

Background:

This chapter is drawn from my book manuscript, which I am currently revising. Chapter 5 is partially set in one of El Alto, Bolivia's Integrated Justice Centers (District 6 or Alto Lima). The Integrated Justice Centers were originally created by the U.S. Agency for International Development as part of a broader democracy promotion and judicial reform aid platform, and are now run by the Bolivian Ministry of Justice. The Centers target poor and working class residents of El Alto (a city comprised largely of indigenous Aymara immigrants from rural hamlets), with a particular focus on women clients. The Centers offer pro-bono legal services, but their primary aim is to encourage clients to pursue **conciliation** or **third party mediation** – Alternative Dispute Resolution (ADR) – in order to resolve their disputes outside the court system.

In this chapter, the circulation of a broken-down sewing machine serves as an entrée into the ways that household economics, intimate and interpersonal violence, and foreign aid programs intersect. I am particularly concerned with the ways that debts -- materialized here in the sewing machine -- produce, sustain, and damage homeworlds, that is, housing configurations that include multigenerational compounds, care giving practices that incorporate fictive kin and neighbors, and commonplace experiences of violence.

*** Several sections have been excerpted for length**

Chapter 5**The Conflictual Social Life of an Industrial Sewing Machine¹**

When microfinance institutions started to proliferate in El Alto, Doña Pilar seized on the opportunity. Pilar had several income-generating strategies, including selling rotisserie chicken from a stand in front of her home and, later, packaging homemade “chocolate-like” drink mix with her teenage children. But Pilar's other microenterprise was lending. Pilar, like a number of women I met in District 6, took out small loans from microcredit institutions like Promujer, Crecer, and Diakonia that she then redistributed among friends. She charged her borrowers interest on those interpersonal loans with the aim of generating a profit. She lent to friends and neighbors, but also to strangers, as her own social network started telling their friends, kin, and acquaintances that Pilar might also lend to them.

Soon, however, Pilar's borrowers began to fail her. Enmeshed in their own webs of institutional microcredit loans and informal debts owed to friends and relatives, Pilar told me, her borrowers simply stopped paying her back. Friends asked her for money, then begged for understanding when they couldn't repay the principal, let alone the added interest she charged.

Burned by several such experiences, Pilar decided she would start requiring that people leave her collateral. They left electronics and *pollera* skirts, important paperwork and jewelry — “all kinds of things,” she told me. One man even left the deed to his house. “I still have it here,” she said, “the deed and even the document verifying signatures. I have all his documents. He never came back to get them,” Pilar shrugged.

One woman left her an electric Mitsubishi “industrial” sewing machine as collateral.

I would soon come to see that industrial sewing machine as emblematic of a much larger pattern of conflicts affecting Alteños, especially women. The story of the industrial sewing machine is a story about the ways that debt and violence are entangled — as entangled as the lives of the women connected to that machine. At first, however, the violence associated with the sewing machine was itself invisible.

I might have never known it was there.

“The *señora* was supposed to pay me back in 15 days and I would return it,” Pilar told me. But the woman never returned for her machine — or paid Pilar back. When Pilar ran into the woman in the market several months later, the woman simply told her to keep the machine; she was in no shape to pay the debt. So Pilar was left with a sewing machine she didn’t really need or want.

Pilar had a friend, Doña Justa. Doña Justa was involved in several microfinance groups with other women in the neighborhood. Justa and another friend, Doña Nicolasa, had started a small storefront shop to sell their *polleras*, the thick, multitiered skirts worn by Aymara and Quechua women. Pilar had loaned money to Justa before, and Justa had always paid her back. Then, four years ago, Pilar approached Justa and suggested she buy the sewing machine. Making *polleras* is a heavy project — stitching the thick layers of fabric is tough with a hand-powered crank. “I told her, ‘Since you are a *pollera* seamstress, this machine can help your work — can make it easier.’”

“Ya,” said Justa, recounting her version of the events to me later, “I was curious, I thought why not? It will help me in my business.” So Justa bought the sewing machine from Pilar, planning to pay her a whopping 2,000Bs in small installments (Approx. US\$286, a huge sum by Alteño standards). Justa paid an installment or two — 100bs, 200bs. And then the payments stopped. “A few times I found her in the market,” Pilar told me, “And she’d say, ‘I’m gonna pay you back, Doña Pilar! I promise I am going to pay you back.’” But she never did.

Meanwhile, Justa was struggling to make ends meet in her small business venture with Doña Nicolasa. The two women borrowed money to pay rent for a little storefront, located in the nearby *16 de Julio* market. They were also borrowing money to purchase materials for the substantial *pollera*

skirts they sewed. Both Justa and Nicolasa were involved in several microcredit groups or *mancomunales*, including one with Justa's sister Marta, and her mother. Both women also took out additional loans from other women — people like Pilar — to help meet their monthly microfinance quotas.

While Justa and Nicolasa collaborated on the rent payment, each woman sold her merchandise separately. Justa later insisted to me that her sales were doing okay, but Nicolasa was unable to cover her side of the partnership as her own sales flagged.

Justa, her sister Marta, and Doña Pilar all remembered that Nicolasa had started to run into trouble when she tried to make it as a *prestamista* (moneylender) too: Nicolasa started taking out microcredit loans and then distributing the funds among other women, charging interest rates and collecting collateral — much as Pilar had done. But Nicolasa's borrowers weren't paying her back, and she didn't have supplementary income like Pilar did. The failing business was affecting both women. Marta implied that Nicolasa's decision to go into money lending and make fast cash — money she didn't *earn* but rather borrowed — had tainted her *pollera* business. Expressing her disapproval, Marta said Nicolasa was running around in jewels and beautiful shawls bought on credit — and on the backs of other women to whom she gave loans with high interest rates. But Nicolasa's flash was, Marta suggested, a house of cards that began to collapse as her own debtors failed to pay her back — including her friend and business partner, Justa.

Scrambling for funds herself, and struggling to pay off multiple debts with friends and their microfinance groups, Justa asked Nicolasa for advice. Nicolasa introduced her to Doña Carmen, another neighborhood woman known as a *prestamista* (moneylender). Justa begged Carmen for a loan, but because Carmen didn't know Justa personally, she refused to make a loan to her directly. Instead, Carmen gave the money to Nicolasa to then pass along to Justa. Nicolasa was now responsible for repaying the loan she took from Carmen to give to Justa.

At some point, Carmen demanded that Justa provide collateral for the loans she was making to her through Nicolasa. For collateral, Justa offered Carmen the sewing machine she had bought a few years earlier from Doña Pilar (but had yet to pay off).

Once again Justa paid a quota on her debt to Carmen here and there, but never returned the full principal. Carmen held on to the industrial sewing machine and an additional *pollera* skirt as collateral, and hounded Justa in the market when she would catch her there.

And the interest started to mount.

Justa later told me she practically became a shut-in as she tried to avoid her creditors, especially Doña Carmen. She would run into Carmen on the street, where Carmen would berate her and publicly humiliate her over the unpaid debt.

“Pay me back and I won’t have any more reason to bother you,” Carmen spat at Justa during their conciliation session, admitting to the harassment.

The looks from her neighbors were too much to bear, Justa told me, and her elderly father — with whom she lived — was irate at the shame she had brought to the family. But the debt Justa owed Carmen was just one among many. Justa was trying to avoid a lot of women, and was feeling strained with her siblings, who also loaned her money to help cover her debts. As more creditors showed up on the family doorstep, Justa’s father repeatedly threatened to throw her out, while her siblings intervened on her behalf. Her relationship with her husband grew more strained, and often turned violent.

A couple of years later, Justa’s creditor, Doña Carmen, needed a loan herself. Carmen approached a neighborhood acquaintance, who was known as a moneylender (much like Carmen was known around the neighborhood). “I can give you some collateral,” Carmen assured the woman. Carmen offered the moneylender an industrial sewing machine — it was electric and in good shape, Carmen promised.

Doña Carmen’s moneylender later told me, “I asked her, ‘How much do you want?’ ‘A thousand bolivianos,’ Carmen told me. ‘Ya,’ I said, but I told her I needed to see [the sewing machine] for myself first before I would give her the loan. People give me all kinds of [useless] things. I used to accept collateral without seeing it first. People would give me televisions that were even older than the [rubbish] one I had.”

So the moneylender requested to see the sewing machine before she would give Doña Carmen the loan. She headed over to Carmen’s house but was shocked by what she found there.

“That is *my* machine!” the woman yelled at Carmen. “I *sold* that to Justa!”

Carmen’s moneylender was Doña Pilar.

“Even the table was the original,” Pilar later told me, “With the name *Mitsubishi*. The motor, the table, the machine itself — all original.” Carmen realized what had happened and acknowledged that the sewing machine must be the same one Pilar had sold Justa several years earlier.

Pilar remembered, “[Carmen] told me ‘Yes, Doña Justa gave it to me as collateral when I loaned her money.’ And I said no, I [sold] it to Justa, so Justa cannot offer it to you [as collateral in

exchange for a loan].” Pilar was in a snit over the situation. Justa had never finished paying for the machine and here she was offering it as collateral on other loans.

