of the state’s presence and power.

Tuyaa’s commitment to keeping up her state stamps is a reflection of the trust she holds out for future reward, but the rest of her financial arrangements are based on her own informal initiatives. She recently got a loan from a friend at work in order to buy the clothes cupboard for her house. She purchased their television through a monthly repayment scheme, which requires her to pay interest. The washing machine, also purchased on a loan, which is not paid back yet, is now not working and her mother uses it as a chest for her clothes. The presence of these items in their home, rather than being an indicator of wealth, is an index that they are locked in chains of debt that they will probably never get out of, for the sake of things that are now broken or useless and can never be fixed.⁸

Such short-term loans provide forms of microfinance that, according to Hickel (2015), often end up making poverty worse. He argues that this is because most microfinance, including loans taken out through pawnshops, is used to fund consumption: ‘borrowers don’t generate new income that they can use to repay their loans so they end up taking out new loans to repay the old ones, wrapping themselves in layers of debt’ (Hickel 2015). The only winners in this game are the lenders, most of whom charge high interest rates. Pelkmans and Umetbaeva (2018, 1051) note that microcredit schemes are ‘now increasingly and negatively
referred to as micro debt schemes’, since they reproduce the inequalities they’re supposed to overcome.

Women like Tuyaa and her mother are uprooted from previous networks of support and forced to endlessly take on debts that then have to be repaid through recourse to different favours, ‘folding the financial back into the family’, as Laura Bear (2015) has put it. For example, Tuyaa’s mother has, in a sense, sacrificed her future life (her pension) for the present lives of her children. Now unable to offer more, she is totally dependent on them. They, in turn, are indebted to her for the money she was able to provide, but they are unable to repay this in cash. From this perspective the future is, in effect, held on pause as people live to survive the present.

In this space there is a contradiction between the high dependency people have on each other and the intense isolation they feel as they try to manage these multiple relations of indebtedness, staving off expectations and demands. A major feature of this networked debt is that it constantly raises suspicion and mistrust among people, who want to keep up good relations in order to stretch loan repayments or potentially to access future loans to pay off others. This sense of disconnect is further highlighted by the way in which people who live in the ger districts are not connected as a community; they do not know their neighbours, let alone the people down the road (see Fox 2019, 25–9, 33, 114–16). Being physically disconnected from the place where they live, but materially and financially bound to people and institutions in complex ways, creates subjects who are constantly caught across multiple relations, owing obligations, trading in favours and issuing debts.

People like Tuyaa are also, in a very important way, cultivating a means by which care is given and received among people who count each other as kin. They are ethically motivated through hard work and planning to create a better world for themselves and their loved ones. To be included in such household calculus is to know that one is being cared for and counted as part of a household. This is what Zigon (2014) calls an example of an ethics that may not have roots in Western philosophically defined ideas of ethics but is a deliberate activity of dwelling and world-building. It is the work of care. The ruminations Tuyaa shared with me about her financial arrangements were divulged at a time when she had been unable to attend to them because of her physical health and was trying to reignite momentum so that things could move forward.

As time went by things did move forward: they rambled on. Tuyaa was fastidious about everyone washing their hands as they came inside the house, so that her wound would heal without any risk of infection.
For two years, she explained, she had been bleeding, but she did not know what it was. When she finally went for a test it revealed a large cancerous growth. As if to confirm this for herself, she showed me a photograph she kept on her phone of a large jar containing the growth, which the doctors had shown her after the operation – a massive yellow mound. Proof perhaps that the sacrifice was worth it. After the operation she spent a month recuperating, whereupon they took out her stitches and discharged her.

Once home, she went to a hospital in Ulaanbaatar every day to have the wound cleaned and redressed. On one of the days that I was visiting, the hospital had announced that the wound needed to be re-stitched. The daily trip to the hospital was expensive and exhausting. It involved a walk, a taxi and a bus ride, taking about 30 minutes. That day Tuyaa had asked a young boy who was sitting down in the bus if she could have his seat, but he was sleeping and she had to stand for the whole journey. To raise funds for her ongoing medication she had to pawn her jewellery. She was anxious to get better so she could start working to pay off her loans and raise the funds for her son’s graduation. ‘Now I need to sort out the pawnshop loans and send my son to university and get him a laptop,’ she said, as if her internal thoughts were being externalised into thin air.

