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HEALING FROM DEBT: TRANSITIONS FROM DEBT AS DISPOSSESSION AND DEBT AS RECIPROCITY?

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Healing from debt

"You wanted to live your own dream, a house, a marriage and maybe kids.

The opportunity appeared at 17 and you follow it, it was love, but also the opportunity to have something you can call "mine".

Things didn't work out, but you left that place with something you called "yours", a baby girl and debts.

The weight was heavier indeed, formal jobs demanded to have a bachelor; however, another debt to study was not an option, and the salary of service and care jobs were not enough to pay the obligations.

Still, you were determined to achieve your dream, perhaps the inherited knowledge from your father of making chorizos was useful this time, you worked 7 days a week and smelled like meat and blood, but, finally! you were able to provide for you, your girl and the debt.

You got married again, your husband gave you the support you needed for studying, but (for better or for worst) you have learned from your previous experience that you cannot be financially dependent on any man, so you continued working.

Years passed, you worked hard and feel tired, but you realized that you will not have a pension and that was the last drop. You remembered that during all these years you haven't cried, and suddenly the weight you have been carrying since the 17 years old, makes you collapse.

Depression and age are not desirable characteristics of any modern/ economic debt subject. You started to feel less like a person. The deep knowing that society will stop recognizing your value the moment you stop being "productive".

If you are no longer a person, who are you then? According to this system: a non-rational being with no moral attributes. But you were still profitable for the financial system, they used to call every day and night, they wanted you death or alive. In any way, they will get the money back.

There was still one light for you, before everything was over. All the care and love that you had planted in the world came back, certainly not at the right moment and not in a perfect way, but in the way you needed to start healing."

-Sara Asmar Salazar (2023)-

Abstract:

In a personal way, this RP was born from a wound that I had in me for a long time, but that I deliberately ignored, that wound was the feeling of being separated from the people I loved, being unable to love them and therefore, to love me. My way of seeing and understanding the world was burdened with categorizations, hierarchies and prejudices that came from a specific way of seeing and perceiving the world, ie.the modern/colonial categories of thought. However, it was impossible for me to overcome them through the instruments they gave me, in other words, to heal my wound through categorizations and prejudices. Nonetheless, through the pilgrimage of differences and traveling worlds with my family, friends and market people, I soon discovered that there are diverse ways of perceiving, living and understanding the world that interact with those that oppress us and that we consciously or unconsciously reject, resist or even engage with the objective of creating life in opposition to death. I decided then to look at debt from this place of possibility which in my case was healing.

Justification and relevance of this research:

Daily we¹ are confronted with discourses of economic self-discipline, savings, financial well-being; when at the same time, the productive and reproductive bases of society are permeated by debt and spending. i.e; education, health, shelter, leisure, care, reproduction, etc. this specific moment of time has been called by Graeber (2009) “the empire of debt”.

What would happen if we “unlearn dominant knowledge practices and subjectivities, and enact epistemological decolonization” (Motta, 2016, p. 44)? This research project aims to critically theorize debt from the non-dominant epistemic position of healing, with the intention to heal the embodied wounds that the lived reality of debt have left on us².

Keywords

Debt,Healing, Reciprocity, Trust

¹ "we" are all of us who are immersed in the modern/capitalist/colonial system. call it, being part of a state, being debtors/creditors, paying taxes, having a salary, paying for public goods and services, among others.

² "us" are all of us who have felt/experience, or through reading this research project felt/experience that the lived reality of debt has left wounds in ourselves.

Introduction.

A story about debt: The story of my family.

Many of our lives are crossed by debt, In the neoliberal system owning is synonym of owing; however, I am not speaking here about luxuries, but of basic human needs - food, shelter, drinkable water- In a system that continually benefits from precarizing life and livelihoods, financial debt is the norm and the mere fact of living implies to be in debt. In this sense, the dominant narrative towards debt shows it as a lever, discourses about “financial freedom” and “financial democracy” are the buzz words of financial institutions like the World Bank or microcredit businesses in remote rural areas, and in agrarian reform policies and laws of governments. From a lived reality perspective, it is important to note that the word “financial” is used before the terms freedom and democracy indicating the commodification and subordination of those terms to finance.

From the experience of my family, I can say that debt grew at the same time as our vulnerabilities even if I didn't realize the connection between them. Born as a middle class white-mestizo woman and having studied economics in a business focused university in my city, I was taught that our family's “liquidity problems” were the consequence of poor money management, lack of abilities to meet the market needs, so we exceeded our borrowing capabilities. I blamed my mother, my father, my sister and myself for our “spending practices”. I blamed my mother for her solidarity practices, when she gave money to an uncle who needed it, or offered a free place to sleep to another uncle when he came out of jail. I blamed my father for not knowing how to use the computer and not being able to “meet the needs” of young insurance buyers who asked for instant quotes. I blamed my sister for acquiring a debt with a “gota-gota”³ because her physical therapy studio had gone bankrupt. I blamed myself for lending money to a boyfriend who never paid me back.

We all blamed each other, but we never thought of blaming the debt itself or of not paying it. This is relevant because as a family, we assumed that paying the debt was “the right thing to do”, as being able to borrow money had been there “when we needed it most”, i.e., for study fees, medicine, food, etc. moreover, from a practical perspective it was an obligation since having credit was necessary to access the goods and services that were essential for the reproduction of life itself. Nonetheless, financial debt does not do any favours, on the contrary, is a profitable business. In Colombia, the usury rate is currently of 44.64% (La República, 2023), in a society where 39.3% of the population lives in poverty. 42.9% of women are living in poverty and 37% of men, and poverty in rural areas is of 44.6% from the total population vs 37,8% in urban areas, Financial programmes and the so-called trend “democratization of debt” is mainly focused on women and peasants. For people who are experiencing difficult economic conditions, accessing the most essential goods and services is almost 50% more expensive when using a credit card. Additionally, creditors, as holders of capital, unilaterally set the conditions of loans through a legal figure known as “adhesion contracts”. in which obligations fall on the debtor who must accept a debt that not only establishes hierarchical power relations, but also authorizes dispossession, which I would describe as a “violent process that reconfigures life and living worlds” (Ojeda, et al., 2022).

Under such conditions, not only failing to pay the financial debt, but also, not having one, is synonym of further exclusion, higher fiscal policing and legal consequences, while the “morality”

³ Informal money lenders, always usurers.

