



## FROM NATIONALIST TO ECONOMIC SUBJECT: EMERGENT ECONOMIC NETWORKS AMONG SHATILA'S WOMEN

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*This article revisits Rosemary Sayigh's theory of "culture as resistance" and considers how primordial attachments of kin and village, and by extension nation, in Shatila camp are being reconfigured by deepening poverty and provisionality. Shifting analytical attention away from the discursive continuities of nationalism toward the contingencies of everyday material practice in its local environment, the article examines how dynamically evolving networks of solidarity are re-constituting traditional structures of kinship and political belonging, broadly conceived, and producing new forms of agency and economic subjectivity for camp women.*

THE SHAPING INFLUENCE of Rosemary Sayigh's scholarship in the Palestinian camps of Lebanon over the last forty years is so profound that it is easy to overlook the personal impact that she has had on those living in the communities where she has worked, particularly women. When Sayigh began her research in Shatila in the 1960s, Samar,<sup>1</sup> then a teenager, became her assistant. Until recently the director of a local NGO that supports women and youth in Shatila, Samar remembers her experience with Rosemary as transformative, giving her for the first time "the confidence to challenge . . . the obstacles we face as women in our society." These included the stigma of women's employment outside the home because of honor codes at a time when men were expected to be the breadwinners. "I have a lot to thank her for," Samar told me.

Those of us who have conducted research in the camps since also have a lot to thank Sayigh for. Her scholarship, which spans the turbulent history of this community, is enviable both for its chronological breadth and for its intimate understanding of the complex political and social evolution of camp society. Bridging anthropology and oral history, Sayigh has foregrounded the voices of refugees, reclaiming their narratives for the historical record and challenging the reified categories often used to describe this community. Her reluctance to frame her analysis in overly abstract terms similarly reveals the ethical integrity of her work, which has sought to represent the experiences of refugees in ways that are always politically relevant for and recognizable by

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them. This intellectual modesty has made for a body of scholarship animated less by passing theoretical trends than by a longstanding commitment to the people whose lives it describes.

In tracing the lines of continuity and difference in my own fieldwork in Shatila since 2001, I will address two themes in particular: the impact of deepening poverty and provisionality on social and political structures, and the way in which these conditions have affected the position of women within the camp's political economy.

### FROM REVOLUTIONARY RICHES TO RETRENCHMENT

The situation of the camps today bears little resemblance to what it was when Sayigh started working in Shatila in the late 1960s. The relocation of the Palestinian resistance to Beirut around that time opened a new era—commonly referred to as the revolution (*thawra*)—of political ascendancy and institution-building for Palestinians in Lebanon. Despite the outbreak of the civil war in 1975, what came to be known as the “Palestinian sector”—the committees and productive institutions established by the Palestine Liberation Organization (PLO)—grew dramatically, soon absorbing 65 percent of the Palestinian workforce.<sup>2</sup> The PLO's immense power and influence afforded protection, and the wealth that flowed into the organization funded a multitude of services. Most refugees recall this as a time of prosperity and conviction.

All this ended in 1982, when the PLO was forcibly evacuated from Beirut in the wake of Israel's invasion of Lebanon. The Palestinian sector was dismantled, leaving the community vulnerable and without jobs. The PLO's departure has come to be seen as the turning point in the fortunes of refugees in Lebanon, marking the onset of radical political and economic instability. The vulnerability, poverty, unemployment, and political duress among the refugees in Lebanon only deepened after 1989, when Palestinians were prohibited from carrying arms and subjected to new discriminatory labor laws following the Ta'if agreement that ended the civil war.<sup>3</sup> The Oslo accords between Israel and the PLO in the early 1990s dealt a further blow, effectively erasing the refugees from the political arena and further cutting PLO assistance to refugees in Lebanon as resources were reallocated to the self-rule areas of the West Bank and Gaza under the newly created Palestinian Authority (PA).<sup>4</sup> While the United Nations Relief and Works Agency (UNRWA) has attempted to fill the void left by the PLO,<sup>5</sup> an overburdened budget, declining donor contributions, and the redirection of funds to the West Bank and Gaza have all led to alarming shortfalls in camp resources.<sup>6</sup>

For many, the revolution is remembered as a time of missed opportunities. As Abu Yusif, a refugee from Shatila, now in his forties, told me, “Living off the *thawra* was a mistake. They [the PLO] encouraged us to leave school and fight. Then when they left and told us to help ourselves, what could we do? We are the generation without skills.” Without political leadership or the unifying symbols of the national movement, and with the prospect of return

increasingly unlikely, refugees have found themselves reviewing fruitless careers and a failed liberation movement, while facing ever-tightening legal restrictions and growing deprivation. The departure of the PLO not only provoked a crisis of authority and political representation but also undermined established mechanisms for redistributing resources and regulating the political economy in the camps. In Shatila, competition between Fatah loyalists and Syrian-backed opposition factions and their NGO affiliates has increased particularism and clientelism. Scarce resources are fought over ever more furiously, reconfiguring social and political allegiances and creating a situation in which factional affiliation is often determined as much by the capacity to provide material support as by ideological orientation.