Pilar told Carmen that she would have to resolve the situation. Carmen, for her part, found Justa in the market one afternoon and dragged her to the Integrated Justice Center, where I met them for the first time. We set up a conciliation appointment for the next day. Carmen told Pilar about the appointment, and all three women showed up at the Integrated Justice Center on a muddy Tuesday afternoon, where they all agreed to allow me to follow their case as it unfolded.

As I followed their case(s) over the next several months, I learned just how deeply entangled that sewing machine was in a messy web of debt, inter- and intra-family conflicts, and physical, psychological, and structural violence. I began to see that sewing machine as an artifact of the model of entrepreneurial citizenship that has been promoted by foreign donors and Bolivian officials alike — a development model that ultimately depends on privatizing the conflicts and obscuring the violence it helps to generate. And, I began to see the Integrated Justice Centers as both a party to — and a resource to cope with — the forms of misery and violence that sit at the intersection of Bolivia’s ongoing confrontation with capitalism and its contradictions. As conciliators try to compartmentalize violence and debt, to treat them as distinct problems, those artificial distinctions erase debt from cases of domestic violence, and erase violence from cases of interpersonal debt.

This chapter builds on the story of Doña Justa and a network of friends and kin who are interconnected through the broken-down industrial sewing machine. That machine circulated first as a commodity and then as collateral on interpersonal debts, and has been tied to domestic violence and a possible murder, as I describe below. Anthropologists have long wrestled with how to represent the violence they encounter in their field sites and among their closest conversation partners, particularly as they try to avoid demonizing particular groups or cultures. This discomfort with the “ugly” side of fieldwork is particularly salient in El Alto, a city whose residents are often pathologized as exceptionally “conflictual,” violent, drunken, and disorderly. This chapter confronts these characterizations and the very real violence El Alto residents deal with (and perpetrate) on a daily basis in their homes, neighborhoods, and social organizations as they pursue conciliation services.

Building on Adelman’s (2004) call to examine the political economy of domestic violence or the “battering state,” this chapter examines the relationship between economic formations and domestic violence as we encountered them in the Integrated Justice Centers. The critical literature

on Alternative Dispute Resolution (ADR) has pointed to the ways mediation “disappears” violence as it promotes harmony and (re)conciliation (Cobb 1997; Lazarus-Black 2007). In Bolivia, however, ADR practitioners regularly insisted to me and to their clients that “you cannot conciliate violence, you must adjudicate.” Despite this assertion, however, I found that Bolivian ADR practitioners regularly mediate “around” domestic violence as they draw-up agreements on issues ranging from child support to debt payments to a husband’s alcohol consumption patterns. Yet they often did so *at the behest of their clients* — who were anxious to obtain conciliation documents that would help them cope with vast webs of debt and other sources of economic and interpersonal insecurity. Conciliation, for many women, was a form of leverage — however weak.

This chapter is divided into two parts. In the first I return to the case of the sewing machine to show the ways that conciliation cases dealing with debt were shot-through with references to domestic and structural violence, and highlight the interplay between the two. Much like the conciliation case described in the previous chapter, where the conciliator compartmentalized the two debt conflicts, so too this case was handled in a series of independent conciliation sessions (Between Carmen and Justa and Pilar and Justa), but my reconstruction of the events attempts to weave the story back together, to follow the sewing machine itself as it connects these women, their debts and experiences of violence, and as that seemingly isolated, dyadic conflict radiates outward into the lives of other friends and kin, who tell their own stories of debt-related violence. Those narratives about violence rarely make it into the final accord — though as we will see in the following chapter, they do periodically bubble up. When violence does come up, the Center staff worries over the inappropriateness of conciliation. Usually, however, those violent tales remain peripheral, written out. The second half of the chapter looks more explicitly at the entanglements of domestic violence and debt by examining the reasons why women might choose to bypass the courts in favor of conciliation when it comes to abusive domestic partners.

The violence occurring in Alteños homes, spilling into shared market stalls and on to dusty streets, is intimately tied to the political-economic projects promoted by foreign donors, including those that then offer a solution to the crises their development models provoke: Alternative Dispute Resolution (ADR). As I argued in the previous chapter, conciliation services contribute to the ongoing individualization or privatization of broader patterns of social conflict — despite the best intentions and efforts of staff and conciliators. Some might argue such depoliticization is not merely an unintended consequence but rather an explicit goal of ADR. Whatever the intent, the results are the same. These practices not only obscure violence, but also depoliticize forms of violence that are

rooted in and exacerbated by an entrepreneurial model of capitalist development promoted by foreign aid organizations, the Bolivian government, and nongovernmental organizations alike. Yet even as conciliation programs treat these as isolated problems to be resolved by signing interpersonal conciliation documents, many clients point to the macro political-economic dimension of their woes.

The Violence of Debt

Doña Nicolasa, Justa's business partner, was dead. Whether by suicide or femicide, her friends were not sure. When Justa had gone to Nicolasa's house upon hearing of her death, Nicolasa's husband claimed suicide, but blamed Justa for her death, for driving his wife into the abyss. Terrified by what was unfolding, Justa called her sister, Marta, and brother-in-law, Germán, who immediately came to her defense. They showed up at Nicolasa's house shortly after Justa called them, desperate to help her.

The multiple accounts I heard of what happened next described a chaotic and unclear scene: Nicolasa's husband demanding that Justa go procure a death certificate for his wife (without the body) or he would cause legal problems for her; Marta and Germán calling 110 (the Bolivian emergency services number) only to have Nicolasa's husband lock them in the house and refuse to open the door when they heard the police siren pass by.

Was it grief, guilt, or something else that made him act so strangely? Everyone found the circumstances of her "suicide" suspicious, though nobody would say "murder." Instead they told me how Nicolasa had supposedly hung herself using a towel on a shower rod. They shook their heads with disbelieving looks on their face.

"Do you think it was..." I would ask, trailing off.

"Yes, we thought it was strange. She was a big woman," Marta nodded. "That shower rod was so flimsy. How could it have supported her weight? We thought maybe he..." Marta trailed off.

Fearful, though, of the threats Nicolasa's husband made about causing Justa legal problems, of holding her responsible by association for Nicolasa's death, everyone shrunk from pressing the matter further.² I never interviewed Nicolasa's family, and was left contending with rumors and suspicions, fears and grief, accusations and ambiguous recollections. "He had no idea how deeply she was in debt," Marta said of Nicolasa's husband. "A cousin of ours who worked in the bank had to pull her credit list from the *Central de Riesgos* [National Credit Bureau. Literally, the "Risk Bureau" or risk assessment center] for us to prove how bad it was. Only then did [Nicolasa's family] believe

that it wasn't just Justa's fault [that she was in debt]. Doña Nicolasa had something like debts with 7 different banks — Promujer, Diakonia, Crecer..." Not to mention the interpersonal debts with people like Carmen — who had loaned money to Nicolasa, who in turn loaned money to Justa.

One of the last times Marta remembered seeing Nicolasa was at a microfinance meeting. Only months earlier, Marta's cousin had begun working at a microfinance institution and needed to get more clients. He encouraged his cousin Marta to form her own *mancomunal* group with women she knew — and he would act as their loan officer. Marta invited Nicolasa, and for the first round things went fine: everyone paid back their quotas and the group completed the cycle. But when the group applied for a second loan, Marta's cousin pulled her aside. "He told me, "This woman has a lot of problems. I'm not going to be able to give her a loan,"" Marta recalled. Her cousin had access to national credit and risk assessment center, he told her, and could see just how deeply in debt she was. When Nicolasa came to the group meeting that day, expecting to get a loan, Marta tried to explain to her that she couldn't continue with the group.

Nicolasa became desperate. She pleaded for understanding. She insisted that she was only a guarantor on someone else's loan, but that she herself was in good standing. But Marta's cousin -- the loan officer -- was insistent. He showed Marta a print out: Nicolasa had some 5 outstanding loans. She had been blacklisted from receiving more in the *Central de Riesgos*. The other women in the group chided Nicolasa for *perjudicando* [screwing up] their own loan process — for causing trouble. They hissed and told her to move on so they could finalize their new loan with the officer. Marta accompanied her out of the meeting space and said that she later chastised the other woman for making Nicolasa feel bad.

"Who hasn't been in that position?" She asked them.

When Marta reported next seeing Nicolasa, the woman was in the streets looking disheveled. She pleaded with Marta to help her out. Struggling herself financially, Marta turned her down. She now looked back guiltily at that moment. Could she have done something to encourage Nicolasa, to prevent her death?

Uncertain of the means — hanging herself or strangled by her husband — all the women connected to the industrial sewing machine were certain of one thing: it was debt that dealt the final blow to Nicolasa's life. Marta wavered between lamenting a life lost to mounting debts and tendency to blame Nicolasa for the choices she had made: Nicolasa had given in to temptation and greed — temptation and greed promoted by microfinance institutions. Marta reiterated that Nicolasa walked the streets in all kinds of finery — *polleras* and gold *adornitos* [little embellishments and jewels]

purchased not through the sweat of her labor but rather by her own decision to be a *prestamista* [moneylender] to other women. By her own hand or that of her husband, Marta suggested that Nicolasa's death was tied to debt and to the seductions and abuses of microfinance.

