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DECEPTION, DELAY AND DENIAL OF INDEBTEDNESS: PRELIMINARY REFLECTIONS ON FIELDWORK IN OLTENIA

This paper refers to a contingent, but nonetheless important, aspect of a research that begun in 2005 and is now close to an end.¹ The main project focuses on the unfolding of social relations of debt and duty in commercial and other rural social settings in Oltenia, Southern Romania. Since the privatization of retail commerce in 1989, large numbers of people have started buying consumer goods without paying on the spot; this occurs in the absence of any legal provisions. They refer to this practice using the vocabulary of “debt” (*datorie*): “selling on debt” and “buying on debt.” Debt relations are marked by the absence of interest, security, witnesses, formal agreements, evident means of sanctioning defaulters, as well as an elastic duration of repayment. The contrast to formal bank transactions – *credit* and *debit* relations – is striking.

It is further significant that “debt” in Romanian is a homonym of “duty” (*datorie*). Even though the homonymy as such does not constitute a guarantee, at least it indicates the virtual connections between monetary and moral registers. Nevertheless, it was the pervasiveness of the social relations of debt and duty, as well as their ordinary character, that made me frame the research project as a study of the local production of social orders. Particularly in rural areas, “buying on debt” is so familiar that people who pay cash for consumer goods are treated with suspicion. If you spend several hours in a commercial outlet, you have a chance to notice people engaged in relatively complex verbal exchanges and the goods that leave the outlet, but less of a chance to see money. One could only imagine money if one notices how carefully the seller writes numbers into a notebook that otherwise doesn’t draw any attention.

I took the pervasiveness of debt and duty relations and the way they are communicated (or not) in ordinary interactions as a complex social idiom,

which I studied in two respects: for what it indicates about the continuous evaluation of persons, groups and relations; and as a possible context of intelligibility for broader political, social and economic processes. I specifically studied the way negotiation of debts (amounts and terms of payment) hinges on the tempo and sequencing of interactions. Acceptable motives or excuses are more convincing to the extent they constitute shared temporalities and moralities (past, present or future situations, events and relations). Mastering thus the arts of delay requires continuous effort, creativity and often recalcitrance to state formalities. Moreover, it emphasizes the immense work that people put into rendering debt and duty relations ordinary, that is, acceptable to external institutions such as government agencies.

By studying the pervasiveness of social relations of debt and duty, their operation in larger transactional orders and their temporal constitution, this project addresses the following questions: How is it that what counts for some Romanian analysts as a “credit transaction” is achieved and recognized as a “debt/duty relation” by participants in local settings? What kinds of conversions between debt issues and duty issues are achieved in practice? What notions of person, agency, and responsibility are fashioned within debt and duty relations? To what extent can they mediate between different relations and transactions and synchronize the corresponding time frames? How effective are social relations of duty and debt in providing a foundation of intelligibility for larger – national or global – processes? What do they indicate about the contemporary structuring of “the market” in postsocialism?

Enough said about my main project. In what follows, I will focus on an issue that I had not anticipated when I began my research, and that is my progressive integration in the local chains of debt and duty relations. This refers to a series of relationships that are ultimately fortunate, at least to the extent that they help me understand (and even to feel) with more urgency than I would have from the descriptions of others the temporal unfolding of debt and duty relations as well as the importance of accounts, motives and justifications in the process. Most of all, the experiences I discuss here made me attentive to several questions which I initially (and mistakenly) took for granted or I didn't even bother imagining them: when and how does something begin? Just how does one find him- or herself involved in debt and duty relations? Just how are such relations achieved and how do they unfold? Just how does one know whom to trust and whom not? Just how does one get to be sure somebody is incapable of

deceit under any circumstances? Just how does one start to “feel” she or he is deceived? Just how do some people manage to repeatedly deceive others, with no apparent consequences? Or, more intriguingly, how do people find it impossible to disentangle themselves from debt and duty relations, even if they realize they are being deceived?

The following text runs in two sequences. In the first, I describe some of the relationships in which I found myself entangled almost unwillingly. In the second, I discuss some of the accounts of shop- and barkeepers who, like me, found themselves practicing something they could not fully explain.

1. Just like that, out of the blue, about my debtors²

During my first intensive fieldwork in 2006-2007, I was a man of many guises. People associated me with several characters and I will briefly list here some that I was aware of. First of all, I was “one of ours” who had come back “home,” at least for a while. Second, I was “one who came from America” and who could presumably explain what “America” was all about. Third, and related to my American connection, I was a “spy.” I knew such a quality was often attributed to those who study apparently insignificant objects, specifically to anthropologists, but I had never thought that I, an anthropologist doing ethnographic fieldwork at home, would also become a target of such an underestimation. Fourth, given a few digital devices that I used or was associated with (a laptop, a digital camera and a digital recorder) I was a “journalist” or a “photographer.” I’ll discuss elsewhere how it was to come back home from America, to be a spy, a journalist or a photographer. Here I will focus on the fifth element: being associated with (American) money.

Anthropologists are mostly quiet about their engagements with money while doing fieldwork. They study others’ money, but their own experiences with money remain understated. This is not only about the costs of fieldwork, rates of exchange, learning how to use local currencies, and the like, but also the way money shapes ethnographic experiences. A recent collection of essays focuses precisely on this -- one could say crucial -- aspect: the role of money in ethnographic encounters (Senders and Truitt 2007). Against a general tendency among anthropologists, which they refer to as “the denial of commoditization,” the editors and authors report their own encounters with money, specifically “moments

when their security – whether granted by superior knowledge, state support or material advantage – failed them” (Senders and Truitt 2007a). Although some of their positions and ideas are hardly tenable, the main point remains valid: it is not only the anthropologist who does fieldwork, but also her money.³

I suggest my case was not too different in this respect. I focus on it not to indulge in autobiographical anecdotes, but because the way I was associated with (American) money is relevant to the topic I study. Just like some of the authors mentioned above, I did more than observe, do interviews, gather artifacts or take notes: I was told stories of suffering; I felt indebted to some and I made people feel indebted to me, usually without intention; I bought goods “on debt”; some persuaded me to pay their small debts; a few wanted to enter into business relations with me; I was used as a witness or as collateral in some debt and duty relationships; I lent money and experienced the vicissitudes of recovering money (Senders 2007; Truitt 2007). More than once, I had occasion to understand that I was identified with the U.S. dollar, a currency that many villagers seemed to value more than the Euro, for instance, despite the exchange rates that would have suggested a different hierarchy (Moodie 2007; Truitt 2007). Money shaped my field relationships in many ways, some of which I have only lately become aware of.