### “CULTURE AS RESISTANCE”

The traditional structures of local attachment in Shatila have also weakened in the last decades. Sayigh's early work, centrally concerned with the idea of culture as resistance, explored the tenacity of peasant traditions as a mode of struggle.<sup>7</sup> Although loss of land, displacement, and the economic pressures of exile had radically altered peasant society in the wake of the 1948 expulsion, Sayigh examined the extent to which prior patterns of belonging and cultural traditions were reproduced in the camps in the 1950s and 1960s and subsequently cultivated by the national leadership. Preserving territorial alignments of village and patrilineal kin became a way of “recreating Palestine through memory” and came to function as the means whereby social continuity and enduring ties to ancestral villages might be conceptualized and maintained in exile.<sup>8</sup> Rural ties, Sayigh observed, formed the essential core of identity: they were “built into the personality of each individual villager to a degree that made separation like an obliteration of self.”<sup>9</sup>

The displacement of Shatila's founding families during the Lebanese civil war, high rates of immigration out of the camp, the decline of compound households, and a growing non-Palestinian presence have all diminished the influence of kin and village networks. The fate of Shatila's village associations is revealing. Once considered an important economic safety net and mechanism of social control, particularly in the wake of the PLO's evacuation from Beirut, only two of the six associations now remain.<sup>10</sup> These belong to the families of Majd al-Krum and Dayr al-Qasi; only the former continues to have a fund (*sandūq al-balad*) to which members can apply for support in times of need. Similarly, there are no longer any functioning *diwans* (meeting places) where male elders can gather to socialize. Like village associations, *diwans* helped to preserve the influence of village notables and peasant culture. When I asked why there were no longer any *diwans*, one man responded, jokingly, that now people only talked *about* each other and not *to* each other. He explained that the cost of renting a hall and maintaining a meeting house was too great and that there were no longer enough members to make it viable. The demise of these cultural institutions is symptomatic of the ways in which transformations

in Shatila's political economy are undermining the ethos of "moral familism" that once tethered individuals to kin and community.<sup>11</sup>

The undoing of traditional structures of solidarity, however, has allowed new alliances to form. Significantly, these alternative support networks are often brokered by women, whose marginal position within the previous (more stable) economy has left them better suited to adapt to its erosion. While men have traditionally had access to social and political arenas not available to women (through political factions and local institutions), the declining resources of factions and discriminatory labor laws have increased the rate of male unemployment. Shatila's economy has thus become increasingly dependent on alternative sources of income and support generated by women, both

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through neighborhood networks and through their work outside the camps (primarily as cleaners, nannies, and service workers). Everyday alliances between women have come to function as conduits for detailed knowledge about the domestic economy of the camp; they represent important mechanisms for identifying the needs of households as they arise and for finding support.

Sayigh has paid particular attention to the experiences of camp women as their roles have evolved in response to changing political and social conditions. More specifically, she has examined how women present themselves as political actors through the stories they tell, demonstrating in the process the transformation of their notion of "self" over three generations.<sup>12</sup> The presence of the PLO leadership in Lebanon during the 1970s and early 1980s was a critical juncture in the political mobilization of camp women.<sup>13</sup> Sayigh and Julie Peteet have both explored the reconfiguration of gender roles when women reframed mothering and housework as resistance.<sup>14</sup> But while the revolution legitimized women's participation in militant political struggle, it also introduced new constraints by glorifying their reproductive and nurturing roles as mothers of fighters.<sup>15</sup> The growth of the PLO economy and welfare services at this time also led many women to abandon jobs in the Lebanese sector for work in camp institutions, bringing women's economic energies and gender roles under the patriarchal control of resistance leaders. Economic exigency in the postrevolutionary period has brought further changes in gender roles, giving women greater responsibility and influence in the camp economy. The increasing number of women acting as primary providers points to significant changes in family and gender relations. Social and familial controls that placed limits on the movement of women have been relaxed, allowing them to recode their labor outside the camp as essential for the survival of family and community. While camp refugees have experienced new extremes of deprivation, these conditions appear to be creating forms of economic agency and independence for women that run counter to the political mobilization that occurred during the revolution, when feminist ideals remained subordinate to the national cause and gender hierarchies

were left intact for fear of alienating camp elders and undermining communal solidarity.