Justa was herself deeply scarred — emotionally and physically — from abuses heaped on her by a husband enraged at her debts and unwilling to help his languishing wife pay them off. As we sat in the windowless concrete slab she called home, piles of unfinished *polleras* in the corner, Justa pulled down her sweater to reveal a raw-looking mass of flesh, twisted and folded on itself. She grasped at my chest to show me how her husband had clawed at her skin. Although initially superficial, the wound had become infected and healed badly, leaving a hunk of red scar tissue knotted on her light brown skin. I looked up at the Styrofoam swans posted high on the wall bearing Justa and her husband's names — party decorations from their wedding. “I bet things turned out much differently than you had hoped when you got married,” I offered sympathetically.

“I just wish he would support me emotionally,” Justa lamented. “I wish he were like Marta's husband. He gives Marta moral support. But my husband doesn't care. He says, ‘The debts are her problem, let her deal with them.’” Justa felt the strain in her other family relations as well. Again and again, her siblings had helped her cover her debts. Her brother Daniel sat down with her one day and systematically mapped them all out, trying to develop a payment scheme. They were many. Some were debts owed to microfinance groups (*mancomunales*) where she participated with other siblings and friends. Justa owed other debts people like Carmen and Pilar, interpersonal loans taken out for business endeavors or school supplies for her kids, and more often than not, to simply help her cover *other* debts. But Justa's brothers and sisters were growing weary with the stress that her spiraling debts caused — after all, they too were dealing with their own financial responsibilities. And they, too, made loans to other friends and neighbors, and would wander the markets trying to keep an eye out for their debtors, begging for repayment.

Tying the Noose

Justa's sister Marta told many stories of being an ambivalent participant in the brigades of women from her *mancomunal* sent to collect collateral from members of their microfinance groups — to collect money from people like her sister. “Our loan officers would send us off to demand collateral. They never had to get their hands dirty,” she told me. Acting like collection agencies on overdue microfinance loans, these groups of women — usually friends and relatives — would sometimes strip the debtors' homes, taking blankets and televisions, cooking gas canisters and

clothing, all held until the woman could repay her debt. In Marta's recounting, microfinance *asesoras* — the people meant to guide the women in managing their finances — were to blame, as well as the institution, for encouraging the women to take out larger loans. Like Marta, other *mancomunales* participants who came to the Centers reported the uncomfortable times their presence collecting collateral would awaken the rage of a husband, who, unaware of the extent of his wife's debts, would beat her in front of the group while the women pleaded for his understanding.

When women were unable to pay their monthly quota, the loan officer (*asesora*) would send the women to find a way to make the *cuota sagrada* or sacred quota, locking the women in the meeting room until one could procure the missing amount, sending the women out to the *prestamistas* sitting outside the institutional doors (cf Lazar 2004; Brett 2006). Pretty soon, other women learned they could make a business out of providing quick loans to desperate women. Marta remembered,

[The *prestamistas*] opened their eyes, there — because they saw that women who didn't make their payments got locked inside until [they could come up with the amount]. So [the *prestamistas*], they made a business of it! They saw that those people would have to find something, by force [of the institution]. So they came with their money — there, with their little bag of money, they came to make loans for just a moment... Those women were out there — like wolves, they were waiting.

She blamed the institution for pushing the women toward these compounding forms of debt:

[Our *asesora*] was always saying 'Get out there — come on, you've got a little something in your house [that you can bring]. Those women are out there giving loans — go get a quick loan outside [from the *prestamistas*].' And the women [of the *mancomunales*] developed vices, became liars. That is what [microfinance] taught the women, to become liars, to become deprived.

Again and again, Marta invoked the image of a noose — a noose that was tied by the financial institution. "They put the noose around her neck," she said of her sister Justa's experience with microfinance. "They were putting the noose around our neck," Marta said of her own experience in a *mancomunales* group with her mother. "For me it was absurd," she told me yet another time, when describing loan officers who encouraged women to take out large loans. "You were just putting a noose around each person's neck. You were tempting them with money they don't need." In our conversations Marta often returned to the noose metaphor without, it seemed, any purposeful reference to Nicolasa's death. But the metaphor struck me as an unfortunately apt one.

It was a cycle that, Marta insisted, led other members of the group to engage in anti-social behavior: turning on each other, making threats, "acting unjustly" — stripping women bare, leaving them *pelada* [stripped, nude]. In Marta's account, women learned vice and learned to lie through their

involvement in microfinance, and in turn microfinance and the industry of *prestamistas* who sprung up to help women meet their *cuotas sagradas* was skinning women alive.

There are banks that don't understand. They want to see you there destroyed, stripped bare [*pelada*], they want to see you risking your family, your belongings, even the *prestamistas* live off of this — to make themselves rich, to make themselves bigger, they charge interest upon interest. They have no compassion for bleeding these women dry, they have no compassion for the tears of their children. And the small businesses that have given these microcredits are the ones who opened the eyes of these women to this kind of business [of becoming a moneylender]. Even Dona Pilar is a moneylender [*prestamista*].

Banks, Marta insist, want to see you destroyed, stripped bare [*pelada*]. And friends, kin, neighbors have “learned” to imitate that model of lending. Marta's use of the word *pelada* or stripped is particularly poignant. In effect, Marta is suggesting that microfinance encourages anti-social behaviors, lying, vice, and produces people who are left stripped not only of their material objects, but also of the very social ties that make a person human.

People turn to *prestamistas* due to the structural conditions of microfinance, and they learn to be *prestamistas* for the same reasons: the new *opportunities* for lending those conditions produce. This is not reciprocal lending or *ayni*³ between kin, this is a different animal altogether, one that lacks compassion, one that leaves its subjects of lending objectified — not more and more deeply enmeshed in webs of reciprocal care and obligation as social debts often do, but rather *pelada*. Stripped of material goods — or more troublingly, of social relations. That stripping was figurative, but it was also physical: it often involved collecting objects as collateral when women missed payments — by force if necessary. Clients told stories of structural violence intertwined with physical assault — perpetrated by men and women alike.

It was a theme Marta returned to when recounting what happened *after* the conciliation session the day I met her, her sister Justa, Carmen, and Pilar. The conciliator was busy finalizing the accord that Justa and Carmen would sign — and a second one between Justa and Pilar. Justa, her sister and brother-in-law had all gone to wait in the warmer sun outside the Center, buying a 2 liter Coca-Cola from a neighboring stand and passing around a single plastic cup. Suddenly there was a commotion, and I ventured out to make sure we didn't need to separate the parties. I heard only the final exchange of angry words, when Marta and Justa rushed toward me. “She's threatening to light candles!” they exclaimed. Confused by the meaning I tried to de-escalate the tension and invited Carmen and Pilar to step away from Justa and her family. Later I asked Marta to help me understand her version of the exchange.

They were insulting us — when they saw I was [Justa's] sister, [Carmen] started to insult me too. She was trying all kinds of ways to upset me. She said “Oh, you're the sister. You must be a big debtor too, just like your sister!” My husband [Germán] tried to calm me down. He said “Don't listen to them — they are just trying to provoke you. The Lord knows us. Don't listen to them, don't pay them any attention. Close your ears — let's talk of something else. They are trying to provoke you so you lash out and then they can accuse you of harassing them.” And they were doing exactly that. These cunning women are good at [stirring up trouble]! That's why Doña Pilar has the skull of her mother. They dug it up from the cemetery and each year they do the mass for her skull. They are constantly doing that — each year her mass. I don't know. I don't believe in these things.

In Marta's account, Pilar threatens to offer libations and light candles to her mother's skull or *calavera*. Bolivians who own skulls, often called *ñatitas*, preserve them in glass cases, offering drink, cigarettes, adorning them with flowers, and taking them out for special celebrations every 9th of November. Through their *ñatita*, celebrants seek protection and intermediation from the deceased (whether or not they knew the owner of the skull in life). In Marta's account, however, Pilar invokes her mother's spirit, borne in her skull, for vengeance against Justa. It is an act of spiritual violence.

Marta continued,

Carmen said, “Ah! Now Justa thinks that bringing me here she will solve her problems — now we'll see. Right now I am going to go buy [candles]. I am going to light up the skull.” And so they carried on insulting my sister about everything and about nothing. And she said “We are going to buy candles now [to ask for her ruin].” That day I learned that the two of them are sisters [Carmen and Pilar]. I didn't know they were before! Carmen carried on “Here [at the Integrated Justice Center] you are paying me without the interest. You are shameless — you say you believe in God, that you praise God, what does God matter to me?” They started talking that sort of nonsense. Good thing my husband intervened.

I have not been able to confirm whether Carmen and Pilar are in fact sisters, but if they are, it adds another complex layer of kin-based lending to the tale of the sewing machine. But Marta's story of the *calavera* [skull], alongside her tale of Nicolasa's descent into greed as a *prestamista* locates these women outside of the social mores of compassionate lending between friends and kin. It was a theme she returned to again and again in our conversations when she would compare *prestamistas* to large financial institutions, to banks that showed no mercy, no understanding of women's plight, and that refused to recognize the kinds of social obligations that laid claim to her family's finances — including a wedding celebration for her brother-in-law, which I describe below.