In the following, I present several vignettes describing debt relationships in which I found myself entangled. Even though (or precisely because) they were sometimes unpleasant, these relationships gave me the unique opportunity to come close to fusing the observer’s and actor’s perspective. This is an ultimately disputable claim, but it might be less so, given my special circumstances. As I did ethnographic fieldwork at home, I interacted with people I have known for a long time, some even from my childhood. When I began my research, people I discuss here were already my acquaintances, friends or even relatives. If they had never asked me for money before, it must have been for at least two reasons. On the one hand, my presence in the village had been only episodic for the past fifteen years. For the villagers that I would occasionally meet, I was simply someone who had left the village and who returned, from time to time, to see his parents. On the other hand, while I was a student in Bucharest and Budapest, it was difficult to believe that I had money enough to lend to others. But this time I was coming from “America” and I was planning to spend much more time in the village. These circumstances indicated, almost automatically, that I had a discretionary fund of money (dollars)

and plenty of available time, which made me into an ideal candidate for debt relationships.

In contrast to some westerners (Europeans and Americans), Romanians do not think it inappropriate to ask about others' revenues and expenses, especially those of people who left Romania for working, stealing or studying in other countries. One of the best fishing devices begins with questions that are not only too banal to be rebuffed, but also tickle *strangers'* sense of entitlement to tell stories about living abroad: how is life there, how is the weather, how people are, how expensive food is, how much does one spend per month, how much for rent, how much does a plane ticket cost, and so forth. Once sufficient details are gathered, one can make some kind of estimation and pass one more challenge: "well, if you pay that much, what's the point of going there?" or, more directly, "that means you should have at least that much per month..." Nevertheless, this procedural way of inquiry seemed to be unnecessary in my case. I realized this when I was directly extended invitations to enter into business relations ("You could participate with, let's say, USD 10-15,000..."), asked when I'll buy "an appropriate car" (again, USD 10-15,000) or simply glossed as "a carefree man" (that is, rolling in money) in conversations not necessarily related to my financial possibilities. Last but not least, as I will suggest below, I understood how financially powerful I must have appeared by specifically noticing a question that was recurrently absent when people came to ask me for loans or other forms of help: "do you have money?"

The length and quality of the vignettes are contingent on the different unfolding of the events they describe, as well as my different ways of attending to them at the time. As I didn't plan or anticipate I would have such experiences, I should confess that in some cases I didn't even notice their ethnographic potential. Even though I was studying debt (and duty) relationships, I was looking too far afield to see the ones that directly involved me. I realized I had to be more careful only when I had my first troubles trying to recover the money, troubles that were strikingly similar to the ones that local shopkeepers and barkeepers experienced in their ordinary dealings with customers. It was only then that I started taking fieldnotes, writing down amounts, thresholds, short conversations, justifications and any other details which had become so surprisingly accessible to me.

1.1. Bidelu: “Would you really do this for me?”

I will firstly introduce Jack, or “the Spanish guy,” as people used to call him for a few years. He was the first person in Dobrosloveni to temporarily migrate for work after 1989, first to Germany, then to Spain. At the beginning, nobody really understood the kind of “work” he did, but many were impressed, even fascinated, when he returned home, almost each time with a different car, a new look, new stories, new consumption habits, as well as new scenarios of indignation about the “backwardness” of his fellow villagers. As a kind of old, and rather prestigious, friend of his, I was one of the few he wanted to spend his time with and, implicitly, a recipient of his stories. Consequently, I had the possibility to understand better than others his life outside the country, as well as to evaluate others’ opinions against the background of this understanding. There were a few more potential candidates for his company and stories in the village, but they couldn’t stick it out, mainly because of his “character,” as they say. Many think that Jack talks too much and favors a pedagogical, sometimes violent, demeanor. As a witness to many such encounters, I would say the problem seems mostly related to the way he takes turns in conversations. One would barely finish the telling of a personal experience that he would jump in and say he had the exact same thing happen to him, only that it was by far more complex, dangerous or exciting, as the case may be. As one villager succinctly formulated the issue: “you say you went to the restroom for five minutes, he says he stayed half an hour....” But there is more about him that makes people uncomfortable.

A related, but different, problem has to do with the image he projects about his status and possibilities abroad, especially in the last years, since he has been working in Spain. Several years ago, he said he was a simple worker, but now he claims that he has set up his own company; although nobody was ever aware that the Spanish guy had any skill for construction work, now he talks like a professional; after a period in which his life abroad depended on the monthly wage and some other, rather shady, deals, now the time has come for him to discuss banking, credits and debits, investments, contracts, documents and bureaucracy. This is an obvious difference of scale, which many (including myself) see as an exaggerated boast, possibly a great lie. Consequently, they ridicule him or, at best, they tend to avoid him. Others, more pragmatic, glimpse some kind of opportunity in his bragging statements and swaggering attitude, and so they try get closer to him. If the Spanish guy is doing so well, they

think, it means that working abroad might be easier and more profitable than others make it out to be. Moreover, seeing that he is not a lowly worker anymore, but an employer in his own right, he might help some other co-villagers make the great leap over the border, by giving them employment in Spain and perhaps treating them better than an unknown, foreign employer would.

Precisely this was the reasoning of Bidelu. He is famous in Dobrosloveni as a skilful worker and in particular a very good welder. At the end of the summer of 2005, when Jack returned to the village for a couple of weeks, Bidelu asked him for help with finding work in Spain. To persuade Jack that he was indeed deserving, Bidelu offered “to help” him with all kinds of services, welding the gates and participating in all the stages of the construction of some outbuildings (garage and storehouse) in his courtyard. Not only did Bidelu ask for little money relative to the work he had carried out, but he also undertook to organize some parties at his own home, at which Jack was one of the main guests. I was among the participants in one of these parties and I can say it was unique in many respects. Aside from the abundance of food and drinks – beer, wine, coffee and steaks in excess – Bidelu also created a boisterous atmosphere, singing, dancing, joking and laughing enough to put everyone in an excellent mood. When everything seemed perfect, he was disturbed by some unexpected and rather violent intruders. Seeing that his attempts to calm down the party crashers didn’t have any effect, he and some of his closer friends gave them a good thrashing, driving them away by force. After such an episode, one would have expected the party to tone down, but our host thought differently. Instead of returning furious or at least tense from the scuffle, he was all smiles and ready to launch a new challenge: “Gentlemen, what about a barbecue?” It was about two in the morning and we all knew what was in store for us. To be short, Bidelu sacrificed in a spectacular (one could say sadistic) manner four or five chickens from his own household and put them to roast. The party went on until seven in the morning and the guests who managed to hold out to the end found nothing to regret. Jack himself was fascinated. Among others, he videotaped some impossibly funny moments, repeating that he had never seen anything quite like this and that he could hardly wait to show to his Spanish friends what he had been up to during his short vacation. This was the event that almost convinced him that Bidelu deserved to be helped to find work in Spain. I also used my influence on Jack, by trying to persuade him that it would be a good idea to assist Bidelu. The whole issue appeared already settled.

Even though he hadn't received an unmistakable promise, Bidelu began to prepare for the imminent departure.