Sayigh's and Peteet's insights about the ways camp women fashioned themselves as political subjects during the 1970s and 1980s offer a useful model for thinking about ways in which women can construct themselves as economic subjects today. The pragmatism that women display as they balance the material needs of the household and the local community against national claims reflects a growing disjuncture between the more idealized social structures of nationalist orthodoxy that Sayigh observed, on the one hand, and more contingent everyday solidarities, on the other. The social networks that I encountered in the course of my fieldwork often appeared less determined by an "official" ideology of village and kin than by particular economic histories of households and neighborhoods. A growing preoccupation with day-to-day survival in Shatila is producing a politics and practice of daily subsistence, privileging temporary and flexible forms of association that promise short-term returns. Friends and neighbors are increasingly relied upon over extended kin and village, as support from the latter normatively entails long-term obligations that have become harder to sustain. These evolving techniques of solidarity do not simply make visible the means by which refugees negotiate poverty and gain temporary relief; they also illustrate the ways in which traditional kin structures—both social and political—are being absorbed into larger and more strategic networks of association.

Fatima's experiences, which form the centerpiece of this discussion, speak to the gap between traditional sociopolitical forms often assumed to be structuring communities in exile and emergent dispositions that are evolving in response to changes in Shatila's political economy. The means by which Fatima managed to source funds to develop her business, cover her medical costs, and meet everyday expenses offer a useful point of entry for analyzing ad hoc mechanisms of everyday solidarity while allowing us to track evolving structures of dependency. While there are methodological drawbacks in focusing on a single case, I have chosen to hew closely to the particulars of Fatima's experience because they bring into focus the complex interplay of factors determining the refugees' capacity to get by in increasingly constrained circumstances, and the changing priorities of the community.

### **FATIMA'S STORE**

I first met Fatima when she invited me into her store to escape a downpour. We became friends and I would often sit with her while she worked in the evenings. Located on the western edge of Shatila, Fatima's store was a hub of economic activity, speculation, and banter, which familiarized me with the way in which everyday financial concerns are discussed and dealt with. Her hospitality made her store a gathering place for elders, unemployed youth, and a constant stream of children who kept her solvent through their insatiable appetite for chips and sodas. She regularly spent the entire day in her shop,

giving her ample time to socialize with her clients. When I would drop by I would often find Fatima bent over her accounts, assessing what goods needed to be restocked, or reading *al-Safir* (a rare sight in Shatila, where literacy levels are low and newspapers represent an expense few can afford). Other times, I would find her deep in discussion with camp elders perched awkwardly on empty produce boxes around her counter drinking coffee from small disposable cups, or on stools in the street outside—a habit that transgressed codes of conduct between men and women. This ambiguity about whether Fatima's shop was a place that one went to buy goods, gossip, or talk shop was one she worked to her advantage.

In the context of the camp, where most businesses and institutions are run by men, Fatima's store seemed anomalous. As an unmarried Ghawarni Bedouin woman originally from Nabatiyya camp, Fatima saw herself—and was treated by others—as something of an outsider, a fact that in her mind brought us closer together.<sup>16</sup> Articulate and opinionated, she was quick to share with me her views about social, political, and cultural life in the camp, which she felt that she observed at some remove, from a vantage point not unlike mine. While her marginal position perhaps makes her experiences less representative, Fatima's insightful analysis of Shatila's changing political economy and her willingness to speak openly about her own financial concerns make her a compelling subject. The fact that she had no formal ties to political factions and operated largely outside reciprocal kin relations made her more resourceful in identifying alternative forms of support; in this respect, then, even in her anomalousness she revealed new forms of agency and subjectivity increasingly available to women as traditional structures of social and political organization in the camp weaken.

Because Fatima lived on her own, her store was an entirely independent enterprise. She recalled the skepticism with which people had viewed her proposal to start a business in the mid-1990s and the difficulties she had faced trying to raise money at the outset. The only assistance she received was from Nabil, a childhood friend from Nabatiyya also living in Shatila. Nabil rented her a room on the ground floor of his building and gave her a small loan. These initial obstacles, however, dampened neither her resolve nor her nerve: she worked hard and dressed in provocatively short skirts, which caused a stir. On one occasion, soon after she had opened her store, a neighbor tried to put a curtain around her counter in an effort to conceal her bare legs from customers: the curtain was immediately removed and the skirts got shorter. It was clear that running a local store gave her a sense of social standing:

People here do not think it is right for a woman to be confident and successful in business, they become jealous. . . . When one of my neighbors realized that I made more money than he did, he said—with great surprise—“So you've really succeeded, Fatima!” And I responded, “Of course, why shouldn't I?” . . . In our religion, work is a form of worship and

I work all the time! Even in Ramadan I open my shop at *iftar* [when people break fast]. . . . Last year someone complained that this was not appropriate. They thought I was Christian and didn't understand the ways of Islam because of the way I dress. I said, "Listen, you know my name is Fatima, which is the name of the daughter of the Prophet (peace be upon him), so why do you ask me this? You've stopped recognizing the signs of your own religion!"

The terms with which she described her business revealed the transformative role it had had in her life—the means by which she had turned her marginality into a source of economic strength and independence. Her store allowed her to reinvent herself as a successful businesswoman and gave her greater latitude in forging productive relationships—with suppliers, clients, neighbors, local officials—circumventing many of the restrictions normally faced by single women in the camp.