Much like anthropological discussions of fast money in postcolonial Africa — where people accuse the inexplicably wealthy of utilizing occult means to gain riches while shirking social

obligations — Marta positions Carmen and Pilar as *prestamistas* who are without remorse or pity, are willing to use whatever means necessary to enrich themselves off of the suffering of others (cf Smith 2001; Comaroff & Comaroff 1999; Jensen & Buur 2004). Godless⁴ and lacking compassion, they are willing to leave a woman *pelada* (stripped bare), they are themselves engaged in a kind of socially-stripped lending that invokes, for evangelical Marta, a darker, occult undertone represented by the *calavera* (skull). This is not to say that lending and market relations are themselves devilish, but rather the stripping of those practices bare of sociality is what makes them sinister (cf Van Vleet 2011; Tassi 2010). The form of kinship Marta sees between Pilar and Carmen, and the *calavera* [skull] of their mother is itself abused for immoral gain and now utilized to enact a form of spiritual violence against Justa and her family as retribution for the partial repayment of her debt (the principal and not the interest she has accumulated).

“Debt brings nothing but enemies.”

Justa’s money troubles and requests for support strained Marta’s finances -- and those of Justa’s extended family. Those financial woes caused tension between Justa and her elderly parents (with whom she now lived, along with her husband), and the reverberations of those tensions could be felt rippling through the lives of her sisters and brothers. But the drama unfolding over the sewing machine was just one node in a larger web of family relations strained by lending.

As Marta recounted her sister’s struggles with debt and violence, it prompted her to reflect on her own difficulty paying off a bank loan that she and her husband, Germán, took-out to purchase a large Micro bus from Marta’s mother-in-law. “I had this experience with my own mother-in-law,” she told me. “This ‘pay me every cent’ of the cost of the Micro experience, if you can call it that.” Marta had worked as a seamstress while her husband Germán tried to eek out a living as a taxi driver. In 2000, her mother-in-law convinced the couple that they should purchase a lumbering Blue Bird school bus she owned with her second husband. These “Micros” originated in the U.S. in the 1960s, and are now driven up the steep inclines between El Alto and La Paz, charging lower fees to passengers because of their trudging pace. But they also carry more passengers and can be packed late into the evening when commuters are desperate to find a bus heading to El Alto’s unlit peripheries.

Marta’s mother-in-law (*suegra*) procured a US\$3,500 loan from *Bancosol*. To do so, she mortgaged Marta and Germán’s home, which she also shared (indeed, most homes in El Alto are multigenerational compounds). Marta’s *suegra* then handed the money over to her son and daughter-

in-law. Marta and Germán then handed the money back to her, theatrically enacting the sale. The couple now bore the responsibility of repaying the bank. What scandalized Marta was her mother-in-law's refusal to lower the cost of the micro, a refusal that was made all the more painful by her sense that she was doing everything she could to be a good daughter-in-law. Marta recounted years of personal sacrifice to help care for her father-in-law as his health declined, and for a brother-in-law who was unemployed. "I always had to be stretching things. And that's how it is with the bank too."

The loan from her mother-in-law ushered in a time that Marta remembered as extremely taxing, a period of deprivation, unrelenting anxiety — and a continuous need for smaller loans to help cover unexpected repairs. "Sometimes the micro broke down," she told me. "Sometimes it needed expensive repairs on the motor. What are we going to do? To be honest, Susan, sometimes I took money out [of these microcredit groups] in order to pay off a few quotas with the bank. But we paid it back. Thank God, we always paid it back."

With just a few months left to pay back the loan, Marta and Germán found themselves in a bind of conflicting obligations. Germán needed to help finance his brother's upcoming wedding. The tension between the moral economy of kinship and the bank's repayment schedule stretched Marta and Germán's finances to a breaking point. Germán asked their loan manager if they could get an extension on their next quota. The answer they got was an emphatic "No." They cobbled together enough money to just barely make the deadline, but as a consequence they were unable to contribute to his brother's wedding expenses. At the party, Marta recounted, her mother-in-law got drunk and unleashed a scathing public attack on Marta and Germán, accusing them of not caring enough to make a contribution. "I was sitting in a corner of shame," Marta told me, "because I was so indebted. I had gone off and gotten into debt all over again [to make the bank payment], and I knew that soon have to pay all those people back."

As Marta tacked back and forth between her tense relationship with her mother-in-law, kinship obligations, and looming bank quotas, Marta's personal story dovetailed with the 2003 uprising and the widespread frustrations it expressed. "This was just a little before the fire — before [Alteños] burned [Banco Sol's branch office in Rio Seco]. Couldn't they understand? They didn't want to understand!" As she spoke, I wasn't sure if the lack of understanding was directed toward her loan officer or the entire microfinance industry. I suspect both.

Marta gestured only briefly to the events of 2003⁵, but as she did, she once again invoked the sense of being denuded, *pelada* by banking institutions. She told me, "There are banks that don't understand, they want to see you thrown out, *pelada* [denuded]. They want to see you risking your

family, your goods — even those *prestamistas* live off of that. They make themselves big and rich charging interest upon interest....” In doing so, Marta made explicit connections between the ongoing tensions with her mother-in-law and banking institutions, between *prestamistas* and the violent confrontations between sister and Nicolasa’s family. Marta tied these interpersonal conflicts to a larger economic system that, she believed, was deforming their lives. The sense of vulnerability and betrayal — by both an unsympathetic mother-in-law *and* the loan manager who wouldn’t let me miss a payment — was made all the more bitter when Marta’s brother decided to go into banking. “And now my brother, who is an accountant, is working for the *Banco Nacional*,” She told me. “My own brother!”

In the Integrated Justice Centers, stories of debt were also stories of violence. It was present in the humiliating words “*Deudor Moroso*” (defaulting debtor) that banks and moneylenders would paint in startling white on the brown adobe walls, provoking household fights between fathers and daughters. It was present in the screaming fights women had in the open-air market, shouting about long-overdue loans. And, it was present in the kinds of domestic violence cases that we handled in the Integrated Justice Centers, as we drafted letters of referral to the forensic medical examiner a woman could gather *pruebas*⁶ [evidence] of the violence “just in case” she decided to pursue a legal case against her partner. Those expanding circles of conflict radiated outward, as neighbors and kin were drawn into overlapping lender and borrower relationships. And like a noose, they threatened to strangle friendships, kinships, and marriages alike.

Toward a Political Economy of Domestic Violence

In the United States, when people talk about domestic violence, the terms are often individualized. It’s a characterological problem. In popular discourses and intervention programs alike, it’s the individual pathology of an individual perpetrator. Intervention models premised on this understanding of domestic violence tend to criminalize the perpetrator while seeking to understand and intervene upon his (or her) individual psychology (Adelman 2004: 49). By contrast, in Bolivia, popular discourses about domestic violence often characterize it as a cultural pathology: it is rural, it is uneducated, and it is, above all else, indigenous.

Much as I described in earlier chapters on the “culturalization” of conflict in general, popular discourses about violence against women in Bolivia frequently attribute the problem to the patriarchal culture of rural Andean Indians and Indian migrants to urban peripheries like El Alto. It’s a matter of “education” (which, as I described earlier, is a euphemism for race and class). In these

accounts, domestic violence is a practice that rural Indians have brought with them to the city as they migrated, packed like coca leaves and alpaca yarn into their heavy *aguayo* bundles. I heard many different people articulate this theory of domestic violence in our conversations, from government bureaucrats to the well-meaning middle class employers who brought their *empleadas* (domestic servants) to the Center in an attempt to help them escape from under the thumb of abusive husbands. I also heard it from Center clients themselves — who often blamed mothers for reproducing *machista* sons in the city or for being complicit in violence against their daughters-in-law (cf Van Vleet 2008).

One of the other major causes people cite for gender-based violence in El Alto is alcohol consumption. Indeed, one of the introductory lessons I learned at the Integrated Justice Center in District 6 was about the ebb and flow of clients, particularly women. On my first day at the Center, the Director, Dra. Paloma Gil, explained that Mondays and Tuesdays were their busiest days — and the days when she most needed extra support. Other staff made similar claims, and I soon came to witness the pattern myself.

But why were Mondays and Tuesdays so busy?

One explanation might be that Wednesdays and Thursdays were market days in this heavily commercial district, and the Center emptied to only a trickle as potential clients (especially women) went to work. On Wednesdays, many neighbors living near the Center focused their energies on the local street market — unfurling plastic tarps over muddy, unpaved streets where they displayed household wares, used clothing, bags of powdered soap, and thick slabs of recently-butchered meat. Others roamed the streets pushing rolling carts where they sold freshly squeezed orange juice and pork sandwiches. But on Thursdays, the *16 de Julio* market practically shut down access into and out of District 6; as vendors set-up makeshift stalls and throngs of shoppers from El Alto and La Paz choked the streets, the stream of people into the Center slowed to a trickle. Some neighbors were working, and others were out shopping.