Several days later, Jack seemed to change his mind. He hinted to others that he was willing to help Bidelu, but only on the condition that he found money for the trip and to survive during his first week in Spain. It was clear to many that this was a fabrication: wasn't Jack driving back to Spain in his own car, anyway? Couldn't he give Bidelu a ride as well? Furthermore, couldn't he host him for a while, until Bidelu would be able to manage by himself? After all, this was precisely the course of action followed by others who had left to work abroad: at the beginning, they were assisted by those already established there, then, after they began to earn money, they paid the debts they had previously accumulated. In this case, Jack was probably trying to get rid of Bidelu, conditioning his departure on an amount of money that he could hardly obtain in a matter of days. The amount in question was about U.S. dollars 350. When it comes to a trip abroad, nobody calculates in the national currency anymore, but directly in U.S. dollars or Euros.

As far as I was concerned, I didn't know any of these details until one evening when I met several acquaintances at an outdoor bar where we discussed the case. Soon after, Bidelu himself happened to come by. He was extremely reserved and tried to gauge from our manner of talking whose side we were on; we found ourselves thus constituted into an *ad hoc* moral community. In comparison to him, we had more influence over Jack, so we could try to convince him that a little more generosity was in order. After all, he had made repetitive claims about his financial potency, so this shouldn't have been too great a sacrifice. It was rather clear that we all were on Bidelu's side; unfortunately, we hadn't also found a solution to his predicament. We could have approached Jack as friends, but only for some personal issue. An argument for Bidelu's case would have most probably prompted a question about our "real" motives.

While we were discussing this hot topic, I had to absent myself for a little while to visit the restroom. I was alone when I left the table, but as I came out of the restroom, Bidelu was waiting for me: his gaze told me the whole story of what was about to happen. He began by saying how he had always considered me a special person and that he appreciated very much that I was on his side, as was indeed apparent after our conversation in the bar. Then he put it bluntly:

Please, you have to help me. You are my only hope. I've decided to do anything for this. I know that we're talking about a great deal of money here and I don't want you to take a risk for me. Nobody but you would do this for me. I'm thinking about a proposal: my father raises two pigs, one for household consumption, the other to sell. Let's go to him and make a handwritten contract, by which he takes the obligation to raise the pig until Christmas, when he will bring it to your parents. In these circumstances, you take no risks. You have my word, my father's word, plus the handwritten contract we'll draw up. I won't forget you all my life. What do you say, will you help me? ⁴

This pseudo-quote renders composed and coherent what was a rather emotional, repetitive and disjointed plea. By underrepresenting the oaths and the vows, it also loses most of its expressiveness. Last, it misses my attempts at interruption, as well as Bidelu's insisting to let him say all he had in mind. Thus, after listening to the end, I made a point of focusing on the one aspect that I objected to: the insertion of a pig into the transaction. For reasons that I cannot clarify here, I preferred to play for high stakes. I said I understood that his departure for Spain could be a life changing experience, so that I was willing to help him. Nonetheless, I would prefer to have as few human and non-human beings as possible to deal with. Given that we were both emotional at that moment, I asked him to give me time to think until the next morning. But I insisted that, should my answer be positive, it would be a loan based on trust, period. In other words, no pigs, no relatives.

Although I imagined that I was explicit enough and rather positive, Bidelu became even more anxious than before: "What do you mean, man, you don't believe my father will raise the pig for your parents? We'll go now and talk to him, face to face! And we'll do the paperwork, so it won't be just words..." Our conversation had taken a strange turn. As he told me several months later, my attitude taxed his comprehension to the limits. To the extent that I refused to accept the terms of the transaction as Bidelu had defined them, I took on too many risks. From his point of view, which many other villagers share, I seemed a little crazy: I avoided a relatively safe transaction, extending instead a sort of invitation to deception. Knowing me as a balanced and rather smart guy, he found the whole thing rather unbelievable. So, he took my option as a form of refusal, which he expected me to formulate explicitly in the coming days. The whole situation became comical. On the one hand, I was telling him I would lend him the money, on trust. On the other hand, he would repeat,

hopelessly: "So, you can't help me..." I told him again and again that I was practically ready to lend him that money, but that I would prefer my own terms. At last, he began to get my point and asked me, with tears in his eyes: "Would you really do this for me, man?" So it was that we finally came to an understanding. We returned to the table and everyone present grasped all that had happened. I stayed on for a little while and left, planning to contact Jack the next day and let him know about this development. I wanted to make sure that he wouldn't interpret my gesture with the loan as a shady maneuver against him. In other words, I tried to publicize my intentions, in order to forestall any attempt on his part to voice such suspicion. Slightly embarrassed, he answered that everything was fine from his point of view. Moreover, he gained again the upper hand by making a final rather patronizing claim: he would make sure Bidelu wouldn't betray my trust.

The next day I gave Bidelu the money. We didn't agree on a precise term, but I asked him to repay me as soon as he could. Personally, I had in mind a term of two-three months. The two of them finally left for Spain, and Bidelu sent me the money two months later. For a while he had no choice but to keep close to Jack, whose assistance he paid back in full and more. He then tried to manage on his own and succeeded in doing so when he found work as a welder on a shipbuilding yard. Relative to most Romanian migrants in similar situations, who earned between Euro 800 and 1,600 monthly, his wages were close to Euro 2,800. Nevertheless, in contrast to others who economized a good part of their wages in order to send or bring money home, he hasn't put any money aside for the moment. He (and other people) told me he spends a lot "on women," traveling around, drinking and dancing. Specifically, he made a girlfriend, "a nice Brazilian," as he claims. Twice he was arrested, after inciting various scandalous episodes in public places. Nothing special, as he told me over the phone: "Just imagine, man: you want to relax, you take your girlfriend out to a dance club, and there are some guys who think they can touch her... What do you do in this case?" Ever since he reached Spain, Bidelu has called me periodically, either in Romania, or in the US. Most of the time he reiterates his gratefulness for my help; also, he keeps justifying his rather atypical way of life: "Many say I'm irrational, as I earn much more than others, but I spend everything. Nevertheless, nobody realizes what I experience here. I'm not sure if you could..." For my part, I don't think all work migrants should enact abroad a Protestant ethic that they hardly practiced at home. Indeed, there may be many other experiences worth sampling in Spain. So, I keep saying that I really trust him, but it seems to me that Bidelu finds

this strange. It is as if every time we talk we are replaying our discussion in front of that restroom in Dobrosloveni: too much trust may look like a form of misunderstanding, if not outright disagreement.

1.2. Pique: “Mr. Puiu, remind me not to forget: I should pay you back that money...”

When I began my fieldwork (2006), I didn’t know Pique very well, or at least not directly. The stories I knew about him were rather disparaging, to the extent that they portrayed him as one of the local masters of the art of deception. Nevertheless, some aspects of these stories turned him into a congenial character for me. Gradually, and by means of common acquaintances, we became closer. He was always very attentive towards me, trying to publicly indicate his respect and attempting to do small services for me, even when I didn’t need them. At the time, he was working in a bar that I had decided to visit relatively frequently, as one of the settings of my research. Most often, I hardly entered the bar when he would ask in an observably respectful tone if I wanted anything, a juice, a coffee, or something else. Moreover, from time to time, he would even offer something on the house. Understandably, this kind of gesture implied an act of later reciprocation on my part, but it is important to note that he was more willing than others to invite this kind of interactional engagement.