When I asked Fatima what had motivated her to open a shop, she told me that without the safety net provided by a spouse or kin, or ties to a political faction, she could think of no other way to generate a regular income. The role of entrepreneur also allowed her to set herself apart from the political clientelism she believed was undermining camp society:

Sometimes I feel that representatives in the factions are frightened of me because I am not on their payroll and they know they have no hold over me. . . . When one man from the Popular Front for the Liberation of Palestine saw me writing . . . I teased him and said, "I am writing a report about you!" I was not afraid. . . . I said, "You [the factions] are killing me slowly anyway; what do I have to fear?" Who benefits from the money that is being given to these organizations for the general good of the community? . . . They pocket the money and don't improve conditions in the camp. . . . I don't have to answer to anyone, I can say what I want and no one will threaten me.

Here Fatima's financial independence in effect underwrites her critique of the clientelism of political factions, which used limited resources to recruit members and extend their influence rather than for the collective good of the camp. The fact that Fatima, like many other camp residents, sought to distance herself from political parties, says much about the factions' loss of prestige amid the general perception of their corruption.

#### COFFINS AND CASTLES: A CRITIQUE OF UNSANCTIONED GAIN

"We used to be as one hand (*kunna eed [yad] wabda*), though now people can only afford to think of themselves," Fatima told me, shortly after our

first meeting. Sipping her coffee and nervously tapping cigarette ash into the saucer, she described how during the revolution, when the PLO was still based in Lebanon, the community had been bound together by political conviction and confidence in the future, but also by an ethic of mutual care:

Despite the difficulties of this period [the civil war] our lives were better because we lived in each other's hearts and in each other's houses. We shared everything! We had hope in what the revolution would bring. . . . That all ended when the PLO left in 1982, and we saw things clearly. Some wars bring coffins and some wars castles.

Shatila, she told me, was no longer a place of caring or trust; people had become stingy, calculating, and opportunistic. Like many refugees, Fatima saw the collapse of communal relations that followed the post-1982 changes in exchange and distribution structures in terms of a failure to share and reciprocate. "Everyone says, 'I have nothing,' because they don't want to give," she would exclaim with exasperation.

A striking feature of this narrative of social entropy is the way people invariably placed themselves outside the transformative process, presenting the changes as happening *to* them and not through them. Even Fatima, who claimed not to be interested in profit but only in being able to pay her bills and buy her blood pressure medicines, never associated her own preoccupation with balancing her books with what she saw going on around her. In fact, camp residents seemed far more willing to support each other in adversity than Fatima's comments suggest, and she herself was constantly engaged in acts of kindness at the expense of her own resources. Such instances of solidarity form part of a pragmatic of daily survival that seems to mark a shift away from reliance on customary forms of assistance toward negotiated relations of exchange and charity. The collective chorus of complaint that I frequently encountered during my fieldwork might therefore be better understood as a call for the reconstitution of the moral order through neighborly ties and an ethic of communal care; it also served as a reminder that wealth is only meaningful when embedded in social relations that enrich the collective.

Although Fatima spoke reverentially about the revolution, she continued to be haunted by the leadership's lack of concern for the refugees left behind. A conversation we had about the 1976 siege of Tal al-Za'atar camp, where her family had moved after being displaced from Nabatiyya camp in 1974, vividly revealed how she had come to regard the national leadership:

During the revolution, people believed that Arafat would take good care of us and they gave freely to him because they believed the reward would be great. He was like a father for us. I remember during the siege of Beirut he opened a twenty-four-hour bakery, and he would give to the Lebanese



before he gave to the Palestinians. . . . Before the resistance came, we were living . . . in poverty and were repressed by the Deuxième Bureau, so the PLO was like something wonderful—this is how people saw them, because we were less politically aware then. . . . At that time I was working . . . in Ras Beirut as a nanny . . . leaders from *al-kifab al-musallah* [the Armed Struggle Organization, in charge of security in the camps] would come to the house to drink and talk politics. I remember one of the leaders visited the house, it was during the siege in Tal al-Za'atar . . . at that time I was very worried for the safety of my family who were caught inside the camp. I asked him whether they [the PLO] were providing people with enough food and assistance. I told him that I would kiss the ground if my family got out alive, and he told me that they were doing everything they could. . . . When the siege broke and I first saw my sister and her four children, they looked like the pictures you see of starving people in Africa. Skin and bones! So I went to him and said, "You're a liar! How could you say that you were providing food and water and arms when people had only dirty water to drink." While they were starving, he was sitting in his air-conditioned office in a padded chair. . . . In reality they [PLO leaders] had abandoned the people to their fate.