(obligations) (Chakravartty & Silva, 2012, p. 362) of the banks and other formal or informal financial institutions is overlooked by people in the everyday interactions and the creditors are increasingly protected by the state and legal institutions.

From a broader perspective one can argue that the financial system not only operates through the material as reproducer of capital but also in the legal and the symbolic as a mechanism that reproduce the “hegemony of liberalism” (Mouffe, 2005). At the core of the system are the values of individualism and rationalism that have predominated since modern/colonial times. It is important to be aware of the constitution of the debtor/creditor - modern/colonial subject and its connections between “law (contract), morality (obligation)” and debt (Chakravartty & Silva, 2012, p. 362). From the perspective of the financial gaze, debtors are the ones who are being categorized as “intellectually (illiterate) and morally (greedy) unfit” (Chakravartty & Silva, 2012, p. 362) if they fail to pay the debt (no matter the reason). While the creditors remain (from the dominant perspective of the financial gaze) as the backbone of the economy- with the moral attributes that it implies in the modern world-

I yelled at you,

I was waiting for you to come back to you (“r senses”)

Or me come back to me (“y senses”)

You Amá⁴

I hija⁵

But I yelled at you,

I fragmented you through the gaze of those who don't care about us.

Both of us suffer.

And the suffering had a name.

(debt)

And the suffering had a purpose.

(To separate us)

Make us individuals...

But we are not that.

You Amá

I hija

Who are the greedy, thieving and immoral?

⁴ Mother

⁵ Daughter

*Because you...
you are generous, strong and loving.
How did I not understand?
You owe them nothing.
They owe you everything.
And I... I will care for you as you have care for me... Always.*

-Sara Asmar Salazar (2023) -

Understanding how debt is perceived as a hegemonic discourse of the financial gaze is important because it allows us to understand debt as not only something external but as something that is incarnated through the embodiment of the financial gaze. In this sense, the financial gaze is not only categorizes people from the outside as debtors/creditors, following the argument of Chakravaty & Silva (2012), but from the perspective of the coloniality of power Quijano (2000). The financial gaze operates in a hierarchy where the creditors are understood as more human (moral, responsible) and the debtors less human (morally unfit). It is within this hierarchization that the financial gaze creates an “arrogant perception” (Lugones (1987) is embodied and practiced as part of the coloniality of power .

To explain in my own case, and my embodied and lived experience of debt - my own arrogant perception towards my family created a separation between us. I remember how I used to admire the family members that were doing well financially and rejected those who were not. My perception of the totality of a person (namely; father, sister, mother, uncle, aunts) was reduced to the economic/financial aspect of their/our/my life(s). This specific way of perceiving the world -with arrogance - through the modern/colonial ways of subjectification, made me unable to feel, to be supportive, to care. I remember the day my mother asked me if I could sent my uncle some money and me thinking that instead of asking for money he should work more, be “productive”, and that he should have graduated from college instead of dropping out. All of these feelings fragmented our relationship and created wounds in the family, which made us more individualistic and made us feel more guilty about our day-to-day decisions, since they were not "rational" in the liberal sense. From this perspective I can say that the colonial wound expressed itself as a relational wound - the wound had a purpose, my family were wounded by the modern/colonial institution of debt, and its consequences as reproducer of the “hegemony of liberalism” were the fragmentation of the relations and the solidarity that have existed not only in my family but also in the community in which I was living and grew-up .

Only theorizing debt from the critical gaze of debtor/creditor pushes, my family and community into a place of subalternity that does not make visible – to the arrogant eye as Lugones (1987) explained - other understandings, knowledges, practices, forms of relating and resistance that have survived or appeared outside or in resistance to the modern/colonial logics. Therefore, in this RP I practice “epistemic disobedience” (Mignolo, 2011, p. 2) as a way to find, in the margins – understood as a place that “offers the possibility of radical perspectives” (Hooks, 1990, p. 341)-,

(decolonial) healing options beyond the modern/ colonial “categories of thought” (Mignolo, 2011, p. 2) to overcome the “fragmentation that the dominant logics [of debt] have imposed” (Trejo Méndez, 2023, p. 1)

Positionality, Methodology and Methods:

My relationship with debt has always existed in one way or another throughout the course of my life; from a very young age I remembered my parents saying “Those who pays what they owe, knows what they have” however, the balance of this operation was close to zero, sometimes even negative. Nevertheless, through debt they acquired the house to live and the food to eat, so they used that argument to balance the embodied experience of being indebted all their lives. As I grew up, it was my “turn”⁶ of acquiring my first debt represented by a credit card, not because I necessarily wanted it, but because in my country you need to make a credit record for purchasing or renting almost anything. I decided then to use it as a familiar credit card to buy groceries, pay bills or to invite my parents to a restaurant on weekends (since they tried to restrict those additional spendings), so they can have more liquidity to pay off their “obligations”, still, I ended up giving almost the totality of my salary to pay off the credit card. In a way, I inherit the debt of my parents, and still we were all indebted. Nevertheless, my parents did get a house and I, as a white mestizo woman, in a Colombian city where contacts are important for finding a job, managed to get a higher paid position.

Yet, I recognize this is not the reality for many Colombians, besides being the second most unequal country in America Latina, “It would take the offspring of a family at the bottom 10% [11 generations] to reach the mean income in [Colombian] society” (OECD, 2018, p. 27). According to this institution, the reason was a matter of redistribution; However, only analyzing it through those lenses would be denying the systemic practices of accumulation, dispossession, extractivism, racism, sexism, serfdom, slavery, etc. that have benefitted some and impoverished others since colonial times. We can say then that poverty in the Colombian context is an unpayable debt – “A debt someone owes but is not [theirs] to pay” (Ferreira da Silva, 2022, p. 14).

In my point of view, this systematizing obeys not only to the way in which "coloniality and raciality have operated in the legal, ethical and symbolic spheres" (Ferreira da Silva, 2022); but also to the way in which the nation-state project in the Colombian context has excluded the multiplicity of epistemologies, experiences and “remembered history” (Lederach, 2005, p. 142) of its inhabitants, thus, favoring, from the dominant gaze, the construction of the lazy, malicious, greedy and resentful "other" that is not found in any categorization of the modern productive, rational, debtor/creditor subject as Chakravartty & da Silva (2012) explains; along with, the legitimation of dominant/hierarchical relations obtain through a unique understanding of debt - the transactional- and not the relational others. For this reason, acknowledging that I am part of the dominant epistemic position in my country, which has situated me as both perpetuator and resistant of the practices of exclusion, and currently writing from a western university, that understand knowledge as the one that is produced “scientifically”. I will “engage with collective sources (...) who have resisted the construction of restrictive critical boundaries within” (Hooks, 1991, p. 3).