What can you say to someone who is so single-minded and who seems to be dying, but who is pushing ahead as if everything can be put right, even though she is walking crouched over, with an open wound and a massive empty space inside her body? There was a sense of tightened emotions, of Tuyaa trying to hold things together. The household was saturated in non-linguistic affects, moods, atmospheres and feelings: the emotional contours of life that characterise precarious times. She appeared caught indefinitely in a structural bind created by short-term loans. The circle of debt that she found herself in held her. It consumed her, binding her to random people and businesses. In contrast, those within her household needed her attention and care. They needed her to make the household a place in which they could reside and grow.

**Uncanny ruminations**

There is a sense in which people like Tuyaa are living across a fragile surface that only precariously sustains them. Looking through old photos strewn across the bed, from a box kept inside the chest, we chat and
reflect on life while intermittently going to check on the soup we’re making for the evening’s meal. As we sit here in her wooden house, and the sun sets on the horizon and shafts of light come through her windows, exposing the slow fall of dust, there is sense of timelessness, a sense of women living together for what seems like for ever. It is warm and caring, but it is also temporary, and it doesn’t take much for emotions to be unleashed.

Tears are not far from the surface of things. Dulam keeps bursting into tears about her daughter’s recent death, and about her father being killed during the period of political repression. She is also worried about Tuyaa’s health. On one visit she talks in great detail to my research assistant Zayaa about Buriad clans on her mother’s and father’s side: the Sharaid and Khashgai. This focus on the past is only bound to the present through an anxious flitting of attention: a sense of being on the edge of things, perhaps, or a feeling that things are coming to a head.

As well as needing to work to pay off loans and fund her son’s graduation and further studies, Tuyaa needs cash for her ongoing medical treatment. She needs to be well enough to return to work on 20 May, she reflects, in order to start getting the money she so desperately needs. She received a one-off payment of MNT80,000 for a month’s sick leave, but this hardly covers the total cost of various small items, such as a box of painkillers, the dressing needed for her wound, or the MNT4500 for one big bag of wood and the MNT1500 for a small bag of coal. The numbers don’t add up and there are always outstanding payments. Ways have to be found and money sourced out of nowhere.

Out of her window I can make out some newly built houses on the mountains in the distance. They were built for ASEM delegates near the ski resort built from government money, and they will be sold privately to make money for individuals (see Fox 2019, 181–3). Once we had eaten, and her mother had retired to bed, I knew that we would be able to talk freely about the things that kept her awake at night. So many different costs were impending, she lamented: ‘we have to pay for water – it is 25 tögrög for 25 litres. Electricity is two or three hundred tögrög a month, but I share this cost with the others in the yard.’ She muttered almost to herself, her eyes blank. It is as if this is the first time she’s had chance to speak out loud about all she has been thinking while in hospital. Even if her mother is too old to understand much and her hearing is bad, Tuyaa needs to verbalise her thoughts, to put her calculations in order.

Listening to these mutterings and reflections, I realise that Tuyaa is perhaps expecting a financial contribution from me, but is mostly
enacting her duty to perform care through such financial strategising.\textsuperscript{11} A few minutes later she speaks again, looking into the distance:

The wrong thing maybe that we did was that we left our animals with a relative to look after, but they claim they all died in the winter. If we had actually sold them we would have cash now, and it would have been a safety net when we needed it. Now we don’t even have our own animals.

It feels like things are either in the wrong place or not in the right place – animals, wombs, money, stitches. She is trying to create a space to dwell and ruminate, but even the shelter of home is fragile and contingent. Things have to keep moving forward, payments have to be recalculated, or you get left behind. But not everything can be accounted for. As we tuck ourselves into bed on the floor one night, Tuyaa goes on to explain in a whisper that here at Hujirt Ulaan, where they live, there are two military bases nearby. ‘You know, Rebecca, this used to be Sukhbaatar’s practice battlefield, so it has been a military base for a long time,’ she explains. ‘Sometimes, at night,’ she warns as she turns over and switches off the light, ‘you can hear strange noises, not unlike a tank rattling past underground.’ With nothing visible on the surface, she has come to believe there must be a secret underground tunnel that runs below their house. I find her comment about secret tunnels unnerving. I cannot sleep for most of the night, thinking of the underground tanks, of her cancer, of her operation and the networks of debt that tie her to others. I can hear her twisting and turning, unable to sleep either, probably because she is in so much pain. We get up at 6.00 a.m. and take photos and eat dumplings together before I leave. I am left with an uncanny sense that this family is, in many ways, extremely ‘out of place’, or rather in a place that is not their own, where tunnels and networks cut across and underneath them, leaving them disconnected and unable to live in the flow of favours that colour their life in the district centre.\textsuperscript{12} These flows (gained through the economy of favours as discussed in Chapter 1), although also debts and referred to as such (i.e. zeel; see Chapter 5), are not dislocating but emplacing. They bind and harness people to each other in particular ways that may not always demand economic returns. Nevertheless, Tuyaa works hard in attempt to dwell in a world that seems to be dominated by unregulated flows and ruptures. Against the odds, she manages to find a place – for herself and her family – in a world that is moving in spite of her.
Financialisation of the family