Using the idiom of kinship, Fatima viewed the PLO leadership as subject to the same responsibilities and moral standards expected of kin. In her mind, the extraordinary wealth of the revolution both created and destroyed community. Shuttling between heady nostalgia for the golden days of the resistance and lingering anger over the corruption and neglect of the national leadership, Fatima's narrative of Tal al-Za'atar illustrates how feelings of loyalty are always in tension with a more demystified view of authority. The leadership's apparent indifference to the everyday needs of refugees languishing in the camps in Lebanon after years of loyalty and sacrifice constituted for her a scandal that laid bare the tenuous nature of relations between refugees and those claiming to represent their interests. This discourse of social and political distrust in the wake of the PLO's departure is similar to the crisis of faith in kin relations. Just as an era of political solidarity rooted in nationalism is thought to have given way to one fractured by self-interest, familial reciprocity is seen to be weakened and superseded by instrumental relations.

### RELUCTANT RECIPROCITY

While Fatima would regularly remind me that "neighbors are precious," she was less forthcoming about her family.<sup>17</sup> The only relatives she spoke about were her parents and six siblings and their families, who had died in the 1982 Shatila massacre and who continued to be vividly present for her. For a long

time I therefore assumed that she had no living relatives in the camp. However, during a conversation about a heart operation she had undergone several years earlier, it emerged that she had an aunt and several cousins living close by. Fatima recalled how after her illness they claimed not to have the means to help. But Fatima had another explanation: "They don't help me because they think that my medical expenses will use up their savings, and that once they start they will have to continue. They imagine that if something similar should happen to them in the future, I would not be able to help them in the same way."

When I asked her if she had ever tried to borrow money from relatives, she replied, "They say, 'If you lend to your brother, you've lost him' "

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(*bi-t'dayyin akbuk bi-t'kbsarhu*). This sheds light on why some relatives opt to conceal meager resources or claim not to have savings rather than give support in the form of a loan. One friend recounted the shock of seeing relatives who lived in the same building trying to hide their groceries from one another to avoid having to share them. Another admitted that she herself had sometimes concealed savings from needy relatives. The fact that Fatima's

medical expenses were ultimately covered by an unexpected gift from the Lebanese family for whom she had worked as a nanny in Ras Beirut lent further credence to her belief that "fictive" kin are more dependable than blood relatives.

Fatima's feelings of resentment were accentuated by her previous role as the primary provider for her family:

After we left Nabatiyya in 1974 and moved to Beirut, I got a job in Hamra. . . . I was the one who paid all the expenses for my family at that time. . . . During the siege in 1982, they all came and lived with me. My house was filled with people for whom I had suddenly become responsible and there were children everywhere. I began to feel that I was being taken advantage of. . . . This is a problem in our society—if people [i.e., family] feel that you have initiative and that you can earn money for them, they will sit back and wait to be supported. Even though I was angry at their opportunism, as a woman I felt for them, and I couldn't bring myself to throw them out.

Just as Fatima never censored her critique of the national movement, often naming and shaming particular individuals, she did not shy away from broaching the more sensitive question of family loyalty. Even while recalling the comfort of family life during her childhood in Nabatiyya, she also spoke about how familial ties can limit the possibilities available to women, whose individual

aspirations are always expected to come after their duties as family caregivers and providers.

While kin relations are normatively viewed as essential for survival, increasing economic strains have necessitated a greater degree of calculation and risk assessment even within families, creating situations in which rational considerations can appear as important as moral or affective ones. In Fatima's case, the emphasis placed on equivalence—the idea that to receive help for her medical bills she would need to convince her relatives that she would be able to give similar support in the future—suggests a conditional structure of exchange rather than one where help is willingly given as the precondition for continued social relations.

### LONG-TERM CREDIT AND PARTIAL PRICING

Over time, I came to understand that the popularity of Fatima's store was due not only to her special brand of customer care but also to her payment policies. Knowing that many of her clients did not have steady jobs, she adopted a credit system of payment at the end of the month or periodically in small installments (*taqseet*), allowing people to continue to buy basic necessities during fallow periods. "Though people may be poor here, no one dies of hunger," she remarked, with some pride. Her willingness to accommodate irregular income flows was tacitly acknowledged in a small sign behind her counter, which read, "Cash today, and tomorrow a loan" (*yawm al-naqdi, wa gbadan dayn*). Extending credit to customers is not unusual among Shatila's stores,<sup>18</sup> but unlike other shopkeepers Fatima did not specify when she expected to be repaid, and the repayment schedule was often determined by the debtor. This meant her store credit could be viewed, according to established Islamic practice, as a "benevolent loan" (*qard al-basan*).<sup>19</sup>

When a debt became too great or went unpaid too long, Fatima might refuse further credit and occasionally threatened to report the delinquent to the Popular Committee.<sup>20</sup> However, she was critical of shopkeepers who bullied or humiliated clients into paying their bills on time and recounted with distaste how one store had posted notices of a family's outstanding debt all along the main street to shame them into swift repayment. She was also against levying fines in cases of late payment. "This is like giving a loan and charging interest" (*riba*), she explained disapprovingly. "He who charges interest, whether through sanctioned or crooked means, takes advantage of it" (*bi-dayyin bi-fa'idi, balal haram, biddu yistafeed minba*). But her studied forbearance concealed more complex motivations and economic calculations. Because Fatima cultivated the image of her store as a social space, in which she was shopkeeper, friend, and host, the distinction between social and material exchange was often blurred, with the result that "gifts" and favors were regularly introduced into what would normally be straightforward commodity exchanges.<sup>21</sup> Gifts, along with her tolerance for long delays in the repayment of loans, constituted the conditions for new forms of sociability and were clearly

among the ways that she extended her own social networks. This policy not only enabled her to maintain good relations with neighbors and clients but also increased their feelings of indebtedness.