⁶ In the capitalist Neo-Liberal setting in which colombian state operates, bancarization and access to credit is promoted by creating laws, marketing campaigns and appealing banking products that have led to the inclusion of a higher proportion of the population into the banking system. “60% of the adult population according to the World Bank” (Portafolio, 2022)

In this sense, from a methodological perspective, and following the logic of writing disappropriation proposed by Garza (2020), I first recognize that this research exists within the collective experience, therefore, it does not and will not belong to me, conversely, it belongs to all those I have read and those who will read this, as well as to all those who will speak or have spoken to me about the debt and therefore, because of this I am also indebted to you. Secondly, in this research I recognize that debt is lived in different ways by people and its understandings can be multiple, variable, historically and territorially situated, consequently my research is geographically located in Manizales, Colombia (the city where I was born), and thirdly, acknowledging that to heal these relational fragmentations that allow the arrogant gaze and categorical perceptions we must be willing to move to the logic of fusion (Lugones, 2005). I decided to practice “world(s) travelling” (Lugones, 1987) as my methodology.

Theorizing debt from the margins as a place of radical possibilities as hooks (1991) urges us to think, one can think of debt(s) as a multiplicity of practices, forms of relating and resistances. Therefore, informed by Lugones (1987) we can think of debt(s) as worlds, understanding that according to Lugones (1987) a World is a suggestive term and willing to keep that suggestiveness Maria Lugones has give us certain characteristics of what a world is, without limiting it to this. First of all is not an utopia since its inhabited by humans and more than humans, it can also be a society or a portion of it with or without the dominant constructions of it; therefore some worlds can be bigger than other or can be immersed in the others. In this sense you can travel to different worlds in which certain attributes of the person may predominate, be denied or not exist in some worlds or others. If a person is willing to perform world travelling is also willing to be transformed by the different worlds, to do this, you must forget the arrogant gaze and instead perceive, understand, learn through loving eyes/gaze, those that are willing to be transformed.

As explained above, during the day and the course of their lives people travel to different “worlds” where they can “feel more or less at home” (Lugones, 1987, p. 3) and to escape from the hostility that other worlds represent, some of this worlds can be the “worlds” of debt theorized from the centers as “places” that categorize and marginalize. The importance to involve “World Travelling” (Lugones, 1987) in this analysis of debt lies in the fact that travelling worlds urges us to abandon the arrogant perceptions that I/we have enacted from the center, not to “understand” since that would respond to a dominant epistemic gaze (researcher/researched) but to “pilgrim through the differences” (Gonzalez & Cangi, 2021) and to be transformed by the other. It is precisely the loving eye that allows this, to see beyond the modern/colonial, which is not the only reality in which we live and therefore allows us not only to theorize, but to recognize ourselves from another epistemic kaleidoscope and lived possibilities, that are rooted in our very own ways of being, feel and relate.

To world travel through the worlds of debt, is to be aware of the relations, as forms of resistance from day to day, from the ordinary, that occur in the communal, in a fabric that interweaves, grows, abounds and is passed from generation to generation, as ways of being, thinking and living, without even considering that they are resistance. In my opinion, this is a tangible possibility to practice “epistemic disobedience” (Mignolo, 2011, p. 2) “to weaken the power structures that are embedded in colonial/modern ways of looking at reality” (Figuroa Burdiles, 2012, p. 84) and allowed us to collectively theorized about decolonial healing options to overcome the fragmentation that the dominant logics of debt have imposed.

The methods used were unstructured interviews to my family, friends and sellers from the peasants and livestock market of my city Manizales, Caldas that travel to the different worlds of debt daily. The conversations were held in the market and the house of my family and friends during two weeks and 10 people were interviewed.

Brief description of Manizales Market: The market of Manizales, also known as “la galería/ the gallery” is a place where peasants, ranchers, middlemen, buyers, sellers, street dwellers, sex workers, knowledgeable women, cooks, drugs, activists, social leaders, abundance and poverty converge. Much of what happens in there is linked to what happens in the countryside - for instance, the days that farmers have free on the farms, and paydays the market is most crowded, the periods of harvest in the fields nearby means abundance (in terms of employment, money, products, celebrations and blessings), rains/droughts that can have variable effects, and the socio-economic conditions present in rural areas. For many people in the city the market is also considered a border or/and a marginalized place, is linked to violence, civil disobedience, and death. Indeed, a place of tensions/possibilities and reproduction of life.

This RP is organized in such a way that you feel that you are engaging in a conversation about debt, in the first part you will find different perspectives on debt, it contrasts and questions the hegemony of the economic discourse and instead invites you to see debt from different theorized, practiced and embodied realities, then the conversation flows towards 3 communal practices in the context of the city of Manizales, Colombia. Called fiado, ñapa and remesa. Some might try to categorize these practices by analyzing them through various lines of thought, but as you will see, it is not about analyzing them, but about traveling worlds through them in the hope that they will merge with your experiences and ways of seeing the world, so new ways of seeing reality can be generated.

Literature review

I am writing from a library in the Netherlands and it is May 2023. In the United States several banks are being rescued by the state in order to prevent a financial crisis, my mother is calling me from Colombia to say that the price of groceries are increasing every time she goes to the market. The sector in which I used to work have seen a decrease of 60% in their sales, and my former colleagues are afraid of losing their jobs as they will not be able to pay their debts.