Almost everyone I knew in Mongolia had some kind of informal loan. Pawnshops, banks and non-bank financial service centres (NBFS) are extremely prevalent and, despite people being easily able to access cash, everyone is in debt (see Interlude III). Stretching oneself between short-term loans is not always sustainable. The only winners in this game are the lenders, most of whom charge high interest rates, and even they are usually dependent on banks that lend them the money for premises and cash advances. Keeping people in debt through loans, ‘politically docile and consumption hungry’, is what Hickel (2015) terms ‘the neoliberal development strategy par excellence’. Loans like this will never work, he argues, unless we address the conditions that produce poverty in the first place.

Laura Bear (2015; 2016) has made a similar argument. Repaying debt can be very difficult, both at the level of new forms of microfinance (which are often touted as a solution for poverty in countries such as India) and at a national level, in terms of sovereign debt. In her book Navigating Austerity she shows how forms of debt accumulated through microfinance mean that relationships within families are ‘financialised’ as people try to reclaim debts from people in their neighbourhoods and from within their kinship networks. In Mongolia, women increasingly take on debts from pawnshops and through networks of friends and colleagues, which then have to be repaid through family networks, ‘folding the financial back into the family’ (see Chapter 5).

With the mining boom in Mongolia the government was emboldened to take out various forms of sovereign debt, thereby making small-scale loans available through banks, non-bank financial institutions and pawnshops. This trickle-down effect links sovereign or national debt to personal debt: the financial decisions of a nation affect its citizens and their ability to pay back personal debts (see Bear 2015).

Conclusion

A major feature of the economic landscape in Mongolia is that the pace of economic change has often raised expectations, leading to unexpected outcomes of rapid growth and sudden decline. Ethnographic description of such phenomena, and how people are experiencing them, is often difficult to capture and analyse. Life in many places is increasingly characterised by the requirement of individuals to be resilient, enduring conditions of volatility or flux. What were once thought to be
givens – such as notions of environmental and economic stability and progressive development – have been suspended and are shifting into something different.

As we’ve seen in this chapter, processes of financialisation, commercialisation, privatisation and global incorporation have radically transformed economic life, reconfiguring relations that define and govern ownership regimes. At both the personal and national scale, people are negotiating new financial entanglements (with banks, transnational mining companies, foreign sovereign bond holders, etc.). A prominent theme emerging at this interface is that experiences and expectations of ownership are shifting, with a turn towards more temporary forms of possession.

It is often those populations and groups who can best ‘possess the temporary’ – that is, be adaptable, flexible, opportunistic and resilient amidst constant change – who thrive, not just survive, in this new epoch (Empson and Bonilla 2019). Attention to the ways in which people do this raises questions of agency, inequality and difference. The brokering of access to assets is fundamental to how life is lived in late capitalist environments. Tuyaa’s world is characterised by the constant tending of access to different kinds of assets. Without her work, both physical and ethical, the web of possibilities that holds her family in place, albeit precariously, would fall apart.

In her book *Life in Debt*, Clara Han (2012) explores how care and obligation are enacted as an outcome of the retreat of the state in Chile, requiring people to be resilient. She focuses on institutional credit as a pervasive form of finance that provides temporal and material resources for the care of kin in La Pincoya, a poor urban neighbourhood on the northern periphery of Santiago. She discusses how practices of ‘self-care’ and ‘self-responsibility’ – terms that echo themes of resilience – are advanced in health and social policy. At the same time, people are increasingly entangled in webs of debt that bind them to others through the expansion of consumer credit and an exposure to a range of consumer goods. She explores in detail how state institutions and economic precariously are folded into people’s intimate relations, commitments and aspirations.