Nonetheless, we had not had the time to know each other better when Pique came looking for me, together with Dan, a common friend. Pique had a worried demeanor and seemed pressed for time. This was clearly “an emergency.” For some time, the carburetor of his *Dacia* car had broken, and just like many others *Dacia* owners, he didn’t want to buy a new one. The *Dacia* being a brand produced in Romania since the 1970s, after the model of the more prestigious French one Renault, many people prefer to buy used parts and replacements on a kind of *ad hoc* second hand market, in which former or current *Dacia* owners participate. The procedure is relatively simple: it is enough to know several other *Dacia* people who can indicate those who might have the parts that you need, for a much lower price than buying them new. As most people are good *Dacia* mechanics, one can also avoid paying for professional service and so the costs of such a transaction are more than acceptable. Certainly, there are also risks, but from the point of view of many *Dacia* owners, the second-hand market is the first option to be considered.

Pique's problem was that he had just found a second hand carburetor but, following his argument, it was Sunday and he couldn't withdraw the three million lei he needed from "the bank". Should he wait another day, the deal might not be valid anymore. Indeed, on the second-hand market, the approximate rule is first come, first served. Therefore, Pique asked me to lend him the three million (USD 100), "until Wednesday." He said "until Wednesday" with such a straight face, that I would have felt guilty if I refused to help him buy the car part he needed. Furthermore, Dan, the common friend who seemed aware of the trouble was also witnessing the transaction, and so everything appeared all right. Once I lent him the money, a new request came up: as his guy lived in the neighboring town of Caracal, could I give him a ride so that he could buy the carburetor right away? Pique also offered to pay for the gas. I agreed with the new request, refusing though the money for the gas. The amount of money was not significant, about one or two USD, and I had more to gain (symbolically or even materially) by refusing than by accepting it. To be more precise, the relation is reversed in such situations: one thinks more about the potential symbolic losses of accepting such an amount, and less of the gains that might ensue from a refusal.

I went with the two of them to Caracal, I witnessed the transaction and then, when we returned to the village, Pique pledged one more time: "On Wednesday you'll have the money, man! Or, in case [his emphasis] something unexpected happens, let's say Thursday..." In reply, I said the problem was not a delay of a couple of days, but of weeks or months, and Pique played being disappointed: "Man, we're a serious firm, we're not illiterate..." We were all amused. Several weeks went by, and everyone, myself included, seemed to have forgotten all about this transaction. To be honest, I had no pressing need for that money in the interval we had agreed upon, and Pique was easy to find, should I decide to claim my money. My relative "forgetting" arguably contributed to Pique's disregard for the payment term. Throughout this ambiguous interval, I met him several times and he acted just as he had before, maybe even more respectful than usual: "A beer for you, Mr. Puiu?" If my interpretation was correct, his smile indicated that the beer was somehow attached to our main transaction. I remember I got two or three beers for free, but I also gave Pique a few brandies (his favorite drink), also for free. It was Dan who made me aware at some point that something was going on. He asked me if Pique had returned the loan and, hearing my negative answer, he rapidly calculated how much time had passed since the Sunday in question: about two months. I tried to explain to him that I was also

somewhat “guilty” for this extension, but his remarks made me anxious, and so I decided to ask Pique for my money.

I didn’t manage to do that on the next two or three encounters with Pique. I am not entirely certain how things developed, but each time there was someone else around, complicating the situation. When we were alone, he would fend me off with his hospitality. How could I answer the question: “Mr. Puiu, a coffee for you?” by saying something like “Yes, but what about my money?” Once more, I reasoned that Pique was always easy to find and so it was not desirable that I should act inappropriately today, when a much better occasion could come up anytime, maybe a few hours or days later. Nonetheless, Pique must have noticed my relative tension in comparison to the time when I seemed to have “forgotten” about the money, and so he was able to anticipate me. The first time we met with no others around, he took the stance of a more-than-responsible person and said: “*Mr. Puiu, remind me not to forget: I should pay you back that money... I don’t want to shame myself...*” It was a formulation that required me to back down, to say something like “no problem, good that you think about that.” Moreover, it was precisely the kind of pledge I needed to hear in order to feel that the situation was under control. Strangely enough, I had a feeling that the loan was as if repaid. The next few times we met nothing happened, either because the circumstances conspired again to my disadvantage or because Pique presented the same pose of responsibility, not necessarily ashamed of the delay, but rather tired of himself and determined to return the loan as soon as possible. As most of the time he seemed even more worried than I was, it was difficult for me to add anything over his variations on the “Mr. Puiu, I’ll be sure not to forget” theme.

Seven months went by. Seven months, *instead of* three days; or maybe seven months *like* three days! The temptation to write the story of how three days expanded into seven months is great: it is precisely the fine, apparently repetitive, somewhat boring, and almost imperceptible, unfolding of this kind of interval that makes it (and its characters) powerful. Nevertheless, fleshing out such a story would mean to write a different paper, or rather to write the present one differently. I will follow a middle path: keeping in mind the challenge, I will jump to the last part of the interval, which accounts for the closing of the transaction. Pique had to tell me about ten times something like “Mr. Puiu, I’ll be sure not to forget: I should pay you back that money...” until I could stop focusing on what he *said*, and look instead at what he *did* by saying it. In other words, he gave me a lesson in pragmatics. It seemed to me that his “I should pay you back that money” was nothing more than a form of not paying back on the spot or

in the imminent future. After realizing this, I waited for a next occurrence, so that I could provoke a different development. I didn't have long to wait: "Mr. Puiu, I told you: I should..." This time I did more than take the formulation as a guarantee that the situation was under control. I asked Pique to stop telling me this and to try his best to just do it. He noticed the change in my mood and perspective, but he recovered well: he would have returned the loan a long time ago, but it so happened that he either lacked the money or the circumstances of our meetings were not right. There was never any intention on his part. This seemed interesting to me and so I tried to inquire further into his circumstances:

- Puiu Lățea: I find it hard to believe you did all this with no intention, given that it's been already six or seven months since I lent you the money...
- Pique: I swear there was no intention on my part. There were times when I didn't have any money... Not even for food and cigarettes!
- PL: And you stopped smoking, huh?
- P: Just a few cigarettes... Only what I got from Gigi... [his employer]
- PL: What about food?
- P: Bought with my grandmother's money...
- PL: Ok, what about now? Do you have any money?
- P: I do. If you don't mind, I'd ask you for a ride tomorrow morning... We'll go to the CEC [a savings bank] and take the money... I have a deposit that I'll liquidate before maturity, even if I'll lose the interest... But I'll give you back your money...
- PL: When did you deposit the money at CEC?
- P: A few months ago...
- PL: Well, couldn't you pay the debt first?
- P: I wanted to, but you weren't home. This was at the time that you were gone to Bucharest...
- PL: And couldn't you just keep it until I returned?
- P: I was afraid I would start spending it...