But that was not the explanation I got. Instead, staff almost universally explained the preponderance of cases on Mondays and Tuesdays in the same way: Men get drunk on the weekends and beat their wives, and then on Mondays and Tuesdays the women come to the Center to lodge a complaint. Weekends were time for parties and soccer games with buddies, baptisms and wedding celebrations, times for going out on the town [*farreando*] with your friends, or dancing in your neighborhood's anniversary celebration. These were the kinds of social events where people drank, and drank heavily. Men, staff would tell me, would come home drunk and fight with their wives, and

those fights would escalate into violence. Occasionally, staff and clients would talk about women's drinking and the resulting fights — with husbands and with in-laws. Stories of drinking and violence were often intertwined. And indeed I spent many weekend nights listening to my own neighbor angrily and then mournfully bang on his compound's thin metal door when his young wife punished his drunkenness by locking him out.

One such Monday I arrived to find Asusena, one of the Center's interns, looking bewildered as she spoke with 12 people who had crowded around her desk. I slipped into her office and face the bloodied group of middle aged men and teenage boys with gashed foreheads and split lips, young mothers with bandages wrapped around their heads, and a few unscathed children. "They were here when I arrived at 8:30 this morning," Asusena mumbled quickly to me. Everyone present was related: they were all siblings, parents, and cousins of a single man who had been holding a baptismal celebration the previous day for his infant daughter. The man's wife and her extended family, I came to understand, was in equally bad shape. The wife's extended family had taken their battle wounds elsewhere.

Wearing fresh bandages, bruised faces, and with confetti still plastered to their skin and hair, the family smelled very distinctly of the alcohol they had consumed the previous day. One young man's hand was heavily bandaged — the result of a pickaxe wound. The group had been to the neighborhood free health clinic run by a crew of Cuban doctors, and had already received forensic medical certificates. Asusena looked over their paperwork and shook her head. "These injuries are too severe for us to handle," she explained as she eyed the degree of gravity ascribed to each patient's injuries. "This is a criminal case. I'm going to have to write you a letter of referral to the prosecutor's office." As the group departed sullenly, Asusena opened the windows of the Center to try to air out the stench of blood, soiled bodies, and alcohol. I don't know if the man and his relatives pursued criminal charges against his wife and her family, but clearly that festive occasion — and perhaps the marriage — had been deeply marred, regardless of further legal action.

It's stories like these that troubled me as I started thinking about how to represent intimate, interpersonal violence and its relationship to alcohol in El Alto.

Andeanists⁷ studying instances of *gender*-based violence in Bolivia have tried to complicate our understanding of the role alcohol plays in domestic disputes. Krista Van Vleet (2008), for example, argues that many of the more pervasive human rights and women's rights discourses that circulate in Bolivia fail to account for the complex ways people in the rural Andean community of Sullk'ata perceive, justify, or, alternately, denounce certain forms of interpersonal violence. People's response

to and interpretation of that violence, Van Vleet argues, depends heavily on whether the perpetrator is sober or drunk: violent acts committed when a person is drunk are “normalized.” A drunken person is not in her right mind, and can be forgiven, “but violence between affines is decidedly *not* considered to be custom when people are sober” (168). As Van Vleet explains, “The one incident of violence that I heard of between a husband and wife that occurred when both were sober was met with horrified exclamations and discussions of the man’s improper upbringing” (168; cf Harris 2000).

Van Vleet pushes accounts of gender violence in the Andes further by examining the interplay between violence, alcohol, and relationships between *women*. Van Vleet argues that violent episodes between women often stem from struggles over kinship obligations, as daughters-in-law work to earn their place among their in-laws — and mothers-in-law judge those efforts to be insufficient or incomplete. She argues,

Although gender hierarchy is not an inconsequential aspect of domestic violence, kinship obligations and ambiguities of hierarchy significantly shape the way in which relationships are negotiated. These obligations and ambiguities create the conditions for the emergence of conflict among individuals, especially those related by marriage. Thus violence among women, though not as frequently acknowledged as violence between husbands and wives, is crucial to a more general understanding of domestic violence in the Andes. The violence among women also highlights the ways in which *relatedness is at once intimate and antagonistic* (Van Vleet 2008: 181, emphasis mine).

Mother-in-law jokes aside, Van Vleet’s aim is to challenge the simplifying accounts and worn-out clichés of Andean women being merely (willing) victims of abusive, drunk men. Drunkenness, in Van Vleet’s account, is an altered state that allows men *and* women to violently express the real ambiguities and inequalities between kin, including between women who occupy vastly different positions of power in a particular household.

In the Centers I observed similar debates about how to make sense of, criticize, or justify violence. Those debates included clients who blamed their mothers-in-law for fomenting discord with their husbands or legitimating his violence if they failed to fulfill certain wifely duties. Clients in District 6 also reported spouses that were decidedly *not* drunk when they hit them. As one woman told me, “My husband is [an Evangelical] Christian. He only hits me when he is sober.” But clients did not save their criticism of violence for cases when perpetrators were sober and therefore presumed to be in control of their faculties, as Van Vleet describes. I regularly watched as extended family members, fathers, mothers, *compadres*, grown children, and neighbors urged a woman to seek shelter and press charges against her violent husband or adult son — regardless of his sobriety.

Others, however, expressed concern about the shame a woman might bring on the family if she were to denounce her husband — and these were the arguments and justifications that many staff and clients attributed to culture.

Bolivian debates over the relationship between culture and gender-based violence are not new. Many Bolivians I spoke with reconfigured the “Western” feminist critique of patriarchy to incorporate national debates over indigenous notions of gender complementarity or *chacha-warmi*. The concept of *chacha-warmi* suggests that a person is whole and fully adult (jaqi) who may play leadership roles within his/her community when s/he forms part of a (heterosexual) couple, a couple whose lives and individual tasks are carried out in complementary and mutually beneficial ways. Bolivian feminist organizations, policymakers, and NGOs have wrestled with how to respond to indigenous intellectuals’ assertion that Andean Indians did not engage in forms of violence against women until they were exposed to colonial/Western ideals of male supremacy and women’s exclusion from political and economic power. Andean concepts of *chacha-warmi*, activists argue, offer an alternative, egalitarian conceptualization of gender relations that nevertheless presupposes (complementary) differences between the sexes.

I witnessed the debate over the ideals versus reality of *chacha-warmi* unfold in numerous small workshops, national conferences, and in informal conversations over coffee. Those conversations frequently devolved into an argument over whether or not there ever existed a pristine, non-violent Indian past that was only later “infected” by the colonial encounter. *Chacha-warmi* advocates frequently provoked a great deal of eye-rolling and head-shaking from skeptical audience members. Critics, like those I encountered at a conference analyzing Bolivia’s *Katarista* movement⁸, would push back at the claim, pointing to forms of violence and hierarchy that existed within the Inca Empire, and challenging the idea of egalitarianism within indigenous communities. They drew on ethnohistorical data as well as composite theories of human nature.

Some Aymara women leaders I spoke with would chuckle at the assertion that indigenous communities practice *chacha-warmi*, telling me “it’s always the men insisting there was no gender discrimination before the colonial period.” But they, too, would nevertheless appeal to the *chacha-warmi* concept of gender complementarity as an ideal worth pursuing, even if it did not exist in contemporary practice. Urban indigenous feminists such as Julieta Paredes urge greater attention to the interplay of indigeneity and class, and highlight the complex class dynamics among urban Aymara residents in cities like El Alto. Paredes has famously sought to rearticulate the Aymara concept of *chacha-warmi* (gender complementarity) in such a way that the concept might gain

purchase among both urban feminist movements and indigenous rights groups, particularly as these groups have found themselves at odds. Those terms and their consequences for both movements continue to be hotly debated.

The Morales Administration has sought to implement new legislation targeting violence against women in the wake of the strangulation murder of councilwoman Juana Quispe Apaza⁹ — from the rural municipality of Ancoraimes¹⁰. Activist organizations worked with the Morales Administration to quickly approve Law 243 “Against Harassment and Political Violence Against Women” (May 28, 2012) in the wake of her killing. Quispe Apaza had reportedly experienced ongoing aggression and threats prior to her death, and was repeatedly barred entrance to participate in political meetings in the rural municipality she ostensibly represented. Women’s rights groups interpreted Apaza Quispe’s murder as a politically-motivated and culturally-inflected femicide and emphasized the “rural” — re: indigenous — origin of Quispe Apaza, whose last name also indicates her indigenous parentage, although the circumstances of her murder remain unclear. Many organizations such as the human rights ombudsman, *Derechos Humanos*, focused on how Quispe Apaza’s murder reflected broader patterns in the exclusion of women from political power and violence aimed at preventing their usurpation of local political elites, without resorting to cultural frameworks. Others, however, made oblique and sometimes more explicit references to the “cultural” dimensions of the violence. As an editorial in the Bolivian newspaper *Los Tiempos* argued

Without a doubt the great number of cases of violence exercised [against women] are with the singular goal of preventing women from being incorporated into public life...This position is supported by the more than 4,000 cases of violence exercised against councilwomen [over a 12-year period], by men who refuse to admit women’s participation in the public sphere *in the name of traditions, ancestral culture, or simply the most primitive form of machismo*.¹¹ (emphasis mine. cf Saida Hodžić 2009 on the selective invocation of culture in gender violence debates and the challenges it poses to anthropologists).¹²

Shortly after her murder, the Morales Administration swiftly moved to approve Law 243 — but the law was nearly ten years in the making.¹³ A great deal of research on domestic violence bills like the one named for Apaza Quispe examines what happens after such a bill is passed — the micropolitics of its implementation — the many gaps and barriers to enforcement, the creative reinterpretations and efforts to disseminate and interpret the law through local idioms (cf Merry 2006).