As an economist I was taught that the economy is cyclical, as if it was something ethereal, while, on the other hand, debt/credit has been understood as a mechanism that energizes the economy because it favours spending, as something concrete. Thus, within the capitalist economy, debt is understood as necessary and credit as an indicator of "economic health". However, both economy and debt have effects that are tangible and embodied— In a differentiated way- by people and other living beings. In *Debt: the first 5,000 years*, Graeber (2009) explains the ties between war, capitalism, and slavery. He describes the way that debt has been part of the history of humanity; in the beginning, through personal relationships (you give me something, now I owe you something), and later, with the emergence of metal money in an impersonal way as your debt can be acquired by someone else. Importantly he points to the relationship between violence and monetization, which became more evident and widespread during the period of time of the “age of European empires”, when the nation state were created. In his opinion “economic history studies, tend to systematically ignore the role of violence, the role (...) of war and slavery in creating and shaping the basic institutions that we now call “the economy”” (Graeber, 2009, pp. 6,7). He states, “the violence may

be invisible, but it remains inscribed in the very logic of our economic common sense, in the apparently self-evident nature of institutions that simply would never and could never exist outside the monopoly of violence - maintained by the contemporary state.” (Graeber, 2009, p. 7).

According to Graeber, “the age of European empires” marks the return to mass enslavement, wars and metal money with the specific characteristic that in this era, people were organized – through processes of violence and conquest- under a “single nation – state” (Graeber, 2009, p. 8)

Enslavement, wars, money and specifically debt appears for the first time in history through a single “new” coercive institution called state and were state affairs.

Following Graeber, the link between violence and money is inscribed in the very creation of states, which financed wars, plunder, dispossession, and conquest through debt, and on the basis of which the national economy is built. In this RP “the age of European empires” is understood from a Latin-American perspective, which experience this age as the “era of colonization”. According to Quijano (2000) is important to realized that the emergence of America, also meant the emergence of a “new historical world” (Quijano, 2000, p. 216) in which “all the forms of labor, production and exploitation [namely; slavery, serfdom, petty commodity production, reciprocity and salary] were in ensemble around the axis of capital and the world market” (Quijano, 2000, p. 216) What is central for Quijano is to recognize the articulation of all the forms of labor, to capital (as a social relation in itself) and as a “new pattern of power (...) world capitalism”. Learning from Graeber (2009) and Quijano (2000), we can see that from this historical moment onwards, production and social relations were configured and aligned to coercive institutions the state and the global market that operated in conjunction through colonization- linked to capital, violence and hierarchies (race, origin, gender). In the words of Quijano (2000), an axis of capitalist power was reproduced globally and that continues to be reproduced today in the material and symbolic through the mentioned institutions or as subsidiaries of these.

Currently, the relationship between capitalism and debt has been widely studied by organizations like CADTM (Comité pour l'abolition des dettes illégitimes) and by scholars like David Harvey (2004) and Silvia Federici (2014). Harvey coined the term "accumulation by dispossession" in which he analyzes the ways that neoliberalism continues to make use of multiple processes of primitive accumulation, including: (i) the commodification of land, cultures and social gains; (ii) the privatization of the commons; (iii) the "colonial, neocolonial or imperialist processes" (Harvey, 2004, p. 74) of forced displacement of people and forced extraction of resources; (iv) the suppression of diverse peasant and/or indigenous knowledge, forms of production and consumption; (v) the monetization of exchange and taxation, particularly of land; the slave trade; and usury, national debt and, ultimately, credit. all of which find support in the monopoly of force exercised by the state and the laws it enacts in favor of the accumulation of capital by whatever means, which ends up being concentrated in the global elites. For Harvey, neoliberalism (in its need to relocate the surplus of capital to avoid its devaluation) requires the "acquisition" of "new territories" which it achieves through national and global financial crises, "conquering" them in the form of national/private debt and credit that favors extractivism and productivism models.

For Federici (2014), debt has not only been used as an economic instrument but also as a “political weapon” (CADTM, 2017). She sees debt as the main instrument for globalization, where the accumulation of capital in certain territories creates surpluses of labor, production, capital itself-

which end up being relocated in other territories-, allowing exports and extractivism (financed through debt/credit). She argues that debt is the sine qua non instrument that has privatized the economy -the commons-. This is a tangible daily experience for people when they have to go into debt to obtain services that were once public but were privatized or eliminated by fiscal adjustment programs promoted by global organizations such as the IMF such as water, health and education. Along the same lines, the banks have exploited, through debt, the needs of people for goods and services that are essential for social reproduction, which affects differentially and particularly, women, who are forced to reduce their food rations, to accept exploitative jobs, or to assume care burdens that were previously covered by the social security system. This is part of the "acquisition of new territories" of which Harvey spoke and refers not only to land and capital, but also to bodies. It is this acquisition of bodies through debt which builds on social constructions of gender and oppresses women and other feminized bodies in order to indebt them, marking them and categorizing them as good or bad risks, categories that determine personal, family, social and political realities. There is a direct relation between debt and patriarchy, seen in everyday experiences of indebted women, care takers and feminized bodies.

Federici (2014) calls this process the "the financialization of reproduction" (Federici, 2014, p. 233) to express the way in which reproductive activities have become a "new territory" of capital accumulation, in which the practices of social solidarity are destroyed. Federici (2014), argues that this destruction of social solidarity differentiates the forms of debt of neoliberalism from the earlier forms of proletarian debt⁷. She argues that proletarians until the Second World War used to finance themselves through credit, i.e. the practice was that workers kept a tab in local stores which they were paid when they had their wages, and by lending to each other. In these practices debt was a form of mutual aid that existed in the communities where the needs of each person were recognized. Debt began to change its connotation with the appearance of installment debt around 1920 and then after World War II with the appearance of the extension of mortgages. These financial possibilities were mainly given to white wage earners, and were guaranteed by the state or the unions. On the one hand, this meant that workers (who do their work on credit by being paid at the end of the month) could have money before the due date; however, it also meant greater inequality widening the gap between wage earners and non-wage earners (including unpaid labor performed by women), racial and gender gaps. In the mid 70s and early 80s, a period where precarization of labor meant lower incomes, the era of financialization emerged through various measures such as; i) increasing access to credit cards; ii) deregulation of the financial system; iii) and the commodification of social reproduction activities. All this led to change the "nature of debt from a social relationship (...) to a measure of the loss of social power" (Federici, 2014, p. 234).