I felt I was participating in a debate in which it was the very existence of arguments that was important, not their nature. Unfortunately, I declined Pique's invitation, so I don't know where he got the money from. I should confess this was out of pride: even though it wasn't an especially difficult request, I didn't agree to give him a ride in order to recover my money. The next day, I had my money back. Pique apologized for the delay (again: from three days to seven months!) and vowed once more that it was not intentional. I smiled and I agreed with him and, fortunately, we remained

friends for the rest of my fieldwork fortunately, because I still had a lot to learn (and only occasionally something to lose) from this relationship.

1.3. Popescu: *“I’m not Pique ...”*

Popescu is a man in his late fifties, and this lends meaning to one of his otherwise strange claims about me: “I could be your father...” For many, he is quite a character, particularly because of the theatrical way in which he expresses his strong opinions about co-villagers, political issues, soccer teams and players, agriculture, and the other issues. Whenever he thinks he is right (which happens often) and others disagree with him, he can easily deploy a whole repertoire of gestures, interjections, oaths, curses and swear words. During disputes, his voice is strident, the tone menacing, his face a spectacle in itself and if he somehow manages to talk himself hoarse, he resorts to ample gestures, throws his hat, breaks the buttons of his coat, or even appeals to a sort of simulated degradation ceremony, pretending to spit on his opponents. Contingent on the unfolding of specific situations, he can easily switch between registers, to be serious or joking, to respect or to offend – in short, to be surprising and spectacular at the same time. When he settles on a target, he loses almost any consideration for differences in age, status, or power. The only criteria he seems to be relatively more sensitive to are gender and education, but not even these are foolproof.

His relatives fall under his unforgiving scrutiny, just as easily as the rest of the villagers. I understood some of Popescu’s facets at our first meeting. This happened many years ago, when I was nine or ten. I was attending a wedding and I was seated at a long table on the side reserved for men who, inevitably, began a discussion about soccer. Popescu reigned supreme and I’m not sure how it happened that someone proposed a deal: if he was indeed so competent on matters of soccer, he should enter a contest with me. Each of us would ask the other one ten questions about events, results or players from the national or international competitions. If he won, he could go on talking; if he lost, he would not be allowed to say anything about soccer for the rest of the wedding feast. At this point, I must immodestly confess that at the time I was quite knowledgeable about soccer and so my nomination as Popescu’s adversary was not exactly fortuitous. Popescu didn’t hesitate to expose himself to the risk of being humiliated by a child. Moreover, he made a point of telling me that in those circumstances he had to play seriously: “Puiu, I’m sorry, I could be your father, but...” We sat face to face and his boy, a classmate

of mine, attended full of curiosity. As I also took the contest seriously, I didn't realize how much time we spent debating, but I had the feeling I won rather quickly, to the general happiness of the other wedding guests. Nonetheless, in contrast to the others, I thought the loser of that contest was not Popescu, but rather his son. When he began to realize he was losing, Popescu turned to his son, hopelessly: "Son, you are just stupid!" As one of the few who noticed that counterintuitive and embarrassing phrase, I could hardly enjoy my position as a winner. Nevertheless, the memory of that scene as well as Popescu's constant interest in my intellectual performances helped me understand the immense, even embarrassing kind of respect he had shown me ever since. Moreover, just as in that original encounter, Popescu's admiration often manifested itself to the detriment of those who appeared to be my friends ("How can you, an intellectual, waste your time with these... parasites?"). Fortunately for me, the people who were close to me knew Popescu's excesses rather well, and so they reacted humorously in such situations.

My intricate relationship with Popescu was put to the test a few months after I began my fieldwork, on November 6, 2006 (the calendar is important). First, my friend Dan told me Popescu wanted to talk to me "about something". I didn't realize at the moment, but Dan had already grasped what was about to happen; he was only unable to guess the amount involved in the imminent transaction. I met Popescu and, after reminding me that he could be my father, he asked me to listen to him, because only a person of my stature, intelligence, empathy, and so forth, could trust and help him. For the following five to ten minutes, I had to listen to an intricate family story, about his daughter, who, in case I didn't know, was married and lived in Sibiu (a city in Transylvania), her husband, who was a policeman, a very good fella who he made quite a lot of money, not just from his salary, but also from several secondary businesses including a shop, a car wash, and other, rather shady, deals... and so on, and so forth. Then the request came: a loan of Lei 4 million (USD 135), until November 22, when his next pension was due. I imagined it was my turn to talk now, but I was wrong. Popescu had something important to add, a series of invectives directed at Pique (discussed above), of whose behavior as a debtor of mine he knew more than I could have imagined. From now on, Popescu would recurrently use Pique as a counterpoint to his own imagined character. I couldn't say anything without immediately prompting phrases like "please don't think I'm Pique", "I could be your father, but not a pig like Pique" and so forth.

Therefore, Lei 4 million lent on November 4, to be repaid on November 22. As he was not Pique, Popescu came up with a further proposal: in case he couldn't reach me on the 22nd, he would leave the money with a shopkeeper whose shop I visited frequently. It seemed to me Popescu was irresistible, so I couldn't but lend him the money he asked for. About half an hour later, I met my friend Dan, who asked me rather bluntly: "How much?" As I would often realize afterward, many villagers have excellent methods to recognize and monitor debt relationships as well as to anticipate their future unfolding. A week later, Popescu called me on my cell phone, asking if I could visit him for a few minutes, to discuss something personal. I imagined he had acquired the money sooner than he predicted, and so he would now return the loan. As I arrived at his home, he invited me inside and offered to serve some coffee or perhaps a glass of wine. I didn't have too much time, so I asked him if we could discuss the matter at hand. It was exactly the opposite of what I expected:

– Popescu: Look, this is how it is: I find it difficult to tell you... I need five million more [USD 170]... I can't... I should leave... I need it for this trip...

– Puiu Lățea: Well, I don't know, you ask for quite a big amount, we already have 4 million...

– P: Please don't tell me! I know! You are gold for me! But I can tell you I'm fucked... You are my last hope! I'll leave tomorrow...

– PL: I'm sorry for your situation, but I'm afraid I can't get this amount by tomorrow. I have to go to the bank and this will take time... Why didn't you tell me all this from the very beginning?⁵ Maybe I could have...

– P: Enough, Puiu, you don't have to explain it to me! It's your money and it's your business what you do with it...