My point here, however, is that the debate over how “culture” perpetuates (or challenges) violence against women regularly locates the focus of debate on “culture” itself. In doing so, it may dismiss the implicit critique of *chacha-warmi* activists: that we need to historicize and interrogate the

relationship between colonialism, capitalist governance, and violence. As anthropologist Sally Engle Merry insists,

Blaming culture for the disadvantages faced by women, minorities, and other vulnerable groups is an appealing ideology for proponents of contemporary neoliberal globalization. It blames the havoc wreaked by expansive capitalism and global conflicts on the culture of the ‘other.’ This absolves the rich countries of responsibility for the suffering caused by these processes and blames local people, such as battering husbands, oppressive men who veil their wives, and knife-wielding fans of FGM, for the suffering. Yet these practices are not necessarily ancient...The developed countries have political incentives to insist on a cultural interpretation of women’s subordination (2003a: 63-64).

By contrast to these “culturalist” explanations, Adelman (2004) calls on scholars to examine the political economy of domestic violence. Adelman (2004) asks instead, “How did the current state/economy logic rely on normative ideas about ‘the family’ to create conditions supportive of flexible capitalist accumulation? How do shifting patterns of employment, when coupled with the contractions of the welfare state map onto pre-existing intra-familial relations? What does the capitalist governance of domestic violence look like?” (52).

What would such an approach entail in Bolivia?

Asking what the capitalist governance of domestic violence looks like in District 6 of El Alto would require tracing colonial relations of exploitation forward into the contemporary era. How have intra-familial relations been reconfigured under structural adjustment and more recent efforts to further flexibilize labor? How have efforts to promote conciliation (perhaps unintentionally) intersected with parallel efforts to produce an entrepreneurial, self-reliant populace in El Alto? How does conciliation figure within the political economy of microfinance, especially as it relates to cases of debt and its entanglement with interpersonal violence? In El Alto, the everyday practices of indigenous women challenge simplistic urban-rural dichotomies, and instead point to the ways indigenous women engage with capitalist markets and relate to state institutions through their kinship networks and other social practices. These practices are critical to understanding the unfolding micro- *and* geo-politics of aid interventions targeting urban poor and indigenous women, especially as those interventions are mediated through, are reconfiguring – and are reconfigured by – household relations, state policies, and non-governmental organizations (NGOs).

As I described in the first chapter, international aid institutions including USAID and the World Bank began to promote conciliation during the 1990s alongside a broader array of economic and political reforms. Those reforms included the “capitalization” (privatization) of state-owned industries and stringent economic restructuring — a process that helped to produce the city of El

Alto. But it also included efforts to remake Bolivian citizens to be more amenable to (neo)liberal democratic governance by encouraging citizens to assume greater responsibility for the management of their own lives, livelihoods, and local resources. Conciliation emerged alongside these parallel efforts to promote entrepreneurial solutions to poverty and state failure, and, I argue, residents of District 6 are increasingly turning to its resources to mitigate the violent outcomes of this entrepreneurial model.

Women clients at the Integrated Justice Centers often blame their experiences of violence on a number of different causes, including alcohol consumption and spousal jealousy. But again and again, when they described tensions in their home and mounting violence at the hands of their partners, they also emphasized the contributing factor of economic insecurity and debt. As I saw in the Centers, economic insecurity, exacerbated by spiraling and compounding debt, has become a significant source of intrafamilial tension and violence. Nevertheless, women like Justa, Pilar, Carmen and Marta, pursue conciliation as a stop-gap measure, a means to make do with the everyday pressures and forms of violence they face — and sometimes enact themselves.

This is not a monocausal argument about violence.¹⁴ Yet popular discourses about gender violence in Bolivia are heavily inflected with cultural blame, at the expense of recognizing other factors that may escalate violence or limit women's choices for how to deal with it. Alongside the push for transforming political cultures (rather than political institutions), I want to suggest that this *culturalization* of domestic violence further contributes to the depoliticization of intimate forms of violence. In doing so, it also erases violence from the very economic models being promoted as a solution to women's social, political, and economic subordination.

A political-economic approach to domestic violence invites us to examine the interplay between factors that shape people's experience of violence, and the ways people navigate those experiences of violence through recourse to the Integrated Justice Centers. Entrepreneurial forms of citizenship now being promoted in El Alto target women's social networks in ways that may exacerbate, create, or perpetuate forms of violence they experience in their interpersonal relationships.

As the case of the industrial sewing machine illustrates, the structural violence of debt intersected with, exacerbated, and produced forms of interpersonal and social violence, including between women. These multifaceted experiences of violence challenge more simplified stories of male-on-female violence that tend to predominate discussions of domestic violence in El Alto. For example, Marta's experience grappling with the debt she and her husband Germán owed her

mother-in-law exemplifies the many complex ways debt maps onto existing social obligations and familial hierarchies, and often troubles already-strained relationships within families. Marta's tensions with her mother-in-law complicates the trope of the abusive, alcoholic husband: even as mounting debt and kinship obligations cause tensions and enormous strife within Marta's family, she provides a strikingly different account of her relationship with her husband. "We were strong enough to confront the situation, and I am proud of my husband -- proud of my husband because together we knew how to support each other in the good and the bad times. We knew how," she told me. Both Marta and her sister Justa describe Germán as a kind, supportive, and committed husband who often stands with *both* women as they face deepening debt crises and violence from other sources. It is the relationship with her *suegra*, her mother-in-law, that proved most taxing and that she felt posed a real threat to the family's economic security because of the unforgiving way she made the loan.

Nevertheless, the Integrated Justice Center also dealt with many, many cases of violence that *did* fit more neatly into categories of domestic violence perpetrated by men against women. Those cases raised difficult questions about the relationship between violence, debt, and alcohol consumption. But they also raise questions about the role of Alternative Dispute Resolution (ADR) in a context where debt and physical, gender-based violence are so deeply intertwined — even as staff insist that one must not conciliate violence.

We do not conciliate violence.

Authors concerned with gender-based or domestic violence have been particularly critical about the ways that harmony ideologies inherent in mediation programs act to "disappear" violence (Cobb 1997). For example, Mindie Lazarus-Black (2007) argues that women's experiences in Trinidadian courts are deeply shaped by court rites and a culture of reconciliation that contribute to a process of "delegalizing" domestic violence cases. That delegalization process involves "converting a discourse about legal rights into a complaint that is not worthy of legal redress" (Ibid: 102). Similarly, Merry (1990: ix) found that American court officials in New England frequently "redefine litigants' troubles as moral or therapeutic problems, requiring counseling or mediation but not legal remedy" (Lazarus-Black 2007: 102).

Women's rights organizations in Bolivia have voiced similar critiques. Bolivian gender justice NGOs accuse police officers, judges, and lawyers of de-legalizing gender violence through many of these same processes. Critics point to the many impediments that prevent women from pursuing redress for domestic violence, ranging from refusing to respond to distressed emergency calls¹⁵ to

encouraging women to reconsider divorce for the good of their children, as well as the many costs associated with pursuing domestic violence cases (from time lost to bribes). Thus the barriers to pursuing legal cases against violent partners in Bolivia are many, and overlap with some of the court rites described by Lazarus-Black (2007). They included legal bureaucracies and other institutional barriers, as well as family pressures for women to return to abusive partners in order to avoid shame and gossip from neighbors.

Yet by contrast to the de-legalizing processes observed by Merry and Lazarus-Black — where court officials pushed for therapeutic intervention or reconciliation — I found that conciliators and legal aid interns in District 6 regularly pushed back against women’s requests for conciliation appointments with their abusive spouses. Staff asserted that domestic violence was a *delito* (crime) and not appropriate for conciliation, urging instead that women press charges against their abusive spouses in the formal courts — with the aid of the Center’s pro-bono lawyer¹⁶. Take, for example, the interaction between Asusena and the mother of a young client. The 18-year-old woman “Berta” first came to the Center badly battered and 9 months pregnant. Her young husband had kicked her repeatedly in the stomach, nearly causing her to lose the baby. A woman at her evangelical church learned of the incident and brought the young woman to the Center.

The next time I saw Berta, she cradled her infant daughter in her arms. Her nose still bore the broad scar from the beating that brought her to the Center. Asusena had helped Berta initiate her domestic violence case against her husband just a few months prior, but this was the first day her mother accompanied her to the Center. Asusena asked Berta’s mother why she had not accompanied her daughter to the Center before. “What would the neighbors say?” the older woman pleaded anxiously. The woman’s husband — Berta’s father — stood silently by her side, gazing down. Asusena furrowed her brow at Berta’s mother and shook her head, clucking her tongue disapprovingly: “And what, ma’am, will the neighbors say if next time he kills her?” Berta’s mother fell silent, and Asusena began drawing up the report she would submit to the judge.