At first glance, Han’s book appears to fit neatly into what Ortner (2016) terms ‘dark anthropology’. She explores ‘how and when state violence is experienced as a past continuous that inhabits present life’ (Han 2012, 4). In paying attention to the way people maintain connections in such conditions of economic uncertainty, Han shows ‘how the dynamics of economic reforms, as well as state violence, were lived in
intimate ways’ (Han 2012, 17). As in other parts of the world, with the retreat of state services, and particularly state medical facilities, much care has moved from state institutions back into the home. These conditions have ‘created a time for waiting’, manifested in the way people’s illnesses, violence and wider networks of dependence have come to shape the temporality of relations in the home. Han’s work shows how life structured through debt has given rise to a host of ‘immanent dependencies’ among kin and neighbours. Borrowing credit cards, resources and time from neighbours and extended kin makes for distributed forms of community care, where debts are extended and delayed. Complex exchanges of debt and care create both a lived sense of indeterminacy and a kind of hope for a different future. They embed people in networks that maintain relations of debt, and also facilitate the appearance of a different life. In many ways Han’s interlocutors appear to fit Guyer’s (2007) description of an ‘evacuation of the near future’ as people live their lives in a kind of ‘cruel optimism’ (Berlant 2011) for a future yet to come.

Following the unfolding of Tuyaa’s domestic relations over time, we see how the temporality of debt creates worry and insecurity. It also sparks desire and creates a striving for a new life to materialise. This tension is important because, as I’ve argued in the Introduction and Preface, it is all too easy to emphasise the shared precarious and uncertain aspects of life. In contrast, we may also want to ‘focus on the attempts of real actors to grapple with moral dilemmas and to make ethical choices [that] can be seen as offering a positive and humane counterweight to the darkness of the work of neoliberal oppression and governmental constraint’ (Ortner 2016, 60).

I feel that it is important to emphasise this tension. That is, we need to ‘make room [in ethnographic descriptions] for a much wider and more diverse range of social and political projects’ (Ortner 2016, 63); to acknowledge the prevalence of structural inequalities that determine people’s lives, but also to attend to the world-building projects that take root within and in spite of them; to recognise that diverse visions and possibilities do flourish within the structures that make life precarious. The ‘ethical calculus of care’ that Tuyaa performs on a daily basis for her mother and her son, in spite of intense physical, social and economic constraints that pile up against her, is just one of the many ways that individual ethical projects continue to flourish in milieux that limit them. Here the intimate and affective worlds of people’s homes act back on the places in which they are situated. In the absence of perceptible structural stability, there remains the possibility of being together in the impasse, allowing a space for rest and care as they wait.
Notes

1. In a similar way Ortner (2016) has argued that much anthropological literature on the effects of neoliberal policies has emphasised what she terms a 'dark anthropology', which privileges struggles and disadvantages in place of the 'anthropology of the good', or a focus on hopeful attempts of real actors to grapple with moral dilemmas and to make ethical choices.

2. The data that underpin this chapter comprise not only written notes but also recordings and photographs and an ongoing relationship through social media, as well as my own memories and impressions of that time.

3. It is important to note that this kind of formation is replicated all over Mongolia at province and district centres and was a feature of settlements before socialism. It is, therefore, not a new form, although its vast expansion in Ulaanbaatar and towns like Baganuur attests to new migration from the countryside to the cities.

4. My reference to it being an ‘arduous job’ is based on my experience of working in a kindergarten as a teaching assistant in the Mongolian countryside from 1999 to 2000.

5. This may sound jarring in relation to my description of the state’s absence but is the one form of state security (along with children’s money) that persists.

6. Another reason people are motivated to work without salaries is that after six months they can claim bank loans against salary stamps.

7. I thank Liz Fox (pers. comm.) for this articulation.

8. In part because they don’t come with spare parts or instructions that anyone can read, since they have been made in China.

9. She explained that she had four operations on her stomach – appendix, kidney, womb and a caesarean birth – and one on her breast. When her breast was operated on, it developed a cyst and she had to rest in hospital for three months. She was 34 when she gave birth and has never been married. Her son was born as a twin but the other child died when it was born. I asked her if it was a boy or a girl and she said, ‘I think it was a boy but they never told me.’ Her elder sister had a child out of wedlock and then married another man. That boy was brought up by her mother as her own son. Her mother, on the other hand, gave birth to 10 children and delivered two others for their next-door neighbour.

10. This contradiction extends to the nation as a whole, chronically in debt to multiple lenders: the IMF, China, the World Bank, etc. It has no simple friends or foes.

11. I did, at a later time, give her the money for the medication she needed.

12. Here I am reminded of the call by Navaro to attend to what resonates as affect in the geographies that anthropologists study, ‘breaking apart scholarly genealogies of affect that have become rather entrenched’ (Navaro 2017, 210).