I understood the last line as a sort of reproach, or at least an indication that Popescu didn't really buy my excuse of not having cash at hand. He vaguely suggested that he was quite sure I had money (which was true), but I didn't trust him enough to extend him another loan (which was also true). I left his house making apologies while he insisted that I had no reason to justify myself. After that, I didn't hear anything from or about him for quite a while. November 22 came and went just like any other day. I went to the shop where he was supposed to leave the money in case he couldn't find me and I found out something interesting: Popescu had come by and announced he would return in order to leave some money for me. He had also used the occasion as an excuse to buy some goods

“on debt” from the shop that he hadn’t frequented in a long time, due to some old, outstanding debts. I was thus obliquely used as a pledge.⁶

Whereas before the transaction I used to see him at least once a week, after November 22 he became invisible. When I saw him again, we were both attending a funeral, standing a few meters apart. He just glanced a few times at me, and nothing more. Next time I saw him in a horse cart, but, as if by chance, he was looking in the opposite direction. We met face to face only on January 12, 2007. I was driving and he signaled me to stop. He had already begun a series of self-deprecatory excuses even before I was able to hear him properly: “I made a fool of myself, I am worse than Pique!” I told him he was not so, but he strongly disagreed. He promised to return the money on his next pension, that is, January 22: “I want you to trust me. I am a serious man, even though this time I did it!” It so happened that I met him again on the very day that pensions were distributed. I told him jokingly that I had an itch in my left palm – a local way of saying I am about to receive money. Suddenly grave, he asked me for a cigarette and began another self-deprecatory discourse, centered on the idea that he was worse than Pique. Although I was rather well acquainted with his dramatic persona, I was somewhat moved by his embarrassment. I insisted again that I didn’t believe he was worse than Pique and that my respect for him was not too much affected by this misunderstanding. Nonetheless, it seemed to me he didn’t welcome this particular message.

Though he could find me relatively easily, several more days went by before he gave me the money. The first time, he came looking for me on January 26. He did so by himself, without resorting to intermediaries, as he had done when asking for the loan. I listened again to his self-evaluation, having little opportunity to say much myself:

– Popescu: I’m the lowest man...

– Puiu Lățeș: But still, it’s good we can solve this now...

– P: No, don’t try to calm me down... you make me even more ashamed of myself! I am worse than Pique, I never thought I would fall so low after 59 years. And to do this to you especially...

– PL: But, after all, nothing much has happened...

– P: No, no, don’t tell me you have nothing against me; it’s only normal that you should be upset with me... I don’t even know if I’ll ever be able to look you in the eye... Perhaps if I hadn’t been so ill...

– PL: I am sorry...

P: What, you didn’t know? I don’t want to make excuses, but I was ill... but this is not the problem. Well, I also had to attend a baptismal ceremony and I needed money for that too...

- PL: That’s true, there’s always something unexpected...
- P: No! Don’t get me wrong; my wife insisted we should attend that ceremony, and I told her I had to give money to Puiu Latea, but you know how these things are, we simply couldn’t refuse to attend the ceremony! Finally... Please, count the money now while I’m here! There should be 24x100-Lei notes... I’ll bring the remaining 16 bills the day after tomorrow...

This proved to be an intensely intersubjective, hopelessly ambiguous, and highly embarrassing situation. To count on the spot would have been tantamount to collaborating in a reciprocal status degradation ceremony: by checking if Popescu was either a cheater or innumerate I would have exposed to his gaze a too cool and calculative face. As I was quite aware of such complications, I refused the proposal. I only counted later and, to my surprise, I found 20 bills, instead of the promised 24. I was pretty sure I was the victim of the devilish Popescu: he anticipated I wouldn’t count on the spot, and so he saw an opportunity to take advantage of me. I tried to cool myself out, thinking that I lost 400,000, but, at the same time, learned a valuable lesson. I was wrong. Two days later, Popescu came to see me again to return the rest of the money. Even though we hadn’t settled a specific time for the meeting, he began by reproaching me that I was hard to find, that he looked for me for several hours, and so I was forced to apologize, even though I wasn’t convinced of my guilt in the matter. After the already familiar routine – the “I’m worse than Pique” litany – he asked me again to count the money. I refused once more, but this time not out of considerations related to status degradation, but rather out of my disappointment about the intentions I attributed to Popescu. After we separated, I counted the money, hardly believing (or accepting) that something like this could happen to me. To my surprise (and joy), Popescu had given me 20 bills, and not 16 as he had announced two days before. I was happy not so much about recovering the full amount of the loan, but rather because I hadn’t been made a fool of, with no possibility of retort. In other words, I was glad Popescu didn’t take advantage of my weakness, which he had managed, probably unintentionally, to emphasize. During the following days, I tried to understand everything that had happened. Did Popescu initially try to cheat me, keeping 400,000 out of the 4 million that he owed? Did he consider himself somewhat justified in keeping part of the loan as moral retribution after losing face, only to change his mind later, for some mysterious reason? Or perhaps this was a more banal issue (if indeed there is anything banal in this), with Popescu getting entangled

in his own money, debts, paydays and alternative futures? To be more specific with respect to this last possibility, I thought that after he and his wife had received their pensions, they had, just like many other villagers, less money than the quantum of debts. Thus, they had to be creative: some debts could not be delayed further, others could be postponed for a while; in each case, they had to formulate justifications, carry out negotiations and ask for understanding. The few days after the payment of pensions must have unfolded according to a plan that approximated a logical scheme with several hard constraints as well as many ifs and thens: “we must pay the electricity bill, otherwise the company will disconnect us”; “if I can keep a few hundred thousand out of my debt to the bar, I could pay Petrica, the tractor driver, part of what I owe to him”; “if I don’t pay all my debts to the shop, then I can pay half of what I owe to Puiu”; and so on, and so forth. Nevertheless, everything that appeared logical in theory had to be accommodated with the later development of events, and so the immediate future was hopelessly uncertain. I was probably included in two alternative scenarios, one in which I would have received a first installment of 24 bills, another with only 20. It may be that when it came to this installment, Popescu was a bit confused, so that he said one thing but did another. I find this course of events quite plausible, even if I cannot totally ignore the “cheating” alternative.

1.4. Tudor: “You know why I’m calling? Give me five million!”

The first phone call from Tudor came during a discussion I was having with Dan, my friend whom you already know from the previous stories. As I didn’t have Tudor’s phone number in my mobile phone’s memory, I didn’t know what to expect from this call. “It’s me, Tudor...” Not knowing which Tudor, I paused briefly and my silence was heard as a request for further specification: “Sanda’s Tudor... Sanda, your cousin!” I distanced myself from Dan out of a sudden need of privacy. Tudor is a distant relative of mine: distant in practical, rather than official, kinship terms. One of my older cousins married him about 20 years ago and followed him to his village, Redea, some 20 kilometers from Dobrosloveni. After a decade, my cousin’s brother, who had remained in the parents’ house, died in an accident. As a result, my cousin and her husband Tudor moved back to Dobrosloveni: thus, what would have been a case of ‘normal’ patrilocal dwelling turned into a matrilocal exception. Tudor’s move into his wife’s parents’ house proved to be a less-than-successful transplant:

the extended family, neighbors and other villagers quickly realized that he brought with him very few possessions and too many claims. He started to feel too much at home.