Similarly, I regularly heard interns and staff push women to reconsider their desire to simply *sentar una denuncia* — to register a complaint — rather than to initiate a full-scale court case against their abusers. On the one hand, many Clients (mistakenly) believed that by making contact with the Centers they had formally documented the abuse — and could utilize that documentation in the event that they decided to take the next step. Interns struggled to explain that their registry was not a formal legal complaint, that it was just a first step toward such a *denuncia*, and urged further action. The computer system was filled with numerous domestic violence registries that Clients never

pursued further. These were the unfulfilled beginnings of formal domestic violence cases whose clients came to the Centers for orientation about their options, but did not return, or would return months later to *sentar otra denuncia*, to leave another complaint, to get another referral to the forensic medical examiner. Women returned with old certificates from previous visits to the medical examiner, reports from psychological services NGOs, or complaint registries from the *Brigada de la familia* (special Family Brigade of the police force), which they accumulated in plastic folders and tried to hide from their partners. Many others never returned.

Again and again I heard conciliators, staff and interns assert that *no se concilia la violencia*: one does not conciliate violence. And although the Integrated Justice Centers encouraged a “culture of conciliation,” or talking things through *por la via buena* (taking the good road, talking it through), staff was quick to assert that conciliation was *not* the same as reconciliation. In practice, however, the line between conciliating and *not* conciliating violence was a lot less clear. Violence often hovered around the edges of conciliation appointments, mentioned obliquely in quiet filler conversations between parties as conciliators typed-up accords, or as clients filled the silence as staff registered follow-up appointments.

Women who were hammering out debt payments with friends, moneylenders, and *comadres* (co-mothers of godchildren) would allude to spouses who beat them angrily when they learned of the extent of their debts or when collectors showed up at the house unannounced (including their friends in *mancomunales* groups). Here domestic violence was peripheral to these particular, dyadic cases meant to resolve disputes between debtor/lenders (who were often also relatives or friends). But these stories were not just about domestic violence enacted by male partners. Stories of physical abuse at the hands of mothers-in-law, sisters-in-law, or other family members emerged in the longer narratives women told conciliators about the conflicts that brought them to the Center — for example how Lourdes and her husband derided their *compadre* Severino for his drunkenness and abuse in the previous chapter. In these cases, violence remained peripheral to the issue on the conciliation table.

Frequently, however, violence was central to a person’s narrative about *why* they came to the Center. Despite this centrality, however, many women pushed first for conciliation even as they amassed the documentation they would need to pursue a domestic violence case at some imagined point in the future. These tactical maneuvers were most blatant in cases where women clients were seeking leverage with partners to help them repay loans. The case of Luz and her husband Jhonny is emblematic of this strategizing.

Luz V. Jhonny

...[Section Excerpted for Length]...

This lengthy vignette, which has been cut for length, tells the story of Luz, who came to the Integrated Justice Center seeking conciliation with her estranged husband Jhonny. Despite the insistence of Center staff (legal intern Angelica) that she should pursue a formal legal complaint against him for domestic violence, Luz repeatedly requests a conciliation appointment. Luz explains that she wants to use conciliation to ask that Jhonny help pay the medical bill to remove the metal screws that she has in her leg from an injury he inflicted on her, and that he help her pay back a loan she took out on his behalf from a bank – with a pressing deadline for repayment. It is this latter issue – the looming loan repayment – that is most worrisome to her, and for that reason she rebuffs Angelica’s insistence that she pursue domestic violence charges.

As Luz and Angelica discuss her options, I am reminded of the words uttered by another couple grappling with how to manage their own complicated web of debts. The couple was waiting for a hearing with a judge to adjudicate their divorce proceedings, but had come to the Center to try to reformulate the conciliation agreement they had previously reached. Amid accusations of interpersonal violence, cheating, and angry creditors (including family members), the husband explained that despite their ongoing divorce proceedings, they needed to hammer out a conciliation agreement immediately. “Debts do not wait,” he told me. The temporality of the courts did not match the temporality of the couple’s outstanding debts — particularly those tied to microfinance institutions. While some debts owed to kin and friends might be postponed or paid through the acquisition of other loans, the debts owed to financial institutions had none of the flexibility afforded by appealing to a *comadre’s* compassion or avoiding a moneylender in the markets. Similarly, Luz was facing a deadline for her MFI quota. She might initiate a domestic violence complaint against her husband, but in the meantime, debts don’t wait.

As I wrote up my fieldnotes the following day, I could hear Luz sobbing through the conciliator’s glass window. She sat next to Jhonny, who had — despite my doubts — shown up for the session. Luz gasped for breath and the conciliator held an X-ray up to the light. The metal screws in her leg were visible even to the untrained eye. Whether the injury occurred as Luz describes it, I could not verify, but Jhonny sat next to her looking sullen. I did not enter the conciliation session since I personally delivered the invitation letter and did not want to create any feelings of partiality.

An hour later, the couple emerged. Jhonny ran next door to make copies of the agreement they had apparently reached. I was surprised and impressed, and wished Luz good luck as I headed out to an interview in La Paz.

Later that evening, however, I got a call from a very upset Luz. “Doctorita”¹⁷ she moaned, “he falsified his signature!”

“On the accord?” I asked.

“Yes,” Luz responded mournfully, “He used a fake signature.”

“Debts Can’t Wait”

...[Section Excerpted for Length]... Beyond insight into this process of co-constructing violence narratives for multiple audiences, the turn to conciliation reveals deep entanglement between conciliation, debt, and domestic violence. As women like Luz recount their experiences of violence, they frequently rebuff the staff’s efforts to get them to immediately pursue domestic violence charges against their partners. There are a number of reasons why they may do so, including fear over how their own family might respond, as well as their own views on what constitutes acceptable or unacceptable levels of violence in a domestic partnership (cf Van Vleet 2008). But one reason, I want to suggest, is because many women like Luz are seeking immediate relief of more pressing concerns. Clients like Luz often come to the Center seeking leverage to cope with outstanding debt payments.

In turn, Center staff work to compartmentalize violent and non-violent conflicts discursively so that they can conciliate those debt issues. Fake signature or not, Luz and Jhonny’s case is emblematic of the ways conciliators and clients themselves often seek to conciliate *around* violence. Luz is collecting the documents necessary to initiate a domestic violence case in the courts, but also wants to conciliate because, she explains, she wants Jhonny to quickly pay for her operation. But more pressing than the screws that are now causing her discomfort is a loan quota she owes to BancoSol. Luz and Jhonny’s case is illustrative of the many cases I saw at the Center that challenged the idea that one cannot, should not, and must not conciliate violence.

I found one of District 6’s conciliators, Dra. Sonia, in a reflective mood one afternoon as the workday came to a close. The Center was nearly empty. People occasionally popped their heads in the door to collect child support payments, or to make deposits on outstanding debts. I had spent the last few hours observing several sessions, all of them dealing with debts or domestic conflict. Often parties were contending with both. As we chatted about the last round of sessions, Sonia

played with her cell phone and sighed. “You know, there are just a lot of contradictions. Like, we aren’t supposed to do conciliation for violence. It says in the law, *no se concilia violencia*. But we do it all the time. Even the judge is contradictory, conciliating violence cases.”

For Dra. Sonia, this contradiction was most palpable in cases where women were unwilling to separate from or pursue domestic violence complaints against abusive partners — and instead asked for conciliation accords. “So what do we do?” Sonia asked me rhetorically. “Do we say, ‘Señora, you have to *denunciar* (make a formal legal complaint against an abusive spouse)? If she comes in asking for aid and she says she wants to conciliate, do we say, I’m sorry, señora, but you must begin a legal case for violence? Because [their husbands] will probably ruin their lives worse, saying ‘you went off and declared against me.’ We are confused on these issues,” Sonia tells me. “If someone comes in and says I want to give him a second chance, do I say No, *Señora*, you have to leave a *denuncia* for violence? It can make things worse for her. What am I supposed to do?”

As I tried to compare the kinds of cases conciliators were encountering in other districts in El Alto, I spoke with Sebastián Costa about what he was seeing in District 4. Costa reported that debt was quickly supplanting child support and other domestic conflicts in conciliation sessions. And he, too, saw debt and domestic violence issues as deeply interrelated. He told me,

I would say that debt is now is the principal cause of family conflict and separation. People start signing documents among themselves to help them pay off debts -- these interpersonal debts to pay off microfinance. So you have all these little interpersonal debts generated to pay off the larger microcredit payments. For example, right now I am seeing someone with 15,000 bolivianos (approx. US\$2,143) in debt with various places and people.

For Costa, the challenge was figuring out what the Center could do to be of assistance in the face of this pattern. He told me, “There’s not much we can do for the microcredit debts -- that’s a separate issue we can’t really address. But sometimes the pro-bono lawyer can work with a person and the institution — like *Banco FIE* to help them renegotiate their debt payments. They can help in those ways.” These were temporary solutions, he told me *parches* or patches, Band-Aids on larger problems and larger patterns facing his clientele. But they were also problems with troughs and crests. Costa concluded, “So the principal problems [in District 4] are debt -- and what you see is people separate over the debt and then once the debt is paid they go back to living together.”