From Federici's analysis we can see how debt relations went from being personal or community relations during the 19th and early 20th centuries to impersonal/ outsourced relations through the bank (credit card purchases, mortgages) to pay for goods necessary for life (medicines, food, education, public services) which also included an interest rate that could be seen as usury. This has led to the weakening of solidarity and community practices that were woven around personal debt relationships. People not only have to over-indebt themselves, but also feel guilty for doing so (as if

⁷ Federici (2014) analyzes mainly what happened in the West; however, this does not exclude similar processes in Latin America. furthermore, her paper ends with the analysis of anti-debt movements in LA.

it were a voluntary decision and not an effect of the precariousness of livelihoods), hiding the exploitation that banks and governments have exerted on individuals through debt, increasing economic vulnerabilities and forcing them to accept situations of exploitation for the re-payment of the debt. The institutional and social stigma applied to debtors means that people find themselves increasingly alone to resist private and public debts even if they are unsustainable⁸, illegal⁹ or illegitimate¹⁰, adding to the imbalance of power that exists between debtors (as individuals) and institutions (as organizations) possessing the capital or the monopoly of force i.e. the state.

I have briefly described debt from its historical dimension, its relation to capitalism and patriarchy, it is also important to question debt and its relation to coloniality as Chakravartty & Silva (2012) invite us to do: "What we suggest is missing in the preceding discussions of accumulation/dispossession and debt is the consideration of how these "new territories" of consumption and investment have been incorporated into racial and colonial (imperial) discourses" (Chakravartty & Silva, 2012, p. 368). Their work on the racial and colonial logics of global capitalism shed a light about the ways the system continues to profit from the impositions of unpayable debts to racialized/ genderized/ sexualized/ dispossessed others. To advance in this argument, is very important to bear in mind as Quijano (2000) explains, the idea of race as a mental category that modernity produced, which informs the dominant/ hierarchical, social/labor relations, and identities that were constitutive of the modern/colonial model. The relation of coloniality of power and global capitalism means that the idea of race and the division of labor were also associated with geohistorical places. Decolonial theory invites us to "look at the tangled causal relationships of the lived experiences of the colonial space and the expansive logic of capital" (Goswami 2004, cited in Chakravartty & Silva, 2012, p. 368).

Historically debt can be linked with dispossession, understood as "the violent process that reconfigures life and living worlds" (Ojeda, et al., 2022); According to Quijano (2000) and Chakravartty & Silva (2012) it is also linked to people and places. For Chakravartty & Silva (2012) the modern proper economic subject seems to be the one that is self-interested, productive and "obligation-bound debtor/creditor" (Chakravartty & Silva, 2012, p. 362). From this logic, they reflect, is possible to analyze how the modern/colonial matrix have also created "unsuitable economic subjects (...) marked by a debt that can – not be settled even with death" (Chakravartty & Silva, 2012, p. 365).

As I analyze debt from my lived reality, as a person who was born and raised in Colombia, it is important to know the history of exchange of the Andean societies and the relationship of debt with Andean reciprocity¹¹. Using the work of Ferraro (2004) on reciprocity, gift and debt, I am able to analyze debt in the Andean context. Ferraro took the work of John Murra – who focused mainly in the Inca society- to explain the history of exchange in Andean communities because, as she explains, he "broke with the old stereotype (...) of locating some imperial institutions in traditional Andean

⁸ Its payment implies an impairment of the ability of the state or individuals to meet obligations relating to basic human needs.

⁹ When there is lender misconduct such as bribery, coercion, undue influence and violation of laws.

¹⁰ Loan that cannot be reimbursed because its conditions are extremely unfair or because national and international laws have been violated in order to be carried out.

¹¹ I recognize that each Andean culture have its specificities, in terms of political organization, alliances, rituals, and therefore by saying "Andean societies" I am not trying to generalize or compare, rather to take into account the different perspectives of debt and exchange that were present around the place I was born.

practices" (Ferraro, 2004, p. 37). Murra identified that Andean societies settled along different locations and thermal floors, to have access to diverse products throughout the year, so as not to have to carry out markets or exchange operations with other groups or communities. therefore "their economic system was governed by principles different from those of the market" (Ferraro, 2004, p. 36) ; instead, they "depended on reciprocity relations within their communities (...) [that was also used as a] mechanism for political domination, recruitment and mobilization of labor " (Ferraro, 2004, pp. 37-40).

According to Ferraro (2004) reciprocity has been considered by the hegemonic discourses as an exchange that does not take place within a negotiation process, but through more symbolic processes and under a temporality that is not always defined. This hegemonic vision has led various scholars to assume that reciprocity - understood as non-mercantile exchanges - is opposite to mercantile exchanges, so that reciprocity to be theorized from a pristine point of view, -only maintained by some societies that had not yet been "colonized" by profit and other capitalist interests. However, Ferraro, offers another point of view, instead, and asks how "a particular vision of the world - that of the peoples of the Andes - gives life to a particular way of representing money and capitalist relations" (Ferraro, 2004, p. 42).

Within Andean society studies, two type of reciprocities have been identified: symmetrical or asymmetrical. The first refers to exchanges between "equal parties", in this case it is expected that what is given is similar in material or symbolic value to what is received. The second refers to the exchange between "unequal parties" such as those between a leader and the people where what is given and what is received may have different values. "In this case, reciprocity is diluted in the redistribution, since what has been accumulated through asymmetrical relationships, will be successively redistributed" (Ferraro, 2004, p. 40). But how is symmetry or asymmetry of reciprocity determined? moreover, what does the Ferraro mean by relations between equal or unequal parties? Ferraro (2004) explains that in her study of the Andean community of "Pesillo" there is a relative value assigned to what is exchanged based on its monetary value and the social position of both the giver and the receiver. This social position seems to be what defines if the exchange is between equal or unequal parties the symmetry or asymmetry in the reciprocity of the relationship. It is the act of reciprocation itself what is relevant more than the content of the exchange. In other words, it seems that reciprocity transcends symmetry or asymmetry, given that there is an understanding of "equilibrium (meaning the equivalence of mutual sacrifices) inherent to the concept of reciprocity" (Ferraro, 2004, p. 44). Reciprocal exchanges imply interdependence, where each party is obliged to reciprocate at some point, without temporality (the time it takes for the giver to receive) to give something, but also to receive something is a determinant factor for the quality of the relationship.