Fatima's strategic patience with debtors was sometimes accompanied by an idiosyncratic pricing system, which varied according to her assessment of their finances or the nature of her relationship with them. If she knew the person was in a precarious financial position or without adequate support, she might choose to sell certain goods (normally basic household necessities) at a marginally cheaper rate or give them a little extra. As with her credit system, charging less or giving more represented another strategy for disrupting structures of economic equivalence. While she never articulated this as a specific aim, it was apparent that Fatima used the debts of others to construct a safety net for herself, always mindful of her acutely vulnerable position.

### *JAM'IYYAT*: SAVING ASSOCIATIONS

During my last year in the field, Fatima embarked on an ambitious project to remodel her store involving substantial construction. Her immediate kin were unable or unwilling to help with the cost of materials and labor, forcing her to raise the money elsewhere. Like most refugees, Fatima did not have a bank account or other requirements necessary for a bank loan. "I try to save money but daily needs intervene . . . I have no willpower. I put money aside and then I spend it," she explained. One of Fatima's proposed strategies for raising the funds was to join an informal saving collective (*jam'iyya*). These collectives are normally initiated by neighbors or coworkers rather than relatives, thereby avoiding some of the pressures associated with loans within families described above. In this rotating saving association, members give a set amount of money every week or month and then take turns collecting the sum of the contributions (*madkbul*). Although Fatima was ultimately able to secure a loan from a friend, the time spent discussing the pros and cons of the system alerted me to its growing importance within the camp economy. Since these collectives allow members to diversify their sources of income and extend their networks of support and reciprocal exchange, they have become a useful tool of economic survival, allowing households to reduce the risks of poverty.

While both men and women participate in *jam'iyyat*, I encountered the practice mainly among women, who tend to be responsible for balancing everyday expenses for electricity, water, and food against long-term investments such as children's schooling, university fees, or the purchase of expensive household items.<sup>22</sup> In the past decade, the number of saving associations in Shatila has risen significantly. Umm Ali, a friend of Fatima's and a strong proponent of *jam'iyyat*, explained why. "Since 1990, the number of *jam'iyyat* has gone up as the money in the camp has gone down." For Umm Ali, a mother of four and the sole breadwinner in her household, *jam'iyyat* have provided an important safety net for her family. She sees them as more effective than

unregulated modes of lending and borrowing, since they are interest-free and allow members to mobilize significant sums of money swiftly to meet unexpected expenses. Moreover, by compelling participants to abide by fixed rules that determine in advance when each person will receive payment and the frequency of contributions, *jam'iyyat* enable members to make plans that might otherwise seem financially impossible and to move beyond a temporality of everyday survival.

Most members of *jam'iyyat* whom I spoke with told me that they had joined either to meet an unexpected expense—most often sudden illness or death of a relative—or to plan for a significant future expenditure. Like Fatima, many described the difficulty of saving on their own, with funds appropriated by relatives or dissipated in everyday spending; ad hoc saving rarely allowed individuals to reach a point where the money saved could be turned into tangible assets. In this sense, participating in *jam'iyyat* offered a way to set aside money for future needs and in some cases, to cede from certain kin duties and the obligation to share.<sup>23</sup> When I asked Umm Ali what had led her to join a *jam'iyya* five years before, she responded:

Before [the late 1980s and early 1990s] . . . things weren't so expensive, so everyone had more money then, and it was easier to borrow or lend and not to think too much about it. . . . Now, since fewer and fewer people have work, it becomes harder to know whether you will ever get money back if you lend to someone. . . . I found myself fighting with neighbors and family about how much I had borrowed or what I had loaned. . . . I first joined a *jam'iyya* when I needed to raise money for my daughter's university entrance fee. . . . If I didn't have the obligation to pay LBP 50,000 [\$33] every month, I wouldn't have been able to save anything and I couldn't have managed any of these expenses. The *jam'iyya* is good because it is clear from the beginning that we all depend on each other if we are to benefit.

Although there is always a risk that members will stop contributing once they receive their payout, moral obligation and fear of being excluded from future saving groups appear to dissuade potential defaulters.<sup>24</sup> Indeed, since the system depends on the reliability and commitment of all participants, it is believed to encourage fair dealing. Conditions for membership in a *jam'iyya* also establish reassuring boundaries for inclusion and exclusion. Those who are chronically unemployed are not normally permitted to join because of their likelihood to default on their payments. Similarly, those believed to be making money illicitly (through the sale of drugs, gambling, or other immoral activities) are excluded on the grounds that *jam'iyyat* are meant to abide by the principles of *takaful* (the Islamic alternative to commercial insurance), in which money cannot be used to further sin and transgression.