I remember several occasions on which Tudor visited my parents, as well as their subsequent comments. The form of the interaction Tudor proposed was excessive, and my parents (his “uncle” and “aunt”) came even to describe him as a parasite (Serres 2007; Nothomb 1998): he outlasts his welcome, staying on more than he should, makes too much noise, consumes more than you would expect, tells stories that you don’t want to hear, makes little effort to listen, constantly implies that his family (your close relatives) have hardships and that you should do something about it by virtue of the obligations attendant upon kinship relations. I personally never had much to do with him. He would normally ask me how I was doing, where I live now, how much more I plan to study, and would then give me advice (“Listen to what Tudor says...”) about the meaning of life, work and luck, the importance of money, the immorality of “the system” and the morality of people “like us.” Fortunately, the fact that I was away from the village for a long time saved me from too much wisdom. When I came back for fieldwork, our encounters inevitably became frequent. I met him again and again, several times at my parents’ house: “I came now so that you won’t think I come only when I have something to ask...” We met accidentally on the street and I often saw him at some of the bars in the village. In time, he began to call me “cousin,” in public but not in private.

Although I usually have trouble putting a stop to our conversations, this time he is very succinct. He doesn’t want to keep me too long on the phone: could I lend him some money? Let’s say Lei 5,000,000 (US 175)? “Next month, when I get my wages, you’ll have your money back!” Despite the fact that it is difficult to lend such an amount, Tudor’s tone was firm and his terms clear enough. One would say that the deal was already halfway done. “Please tell me for sure, so that I know what to do... so that I don’t ask others...” To gain some time, I tried to tell him that this is a lot of money and I asked him what happened – another way of asking how he will use the money. “I’m going to a wedding...” I tried to introduce a shade of doubt, by asking him what kind of wedding he was talking about. At an ordinary wedding, an ordinary guest offers as a gift an amount of money that is rarely larger than Lei 2,000,000. Tudor had the perfect answer: “this is the wedding of my director’s daughter, at the *Primavera* restaurant.” I didn’t know anything about that director, but I knew *Primavera* was quite an expensive restaurant in the neighboring

town of Caracal. Tudor's arguments seem to fit. I asked him for a little time to think. I was supposed to call him back in a couple of hours.

I went back into Dan's courtyard. Before continuing with the interview, he asked me who had called and about what. I gave him a summary of my conversation with Tudor. Dan listened very attentively, he asked a few questions (whose wedding? when exactly? did he say anything about his wife?) and then concluded tersely: "Don't!" A little surprised, I asked him to elaborate.⁷ He was sure it was a fabrication. The wedding might have been a real event, the director's daughter was probably involved, and the *Primavera* restaurant actually existed – none of these things was in question. But how would Tudor return the money next month? With his wages he would have to pay his debts to several shopkeepers and barkeepers. By then, Tudor would call again to let me know that something happened, that things went wrong, so that it is near to impossible for him to pay *this* debt. If I want to have a quarrel with Tudor, I can go ahead and lend him the money: "I keep telling you: if you want to quarrel with someone, all you have to do is lend him some money!" Finally, it's my choice, but I'd better find a reason to turn him down.

There was only one problem. Tudor is related to me on my father's side, and I knew well that my father is usually sensitive to all that touches upon his lineage (*neam*). The history of conflicts in my family could be easily qualified in terms of honor and lineage and I didn't want to initiate one more conflict in such terms.⁸ Should I maybe lend Tudor the money so as not to upset my father? I went to my parents' house to find out more. There was no need to ask any questions as they already knew what had happened and how I should deal with it. As I came to know, it was my father who gave Tudor my phone number. He had asked Tudor why he needed it, but didn't get an answer. And it was precisely because Tudor didn't tell him anything that Tudor's motives were obvious: it seems that one of the ways to communicate you want to borrow somebody's money is to keep secret the motives for asking for somebody's mobile phone number. I had only to tell my parents how much, and that was enough for them to resolve the dilemma. "If you want to upset me, give him money!" my father said. "I know what happens: he doesn't have any family obligation to attend that wedding, only a personal obligation! If you give him money, you'll never recover it! Don't give him anything! If you have money to lend, please lend me 5,000,000!" It was exactly what I wanted to hear.

I called Tudor and told him I was sorry, but I didn't have that much money *this month*. I couldn't simply refuse him. I needed an excuse, as I

didn't want to answer the implicit question: "if you have money, why don't you lend *me* some?" If he could wait about a week, I could perhaps lend him several million... He couldn't. My money was safe, even if not for too long. About a month later I was out of the village, when Tudor called again. Where am I, when will I be back? He was quite sad when he found out that I was not around and I wouldn't be returning soon (this last one was a lie I made up on the spot). He would have wanted a loan, maybe three or four million. This time he didn't tell me why; why would he, as long as I couldn't lend him the money? At the very last moment, he had an idea: couldn't I call one of the local shopkeepers I know and ask for this amount of money? They would surely trust me. If I do this, I shouldn't say that the money is for Tudor because he doesn't want people to know about this. I said I couldn't do that by phone and that, anyhow, it would appear rather strange to the shopkeepers: as I'm not in the village, they would understand that the money is not for me and they would ask me for further detail. He got it, he was sorry, and he wished I would return safely.

When I later talked to the people who knew of my deals with Tudor – Dan and my father – they felt their intuitions totally confirmed. Tudor finally borrowed money for attending the wedding last month, and now he is short of money. He received wages (about 6-7 million), but now he has to pay both the wedding money and the debts incurred to local shopkeepers and barkeepers. Both Dan and my father asked me: can I tell them what would have happened had I lent him the money? I tried to say maybe I would have recovered the money a month later, but it didn't work: from where? How? Of course, I had no answer.

My fieldwork in the village lasted for another year, during which I met Tudor several times, maybe once every two weeks. I expected him to ask again for a loan, next month or every time that he found himself in trouble. If he didn't, I imagined I would see in his attitude a certain reserve towards "the cousin" who refused to help him.⁹ Nothing of the kind happened. Everything went on as before, except money: the same questions, the same kind of advice, and the same, as genuine as before, smile on his face. After years of entanglement in, and study of, debt and duty relationships, I can hardly explain this apparent non-transformation of our relation. I know other relationships would have continued slightly differently. I can only speculate: like others, Tudor keeps a list, maybe a hierarchy, of prospective creditors (one could say "victims," but it might be too much). The list is activated in times of need and it is continuously updated, after each experience. Being checked off the list doesn't necessarily mean the relationship is terminated. As far as it works, the list as such is more

important than those who figure on it. Eventually, those which are checked off might be re-activated later, in different circumstances.

2. Debts already there?

One of the striking aspects of my conversations with shopkeepers and barkeepers in Dobrosloveni regards the topic of beginnings. I refer not only to the beginnings of their commercial activities, which they recall rather clearly, but also to the issue of **debts**, whose emergence remains rather ambiguous for many of them. Almost nobody seems to remember how exactly buying and selling “on debt” started, who were the agents and the patients, if this was something they accepted or if it just happened to them. Listening to those who opened shops and bars at that time, one would say that debts were already there. Below are a few accounts that discuss not only the creation of debts, but also their persistence:

– When did you start selling on debt?