Regarding the relationship between reciprocity and debt, Murra in Ferraro (2004) explains that "the system of reciprocity of Incas was actually a system of debt between the local caciques and their people, calculated in time and labor" (Ferraro, 2004, p. 42), Ferraro remarks that debt is usually analyzed mostly from the economic aspect and not from the socio-cultural one; however, in her opinion, both debt and reciprocity are "credit contracts" (Ferraro, 2004, p. 43). Nonetheless, in the case of debt, what is owed is not only more than what is borrowed, but also increases over time (interest), a factor that affects relationships. In addition, she argues that debt relationships will always be between "unequal parties" – speaking about power imbalances and the relationship not being at

the center of it- on the contrary, in reciprocity "the time dimension does not affect the quality of the relationship (...) and even if it is symmetric or asymmetric, it will always be a relationship between equals" (Ferraro, 2004, p. 43). Quijano (2000) reminds us from a historical perspective that reciprocity practices in indigenous communities continued despite the conquest. In the Latin American case - unlike the settler colonialism that occurred in North America - the Spanish monarchy "decided" that the Indians were servants of the crown, therefore, ordered to stop the enslavement of the Indians¹² and thus avoid their "total extermination" , those Indians who lived in communities "were allowed to practice their ancient reciprocity" (Quijano, 2000, p. 216).

In summary, analyzing the relationship between reciprocity and debt from studies on Andean societies allows us to have a more ubiquitous look at the monetary and non-monetary exchange relationships that occur in market scenarios in the Andes. This perspective invites us to be aware of the relationships built in the exchanges, to see the quality of what is exchanged beyond its economic value, by also being aware of who we are receiving it from, and to think of debt as a long-term relationship and not only as a process that occurs under a defined temporality and strict conditions.

Debt can be analyzed through multiple perspectives. The scholars analyze here show that from the 1970s onward -what has been called the financialization era or post-fordism- has taken debt to a new level in which the increasing deregulation of capital around the world, backed by global financial institutions and states have led to speculation, financial crisis, higher inequality, multi-dimensional poverty, privatization of commons, precarity of livelihoods and the deepening of oppressions based on gender, sexuality, race, generation, class, and others. The very basis of the dominant/hierarchical institutions and logics that sustain debt in this era have their origins in colonialism and have continued through the reproduction of the modern-colonial matrix across material and symbolic space, to the extent that our own perception of debt, we now understand and experience (symbolically and materially) as difficult, exploitative, depressing, and something that can make individuals feel ashamed and isolated. It is important to recall that historically debt has also been linked to trust and commitment, in which relationships between people and other living beings were created as a transversal and a way of sustaining life. These types of debt practices enabled social reproduction throughout generations. Debt can therefore be seen as a sociocultural analytical category and not just as an economic one. This perspective allows us to generate new readings debt and modern/colonial devices (state, market, capitalism) have not subdued all the forms of debt that are rooted in Colombian place-based cultural and social traditions ontologies and epistemologies that challenge and resist the hierarchies and categories present in the financial-modern/colonial conceptions of debt. These practices as I go onto explain are called in my situated context: "Fiar"¹³, "Ñapa"¹⁴ y "Remesa"¹⁵.

Context

As a person born and raised in Manizales, a middle-small sized city located in Colombia, that was from the 1920s-1970s one of the most important financial and exchange centers of the country with

¹² Indigenous people in Latin America used to be called Indians in colonial times.

¹³ Deliver a product, in this specific research I will focus only on food, given to a person with no money in return, and only when that person is able to pay for it will he/she/they pay the money back.

¹⁴ When a product is purchased, an additional serving of the same or another food product is given.

¹⁵ Giving away food grown on the farm to other people, who may or may not be people who are known.

a long tradition as coffee producers. Since then it has lost its importance and relevance in the national economic landscape. My family have witnessed and experienced the transition of our city from the economic center to the margins. This dynamic has mobilized many of us to think from margins. bell hooks (1991) states that margins are “much more than a site of deprivation (...) it is also the site of radical possibility” (Hooks, 1990, p. 1). thinking¹⁶ about radical possibilities allows us to see debt beyond the hegemonic, that is, it enables us to "delink" (Mignolo, 2011, p. 45) ourselves from the dominant epistemic positions that universalize, categorize and hierarchize. Precisely, within the margins, debt can follow various supportive, relational, and coalition-building logics.

The fiado (fiar), ñapa, and the remesa are debt practices, since they are based in an exchange that builds relationship, that are usually undertaken in the productive context of food sales or production; however, they also follow life reproductive logics as they are framed in the context of care ,specifically for this research paper, focused in nutrition and nurturing; nonetheless, they are not the same. In the following lines I will describe them thoroughly:

Fiado

“Hoy no fío mañana sí” – “Today I don’t fiar, tomorrow I will” ... Many businesses in my city usually have that sign hanging in a visible place

Fiado can be described as a non- interest credit, others call it advance on sale or deferred payment. It refers to the practice in which customers can take products without having given money for it, with the commitment to be pay when the customer receives his/her salary or some money; however, its payment terms can be relative, in some cases payments can be agreed up to 1 year in which people can continue withdrawing products and increasing their debt, while others are only for upto 15 days. This practice is mainly carried out by neighborhood stores, street vendors, in markets and in agro-veterinary supply stores. The owners of the establishments usually have various arguments for deciding to "trust/fiar" one person and not another; these may be that the person works, that he/she has a fixed income (pension), that he/she is the daughter/son of..., that he/she lives in the neighbourhood or somewhere nearby, that he/she appears to be a trustworthy person. The loan does not generate interest; however, it is a debt, a debt that exists, as long as there is a relationship with the person. This relationship is not necessarily created only in the exchange process *per se*, but in all the dynamics that occur around the establishment or the neighbourhood. That is to say, it is common for people in the neighbourhood to go to the store just to talk, or to bring the store owner something to share, without purchasing anything. In these conversations, they chat about the person's life, such as work, the national economy, children, mothers-in-law, but also about other people in the neighborhood. That is why it is often said that if you want to know something, go to the man in the store. Through these conversations, long-term relationships of trust are generated.

Although the non-payment of the loan may end in the termination of the relationship (which happens on several occasions), this is not always the case, since as mentioned above, the relationship that can be created through the loan goes beyond the exchange in monetary terms. However, this is also a double-edged sword since both clients and vendors can take advantage of these situations and

¹⁶ Deliberately not using capital letters, after referencing Bell Hooks because she does not use them.

undermine the solidarity behind these practices. Examples include: When a parent ask to “fiar” in the child's name, or when children ask “fiar” in their parent's name without consent, or when the seller adds into the debt account products that were not "fiado" or adds weight to products that are purchased in bulk. All of this damages the trust relationships that exist around the “fiado” practice.