### REMNANTS OF KINSHIP

Three weeks before I left Beirut, in August of 2004, Fatima had a severe heart attack and fell into a coma. None of her immediate family came forward to pay her medical bills and UNRWA gave her only minimal support because she was on the cusp of her sixtieth year. Nabil (her ever-benevolent landlord), along with several friends and neighbors, collected around \$1,800, guaranteeing her a bed in the Palestinian Red Crescent hospital south of the camp. Although the doors to her shop had remained padlocked for a week, Nabil's wife opened the shop to raise money to help cover her mounting medical bills. Gradually others took turns behind the counter, and responsibility for taking care of her store was soon divided among a network of friends and neighbors. When I spoke with mutual friends about her precipitous decline, grief mixed with anxiety over how they could continue to find sufficient funds for her to remain in the intensive care unit. She died two weeks later. After considerable effort, Nabil managed to locate a distant cousin living in Sidon, who agreed to help cover the costs of her burial and to find a plot for her in a cemetery near 'Ayn al-Hilwa camp. Troubled by the unseemly scramble for funds that dominated her final days, I found myself wondering if this is what she had anxiously anticipated all along, and whether it was the fear of the indignity of dying alone without support that had motivated her to search out and build ever-widening webs of allegiance and reciprocity.

Although everyday economic pressures and competition over scarce resources represent the center of gravity in camp life, much of the research conducted in the Palestinian camps in Lebanon has emphasized the continuities of cultural forms in exile and idealized structures of political belonging at the expense of a sustained analysis of material practice.<sup>25</sup> Focusing on discursive ideology—the primordial ties of kin and village, and by extension, nation—over more contingent everyday structures of relation can iron out the complexities of life as it is lived, with the result that the intimacies of political attachment and communal belonging are more often assumed than empirically demonstrated. Fatima's experiences are suggestive of the ways in which social relations are dynamically conceived and practiced in this context, as different kinds of communities are simultaneously created and subverted by poverty. Clearly, some are better able to adapt to these changing conditions than others. While Fatima's commercial venture allowed her to develop alliances outside of kin, village, or factional ties, many of her male peers, whose social networks continue to be bound up with their political affiliations, have found it harder to reinvent roles for themselves in light of postwar transformations in the camp's political economy. Attention to what has been renascent in the wake of deprivation and disenfranchisement reveals that emergent forms of agency and economic subjectivity are increasingly available to camp women.

In shifting sympathetic and analytical attention away from the continuities of nationalism toward the contingencies of local material practice, I do not wish to suggest that traditional structures of social and political kinship, broadly

conceived, have become inoperative or obsolete. Indeed, even as they are acknowledged to be onerous or dysfunctional, they continue to be invoked as the ideal. It is significant, for instance, that Fatima's funeral costs were borne by a distant cousin; it is perhaps more significant that the cousin had to be tracked down by her landlord. The solidarities that Sayigh described as representing the bedrock of camp politics and identity, even when breached, still underwrite the normative ethical vocabulary with which refugees conceptualize communal and political responsibility. While the ideological charge associated with kin groups, village networks, and loyalties to political factions is increasingly overtaken by pragmatic considerations, these structures have an afterlife and are being newly inhabited.

## NOTES

1. Not her real name. Where requested, or where I have felt that the interests of friends and informants might be adversely affected, I have used pseudonyms.

2. Rosemary Sayigh, *Too Many Enemies: The Palestinian Experience in Lebanon* (London: Zed Books, 1994), p. 17.

3. Since the Ta'if Accords, Palestinian refugees have been treated as stateless foreigners and require a permit to work in almost all professions except agriculture and construction.

4. The World Bank estimates that external support for Palestinian NGOs during the early 1990s dropped by around 40 percent, from \$170 million to \$100 million. Rita Hammami, "NGOs: The Professionalisation of Politics," *Race and Class* 37, no. 2 (1995), pp. 51-63.

5. The PA has frequently sought to displace the responsibility of providing for refugees in Lebanon onto UNRWA. Nabil Sha'ath, former PA minister of planning and international cooperation, was unambiguous on this point: "Palestinians in Lebanon are not the responsibility of the PA or the PLO, but part of the responsibility of UNRWA." Ali Othman, "Palestinian Refugees in Exile: Country Profiles" (Bethlehem: BADIL Resource Center for Palestinian Residency and Refugee Rights, 2000).

6. Approximately 36 percent of Palestinian households now live on less than \$2 per day per person, with 15 percent living on less than \$1 per day per person. Åge A. Tiltnes, "Falling Behind: A

Brief on the Living Conditions of Palestinian Refugees in Lebanon," *Fafo Report 464* (Oslo: Fafo Institute for Applied Social Science, 2005).