Conclusion

I never met the original owner of the sewing machine. Did it start its life as a commodity in the *16 de Julio* market, bought by the anonymous woman as she was trying to get a *pollera* business

off the ground? Was it a gift from her husband or a loaner from her *comadre*? Did she ask Pilar for the loan in order to cover a child's school fees or her husband's medical bills, or to pay off a microcredit quota with another institution? Whatever its origin, its entry into this network of *prestamistas* and debtors, sisters and neighbors was as collateral on a loan, then a commodity sold to Justa, then twice more collateral. And as it moved between these women it accumulated a biography shot-through with violence — violence it helped to produce and to perpetuate. That violence was both physical and structural. In the process, the sewing machine helped stitch together new relationships as well as hostilities. It is a singular biography that speaks to a broader pattern of both sociality and its unraveling.

In this chapter I have shown how indebtedness and economic precarity intersect with and intensify people's experiences of interpersonal and domestic violence, and how Alto Limeña women seek to ameliorate that sense of vulnerability through conciliation. As Center clients narrated their family histories of violence, or pursued conciliation appointments with their partners, they invoked debt as a central cause of familial tension and marital strife — as well violence. And as conciliators worked to hammer out accords that dealt solely with debts — between friends and family members, or even between spouses looking to separate — they often did so while skirting broader issues of domestic violence. Stories of violence always hovered just around the edge of conciliation appointments dealing with debt, while problems with paying debts were often at the heart of “family conflict” cases brought to the conciliator.

This compartmentalizing of debt and domestic violence did two things. First, it erased the violence entangled in debt complaints. But it also obscured the recurring pattern of debt that was so often present in domestic violence cases. This pattern was not something conciliators and Center staff failed to see. Conciliators often commented on the ways these issues were entangled. It was a troubling dilemma that conciliators like Dra. Sonia were unsure of how to resolve. In *trying* to resolve those tensions, however, staff often reproduced the erasure.

Several times in my conversations with Bolivian USAID contractors, program managers told me that foreign donors had missed earlier opportunities to “really intervene into the family,” as one told me. Had they targeted the family earlier, one Aid contractor suggested, *la cooperación internacional* might have transformed conflict and violence at the level of those intimate social relations and in doing so helped to de-escalate social conflict in El Alto. In a sense, the Integrated Justice Centers were operating out of such a model: a model that imagined social conflict to be an expression of interpersonal disputes “scaled-up” into broader patterns of confrontation and abuse. By teaching

people to manage their conflicts with spouses and mothers-in-law, Alteños would in effect be dismantling the interpersonal foundations of social conflicts — conflicts that donors feared threatened to destabilize Bolivian democracy. In this explanation of political upheaval, social conflict is *constituted by* the city’s many un-redressed *interpersonal* disputes.

On one level, this interpretation is correct: social conflict and interpersonal conflict are deeply entangled, as I have shown in this chapter. But the idea of a unidirectional relationship between social and interpersonal conflict — where interpersonal disputes and individual grievances “scale up” to produce social conflict — merely locates the roots of social violence at the level of individual or interpersonal problems that are mismanaged or misdirected. In doing so, this understanding also locates the *solution* to these conflicts at the level of interpersonal relationships: justice can be offered at the level of the dyad, as I discussed in the previous chapter. Doing so fails to account for the ways that interpersonal disputes and experiences of domestic violence are in fact shaped, exacerbated, and often *fueled by* larger political-economic forces. Those political economic forces penetrate and deform individual lives, households, and extended kin relations, relationships between neighbors and friends. And indeed, many of the efforts to produce an entrepreneurial citizenry continue to locate the solution to people’s woes at this private, interpersonal level — while disparaging the “conflictual” forms of social and political mobilization that might draw attention to these broader patterns of conflict and their causes.

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¹ The title of this chapter and my discussion of the sewing machine and its biography as both a commodity and collateral on a series of loans of course draws on Appadurai's Introduction to *The Social Life of Things*, as well as Kopytoff's contribution on "commoditization as a process" (1988).

² When I later reported by suspicions to my supervisor at the Integrated Justice Center, she shrugged and shook her head, saying, "There's nothing, really, that we can do at this point," since the event had occurred several years prior.

³ In El Alto, as with other places in Bolivia, social obligations frequently involve social and material debts that are understood to be dynamic and reciprocal, often expressed in the concept of *ayni*. *Ayni* has both temporal and material dimensions; embedded in the concept itself is the notion that life is fraught with moments in which we all find ourselves with unmet needs and must rely on others for support — emotional, physical, and economic.

⁴ cf Van Vleet 2011 on a reverse story -- a Catholic narrating the possession of an evangelical Protestant as punishment from the devil and the differential protection God offers to Protestants or Catholics. Van Vleet's account also speaks to the ways anthropologists have sought to understand attribution of occult practices to peasant views of immoral wage labor regimes.

⁵ The 2003 uprising in El Alto, which helped bring an end to the presidency of Gonzalo Sanchez de Lozada.

⁶ Forensic medical certificates used as proof in the court.

⁷ Another way Andeanist scholars have tried to complicate our understanding of the relationship between violence and alcohol is through studies of the Tinku celebrations in northern Potosi (see in particular Olivia Harris' important 2000 review of studies examining Tinku, gender, and bloodshed). The word Tinku means "encounter" in Quechua and speaks to an understanding of the productive nature of conflict. Participants, Tinku scholars argue, believe that blood must be spilled during these annual ritual battles in order to ensure their land's fertility. In this cosmology, spilling blood is a source of strength and social reproduction; rather than an expression of anti-social violence, Tinku as a kind of socially-productive violence (*ibid*). But many popular discourses about Tinku circulating in urban settings emphasize Indian propensities to violence — fueled by alcohol.

⁸ Named after Tupac Katari, the leader of a significant indigenous rebellion, Katarismo is a political movement that took shape in the 1970s, led by one of the first generations of Aymara intellectuals to attend university. The movement sought to articulate class analysis with an analysis of the economic exploitation and exclusion of indigenous people from political power.

⁹ Juana Quispe Apaza was a member of both the Federación Departamental de Mujeres Campesinas Indígenas y Originarias de La Paz Bartolina Sisa and of the La Asociación de Concejalas y Alcaldesas de Bolivia (ACOBOL).

¹⁰ http://www.laprensa.com.bo/diario/actualidad/seguridad/20120315/mujer-asesinada-y-botada-a-un-rio-era-un-concejal_21294_34195.html

¹¹ Editorial in Los Tiempos published online on May 30, 2012.

http://www.lostiempos.com/diario/opiniones/editorial/20120530/ley-contra-el-acoso-y-violencia-politica_173167_364395.html

¹² Saida Hodžić's (2009) analysis of the political struggle sparked by a domestic violence bill in Ghana raises questions about how anthropologists tackle the place of "culture" in human rights and gender violence debates. While frequently critical of how activists, policy makers, critics, and advocates alike produce essentialized, static notions of culture, Hodžić argues that anthropology nevertheless tends to privilege appeals to 'culture' as a form of counter-hegemonic resistance. By contrast, Hodžić wants to push anthropologists to consider how people — particularly state agents — may utilize "culture" to shore-up their power, particularly around gender issues. They may do so, for example, by appealing to customary law and 'tradition' as a *selectively* anti-imperialist stance against the imposition of domestic violence or rape laws, even as they welcome other "Western" interventions. Hodžić argues that the challenge for ethnographers is to document "*when, by whom, and to what end*" people mobilize this amorphous notion of "culture" for political ends (350).

¹³ Editorial from the Human Rights Ombudsman *Derechos Humanos*, May 31, 2012. http://www.derechoshumanosbolivia.org/editorial.php?cod_editorial=ED20120531101150

¹⁴ I do not mean to suggest that Bolivians do not experience or engage in forms of intimate violence among the wealthy or middle class. The limited statistics available suggest that domestic violence in Bolivia cuts across class and race backgrounds. Nor do I mean to suggest that gender norms and cultural practices such as women living in the household of their in-laws play *no role* in how certain forms of violence against women are normalized and justified (cf Van Vleet 2008).

¹⁵ For example, in 2004, my neighbors and I called the police on another neighbor -- who we could hear throwing his wife against the wall and breaking furniture. The emergency operator answering the phone told me that it was a "private family matter, not police business," and then hung up on me. We resorted to banging on the door until it stopped. For the moment, at least.

¹⁶ Indeed, Dra. Paloma Gil — who began working at the Centers as a volunteer under USAID's direction before being formally hired as the Director of District 6 — was one of the principal advocates for institutionalizing pro-bono lawyers in the Center in order to help women pursue domestic violence and child support cases.

¹⁷ Bolivians use the term "doctor/a" to address lawyers. People often assumed I was a lawyer. Even when I explained I was not, that I was an anthropologist, they still used the term to show deference (to acknowledge my "professional" status) — when speaking with me as with the other interns and staff.