From the institutional point of view, various strategies have been created to "formalize" the "fiado", from applications for online registration of these "accounts", to exclusive sections for the "fiado" in accounting software. Inevitably, in both cases, this information is obtained by the government's tax and customs entity, in which case, it will collect taxes on the sales made through the "fiado". Since "fiado" is a solidarity practice that goes beyond the monetary buying and selling process, it is threatened by these formalization mechanisms that only understand "fiado" from the point of view of monetary exchange as an account receivable. But it is likely that this account will never be collected, or will be settled in another way, and this can never be understood or comprehended by this capitalist logic.

Overall, people generally (but not exclusively) “fiar” when they do not have enough money to pay, it is a solidarity practice that allows people to eat or carry the necessary products for their crops or animals. However, as we have seen, it is not a practice that is immune to confrontations, hierarchical power relations and social contexts. As we described previously, both government and people abuse these solidarity practices and, taking advantage of their hierarchy, turn them into a burden for people (charging them more or taxing the practice); likewise, other people decide not to pay what they owe (in any way), leading many businesses to bankruptcy and that is why many store owners have decided not to fiar.

Ñapa

According to the Royal Academy of the Spanish language, Ñapa comes from the Quechua "Yapa" which means help or increase; similarly, according to its popular meaning it is associated with addition. Also, based on the Pan-Hispanic dictionary of legal Spanish, ñapa means "additional product that, as a gift, a merchant gives to his client. Therefore we can say that the ñapa from the theory can be associated to a voluntary and generous gift (in terms of Mauss). The scenarios where ñapa occurs are multiple, regardless of whether it occurs in situations of monetary or non-monetary exchange, ñapa generally refers to a "non-monetary" gift in addition to the exchange that is taking place. Some examples of this are:

- For the purchase of one juice, you can have another one after drinking it.
- When you buy the fruits and vegetables in the market, they will give you more fruits or more vegetables.
- When you buy meat at the butcher’s shop, they will give you additionally a package of arepas or cheese, or some extra meat.
- When you buy dog food, they give you extra dog food or dog treats.

In the context of exchange involving monetary transactions, the ñapa is seen as a marketing strategy, a way of "tying" the customer to keep coming back. Generally, marketing studies are constantly looking for the right strategy that can make the customer keep buying the same product or keep going to buy at the same place, from there it has been theorized and measured several indicators, such as, the importance of good service and what they called "gifts". However, there are differences

between this type of gifts and the "ñapa". One of them is that this type of "gifts" when they come from companies, not only helps to retain customers, but also, in accordance with certain conditions, the value of these gifts can be discounted from taxes.

On the other hand, when talking about "ñapa", we find ourselves in a different scenario. In Colombia it is common for people to ask for ñapa when buying in stores, from street vendors, artisans, etc (never from supermarkets nor big corporations). Therefore, it is common that whenever a purchase is made, it is possible to receive something extra; however, since it is a practice that occurs outside the quantifiable and formal 1 to 1 (giving one, paying one) monetary transaction and does not generate a direct benefit to the seller, that extra, whether it is granted - or not - at the request of the customer, can definitely be described as a generous gift ,however not always voluntary – rather (depending on the context) obligatorious. Therefore, to speak of it as a loyalty strategy (in the traditional marketing terms) may be incomplete and ambiguous as in the exchange context to give ñapa is considered the norm and not the exception, still, it does create a loyalty that seems to be based in the relationship that is created around these exchanges, but loyalty is not the most important, rather, reciprocity.

The value associated with the ñapa does not lie in its "commercial-monetary" value but in the fact of receiving something, in this sense, the act of buying something, derives in a reciprocal act of receiving something additional. Although, in the colombian context the ñapa is something that the buyer expects to receive – when buying and selling from the places mentioned before- , it is experienced as a kind gesture of good faith. Likewise, the seller expects the ñapa to be received, never denied. Although ñapa seems to be a common practice, it does not mean that everyone likes it. In the song “La Ñapa” by Bongo Hop and Nidia Góngora, you can appreciate a dialogue between the neighborhood grocer, the buyer and a narrator. The grocer tells the customer to ask for ñapa, but not for a discount; on the other hand, the narrator says that the grocer is bored of giving ñapa because people think it is an obligation and get angry if he does not give it, the song ends with the buyer asking for it "even if it is a small ñapa, sir". this fragment is interesting because it shows that the ñapa is preferred by the grocer, above other practices like the discount; however, it is also a burden for him (the fact of giving it) since it becomes an obligation rather than "a voluntary and generous gift". Finally, the fact that the customer ends by telling the grocer to give her even a small ñapa, brings the importance of the ñapa for the everyday lives of people back to the center of the discussion. These “generous gifts” means to have enough food for the family (humans and more than humans), to have an extra day of food or to have a fully nutritious dish.

Remesa

Its literal translation from English is remittances; however, in the context of my city, it does not refer to monetary transfers of money, but to various practices that have to do with food or products derived from the soil. i) For some it is a surplus sharing - giving away the harvest that is not sold (because it did not meet the required standards of the clients or because it was not possible to be sold) therefore is distributed to relatives, farm workers, people they know or strangers- similarly, fruits and vegetables that are bought at the market or supermarket and are not going to be eaten inside the house are also given away and can be considered remesa. ii) For others, the remesa is everything that is produced in the farm, because it is meant for own consumption and redistribution.

Therefore, in this case it is no longer a surplus sharing. iii) In other cases the remesa is donated to people in need or institutions; or iv) in certain occasions it can be used as a barter mechanism.

Some of the characteristics of the remesa are: first, is a generous practice performed by a large number of actors that has been maintained collectively for many generations; Secondly, Is a gift that is redistributed along a chain of acquaintances and strangers and only ends when the food/product has been totally distributed; and Thirdly, sustains relations with family and friends as it implies constant communication. Remesa can be made up of as many products as there are in the land from which it is taken, this includes flowers, fruits, vegetables, various types of meats, soil, medicinal plants, herbs, etc. However, this abundance of variety and quantity have been affected by: i) various rules and practices that have spread throughout the farms and governmental institutions which have threatened the existence of orchards -as places where knowledge is transmitted and has a direct impact in the reproduction of diversity of edible and animal species-; ii) the monocultures of coffee and citrus but most recently and with a worrying growth avocado. For context, Colombia has open the financial doors for avocado investors and the government has called it “the new green gold”, allowing the entry of FDI (Foreign Direct Investment) specifically chilean, peruvian, united states and israelian capitals, that are operating as dispossessors “acquiring new territories” using mechanisms that resemble to those described by Harvey. Some of its effects so far besides dispossession, are the impact on the availability of water and drinkable water, and the depletion of traditional crops and common varieties of the area such as "guamo". Under these circumstances remesa continues to exist and be passed on from generation to generation.