7. Rosemary Sayigh, *Palestinians: From Peasants to Revolutionaries* (London: Zed Books, 1979).

8. Sayigh, *Palestinians*, p. 11.

9. Sayigh, *Palestinians*, p. 107.

10. Jaber Suleiman writes that village associations "seek to revive traditional values of mutual aid and solidarity that were prevalent in the old rural communities." Jaber Suleiman, "Palestinians in Lebanon and the Role of Non-governmental Organizations," *Journal of Refugee Studies* 10, no. 3 (1997), p. 398. On village committees, see also Laleh Khalili, "Grass-roots Commemorations: Remembering the Land in the Camps of Lebanon," *Journal of Palestine Studies (JPS)* 34, no.1 (Autumn 2004), pp. 6-22.

11. "Moral familism" refers to the central role that the family has traditionally played in sustaining structures of solidarity in peasant society, where loyalty to the *bamula* (clan) and to male elders shapes social relations. Sayigh, *Palestinians*, pp. 17-25.

12. Rosemary Sayigh, "Palestinian Camp Women as Tellers of History," *JPS* 27, no. 2 (Winter 1998), pp. 42-58; see also Sayigh, "Gender, Sexuality, and Class in National Narrations: Palestinian Camp Women Tell Their Lives," *Frontiers: A Journal of Women Studies* 19, no. 2 (1998), pp. 166-85.

13. Young women were mobilized into the resistance and given political and

military training, while housewives, enlisted through the General Union of Palestinian Women, attended demonstrations and contributed to defending the camps throughout the civil war. See Sayigh, *Too Many Enemies*.

14. Sayigh, "Gendering the 'Nationalist Subject': Palestinian Camp Women's Life Stories," *Subaltern Studies* 10 (1999), pp. 235-54; Julie Peteet, *Gender in Crisis: Women and the Palestinian Resistance Movement* (New York: Columbia University Press, 1991).

15. Julie Peteet, "Icons and Militants: Mothering in the Danger Zone," *Signs* 23, no. 1 (1997), pp. 103-29.

16. Ghawarni Bedouin hail from the Hula Valley swampland in the northern Galilee. There has traditionally been a certain amount of animosity between the Bedouin and the fellahin (peasantry), who regard Bedouins as not being "fully Palestinian" in their cultural practices.

17. According to a well-known proverb, "A neighbor close by is better than the brother who is far away" (*Jar qarib absan min akh ba'id*).

18. Credit relations have long played an important role in Palestinian society. In his study of the changing political economy of the Jabal Nablus region in the eighteenth and nineteenth centuries, Beshara Doumani examines the ways in which money-lending practices, in particular *salam* contracts, structured rural-urban relations between merchants and peasants, but also led to the emergence of a rural middle class that had a profound impact on land regimes in the Palestinian hinterland. Beshara Doumani, *Rediscovering Palestine: Merchants and Peasants in Jabal Nablus, 1700-1900* (Berkeley, Los Angeles, and London: University of California Press, 1995).

19. Some Muslims consider this to be the only type of loan that does not violate the prohibition on *riba* (interest) since it does not compensate the creditor for the time value of money. Bill Maurer, *Mutual Life, Limited: Islamic Banking*,

*Alternative Currencies, Lateral Reason* (Princeton: Princeton University Press, 2005).

20. The Popular Committee was founded by the PLO in 1973 and is responsible for the everyday management of camp life, including conflict resolution and arbitration procedures.

21. The anthropologist, Marcel Mauss, was the first to identify the importance of gift-giving as a mechanism for forging and sustaining social relations, since gifts generate the obligation to reciprocate, binding people together through relationships of reciprocity. Marcel Mauss, *The Gift: The Form and Reason for Exchange in Archaic Societies* (London: Routledge, 1990).

22. Diane Singerman has written about similar women-run saving associations among Cairo's poor in *Avenues of Participation: Family, Politics and Networks in Urban Quarters of Cairo* (Princeton: Princeton University Press, 1995).

23. Like the *arisan* saving associations that Daniel Fessler describes in Indonesia, the *jam'iyya* "is embedded in relationships of reciprocity [that] use the ethic of sharing as a defense against having to share." Daniel Fessler, "Willpower: The Psychocultural Dynamics of Rotating Savings and Credit Associations in a Bengkulu Village," *Ethos* 30 no. 2 (2002), p. 40.

24. In situations where members find themselves unable to make payments, the system can accommodate some flexibility in payment policies. I came across a number of cases, for instance, where participants had been forced to find a second person to team up with so that they could split the monthly contribution.

25. This argument about the need to refocus on everyday material practices and their impact on structures of political belonging in Shatila is elaborated in Diana Allan, *Eating Their God: The Contingencies of Nationalism and Survival in Shatila Camp*, PhD dissertation (Harvard University, 2008).



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