– From the very beginning! There was no other way! It’s inconceivable that things could be different! There are various situations... A guy comes in, pays cash, and then, just before leaving, he says: “Oh my god, I forgot about the cooking oil! Give me a bottle of oil and I’ll bring you the money right away!” But he knows he won’t bring you anything right away! This is how it starts. You have to write it down, because it isn’t just one person, there are many others like him... When he comes back in a week, you think you get him: “well, you said you’d bring that money...” The reply is enough to make you regret speaking: “what’s this? Are you dependent on my money now? Is this possible? Have I moved to another village and forgot to pay you back?” After this, he is very confident for a while, he thinks he deserves much: “give me this, give me that... And put everything on my account!” This is absurd! By “account” I understand that he leaves me an amount of money and I let him know when it runs out. But he says he has an account, only it is my money, you see?

– I see... But maybe this thing with “the account” is some kind of joke?

– No! When they say account, they mean it! When he says “I have an account here,” it means he has just done me a favor; he bought merchandise worth 400,000 lei: “I have an account of 400,000 with this one!” Moreover, you can say they’re stupid, but they know that once they open “an account” of 100,000, you can’t refuse them anymore, you can’t stop giving in! So, it is blackmail, yes, this is the right term: blackmail! If he has a debt of 100,000 and then you stop selling him on debt, it’s a disaster: “So you say no? Fine!” He leaves and starts buying someplace else, and you lose

both the customer and the money. It's something terrible... I don't know how to explain this to you... they aren't very educated, they have many lacunae, but they possess a kind of cunning that helps them take maximum advantage of any situation; you can't outmaneuver them! At some point, they realize you're a certain victim! They pull the strings: "you don't want to sell me on debt? That's fine!" What can you do?

(MB, shopkeeper, started in 1994)

- Did you know about debts when you opened your bar?
- Yes, but my intention was to refuse to sell on debt. Instead of selling on debt, I planned to offer reasonable prices. Nothing on debt! Or almost nothing...
- What do you mean "almost nothing"?
- I suspected I wouldn't be able to refuse my neighbors. Anyhow, I could recover my money from them...
- And what happened finally?
- They forced me to! I got to the point where I had the whole village in my notebook!
- But when did this happen?
- To be honest, from the very first day! I was enthusiastic: "finally, I have my own bar up and running!"

(AP, barkeeper, started in 1994)

- I've been selling on debt since the very first day. I wasn't very happy about it, but I didn't have any choice! At the beginning, they persuade you with little things: "come on, give me on debt, I don't have cash with me right now... I'll bring the money later in the evening..." Or "I forgot the cash in the other pants..."

- What does this mean "I didn't have any choice"?
- Well, it's enough to give to a few, and you're done for! Let me explain: so, they [the customers] have this much on the notebook, let's say 500,000 lei. After a month, they come and bring you 300,000; so it's not the whole amount and they say: "I don't have the money now, but I'll give you the rest next week because there's someone who owes me." In the meantime, they forget and if you try to remind them: "but I already gave you 300,000?" As if... They think that I win no matter what! Many of them believe that everything I sell it's a profit to me: "What do you want? Is it your merchandise or not?" They can't understand that my profit is bound up with those 200,000 that they still owe me. Others say things like these: "I have 200,000, while others have 400,000 on the notebook..." or "I paid you back each month, others haven't paid in months; they're still on the notebook..." As if this was a competition, who is running up more debts on the notebook.

- But how do they know how much the others have on the notebook?
- I think they talk among themselves...
- By chance?
- Yes and no... They also have their own deals. One says: "I can't give you any money because I have a debt at the bar and I am two months behind..." Others overhear: "yes, me too!" For instance, two months ago, at a wedding, Costel said he had a debt at my bar and he was unable to pay me. And the others: "yes, me too, me too, me too!" And next month, nobody came in to pay! I even refused to sell on debt to some of them. I told them: "you either bring me the money or I'll say "good bye" to you!"
- So you can give up on some of them...
- Now it is too late, it's difficult to turn them down. Now, if you refuse them, they treat you as an enemy!

(GS, barkeeper, started in 1995)

- When did you set up the shop and when did you begin to sell on debt?
- I set up the shop on December 2nd, 1995 and I sold on debt from the very beginning. I had announced people that I would, even before opening the store, to draw customers.
- In other words, you knew very well what you were doing...
- In a way... After so many years, this is our great dilemma: whether debt is a good thing or not. You talk to some people: "why do you sell on debt? Stop doing it, tear that notebook apart!" But we are wondering: if we stop selling on debt, will there be any more customers in our shop?
- But you kept accurate records, even from the beginning?
- Well, how could I not? At the beginning, I used to write down each name on a separate sheet of paper. Now, you see the method I have: I write down all the names and leave a blank space under each name; the space depends on how much they usually buy or how often they visit the store. I leave these blank spaces, and when they fill in, I start another notebook.

(GM, shopkeeper, started in 1995)

It is rather certain that some shopkeepers and barkeepers intended to sell on debt from the very beginning (knowing how to do this because they had previously practiced commerce *en gros*, for instance). But it is equally certain that some did so against their will and better judgment. Perhaps they thought they could restrict debt transactions only to "neighbors" and "friends," generally to those who presented more of a guarantee. But the work they do can hardly be limited to intentions, and it takes effort and skill for some people to achieve that.

NOTES

- ¹ I'm currently writing my PhD dissertation on debt and duty in Oltenia, Southern Romania. Although the topic has interested me for a long time, I began my first serious field research in September 2005, first with my own resources and then with the help of grant 7404 from the Wenner Gren Foundation, which covered my expenses for 16 months during 2006 and 2007. Since then, I returned to the region several times, more consistently during the period when I was a fellow of the New Europe College within the *Ștefan Odobleja Program*, between October 2009 – June 2010.
- ² The subtitle is inspired by the title of an article by Radu Cosașu, "Așa, deodată, din senin, despre bunica mea," [Just like that, out of the blue, about my grandmother] *Dilema* October 19, 2001.
- ³ A few other accounts that also touch on similar topics are Firth 1967, Behar 1993, Verdery 1996.
- ⁴ When not otherwise stated, the quotes I use in this chapter come from fieldnotes that I took a few hours after the fact. These are fragments of natural conversation, which I had no possibility to record otherwise.
- ⁵ This was a lie on my part. In fact, I had the money, but I was afraid to risk such an amount. Both Popescu's fixation on me as well as the sequential nature of his request made me particularly suspicious.
- ⁶ In case it is not so clear how exactly did Popescu manage to use me as pledge, I should confess I don't know either. Shopkeepers themselves didn't understand, at least not in real time, what happened: "We didn't really understand what happened. We only heard something about you, about some money, so we thought in this case he'll be serious..." My guess is that it was precisely this ambiguity of the situation that Popescu created and exploited.
- ⁷ As I had my own reservations about such a transaction, my surprise had little to do with Dan's verdict and more with his apparent strong conviction.
- ⁸ I see the implication: why would my mother's side be different? That was less visible for me, as I used to think (or rather feel) myself as belonging more to my mother's side of the family.
- ⁹ I was not the only one who was sure that he took my justifications as a form of refusal.

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