Among the most important aspects of remesa is that a close relation between people is not necessary for it to occur, , that their existence is indicative of life-reproducing practices such as reciprocity, even in spaces that seem to be "dominated" by life-ending practices such as monocultures, that they can be an alternative to money in certain cases, and that it impact not only the people who initially participate in the exchange, but a chain of multiple people until it ends.

Theoretical considerations

Theoretical framework

To further explore fiado, ñapa and remittance as debt practices that are not limited to the modern/colonial matrix of finance/state/money; I present in this section some theories that have focused on different practices, knowledge and epistemologies -some of them outside the dimension of debt- that go beyond the macro discourses around the pattern of global capitalist power that tend to homogenize and on the contrary, are interested in the everyday, in the bodies, in the systems that weave the fabric of life; not always and not necessarily as resistance to it, but as a way of living. Which are the following:

Diverse economies:

Inspired by the post-structuralism and a knowledge production that moves away from those researcher/researched subjectivities Graham & Gibson (2008) decided to embrace the “activism [and responsibility] inherent in knowledge production” (Graham & Gibson, 2008, p. 616) and change the traditional discourse on capitalism that shows it as a system that continually reproduces itself and manages to adapt to all spaces, which strengthens it and discourages any non-capitalist attempt, and instead, broaden the gaze towards the “diverse economies” around the world, this

theory is central to think about “the ways in which human livelihoods around the world are secured by a plethora of different modes of economic engagement – many of which are not capitalist” (Dombrosky, et al., 2018, p. 101) .In the understanding that diverse economies are multiple and have grown from the specificities of each context Graham & Gibson (2006:79, cited in Gómez, 2023, P.445) divided these multiplicity of activities into five main groups; i) transactions; ii)labor; iii) enterprise; iv) property; v) finance. See table 1.

LABOUR Wage	TRANSACTIONS Market	PROPERTY Private	ENTERPRISE Capitalist	FINANCE Mainstream Markets
ALTERNATIVE PAID	ALTERNATIVE MARKET	ALTERNATIVE PRIVATE	ALTERNATIVE CAPITALIST	ALTERNATIVE MARKET
Self-employed	Fair trade	State-managed assets	State owned	Cooperative Banks
Reciprocal labour	Alternative Currencies	Customary (clan) land	Environmentally responsible	Credit unions
In-kind	Underground market	Community land trusts	Socially responsible	Community-based financial institutions
Work for welfare	Barter	Indigenous knowledge (Intellectual Property)	Non-profit	Micro-finance
UNPAID	NON-MARKET	OPEN ACCESS	NON-CAPITALIST	NON-MARKET
Housework	Household sharing	Atmosphere	Worker cooperatives	Sweat equity
Volunteer	Gift giving	International Waters	Sole proprietorships	Family lending
Self-provisioning	Hunting, fishing, gathering	Open-source IP	Community enterprise	Donations
Slave labour	Theft, piracy, poaching	Outer Space	Feudal Slave	Interest-free loans

Table 1. “The diverse economies approach” taken from Graham & Gibson (2006:79, cited in Gómez, 2023, P.445)

Even though it is a broad diagram which shows us the most well-known binarisms its their intention to deconstruct them; first, because in several approaches, specifically marxist, this binarisms exist to explain the domination of one over the other ie. Capitalist over non capitalist ; second, to move away from hierarchizations or value judgements present in several political economy streams; and thirdly, that it is possible to find different combinations around the five groups portrayed in table 1.

Therefore, they believe in “foster and strengthen different economies” (Graham & Gibson, 2008, p. 619) – that can also foster other worlds- using other lenses that allow to discuss and analyze them, the lenses of alterity¹⁷.

Through alterity they managed to bring forward the heterogeneity of economical practices that for them appear in co-existence and not in subordination to different capitalist practices; nonetheless, it is important not to overlook that certain diverse economies can be “equally or more exploitative than capitalist practices” Samers (2005, cited in Gómez,2023, P.447). In this respect, Gómez (2023) highlights the weight of informality in the existence and creation of diverse economy initiatives such as cooperatives, markets, associations or alternative financing mechanisms where, in many cases, low wages, no access to social security and/or unpaid work are perpetuated, which led to Samers (2005 in Gómez, 2023) argument, that it should be a differentiation between exploitative projects in

¹⁷ Otherness.

diverse economies and more progressive ones, instead of assuming that everything that is not capitalism is positive.

Undoubtedly, the above reflects a tension between the potential Graham & Gibson see in diverse economies as a way of sustaining life and harboring new worlds beyond exploitation as well as extractivism; and at the same time, the social realities of deprivation in which according to Samers (2005 in Gómez, 2023) they are also immersed. However, instead of dismissing the EDs or categorizing them by returning to the binarisms from which they try to escape, it is interesting to see them as possibilities, of other resistances and/ or alliances, and why not? in the words of Graham and Gibson (2008) "the creation of new commons" (Graham & Gibson, 2008, p. 630).

The fiado, ñapa and remesa share various of the characteristics of diverse economies like the ethics of solidarity and care; nonetheless, even though are practices that have to be read not from the dominant perspective, but from the difference, is very important to be aware of the relations and tensions that the capitalist system pose unto them. Being framed in the productive context, the fiado, ñapa and remesa are continuously "threatened" by capitalist logics that seek to co-opt, measure and commodify them or bureaucratize them. In this sense, the community seems to be both the one who seeks to sustain them - from a reading of resistance/difference based on the need to sustain the practices that reproduce life -, but also the one who seeks to end them. Thus, it would seem that beyond being community-based economies, these are relationship-based economies since it is the relationship between humans and more than humans, that actually sustains these practices, which leads me to further investigate other theories that continue supporting this work.

The commons and the undercommons

The commons is "first and foremost an activity, a way of people relating to each other and the natural world, rather than a thing or a natural resource" Gustavo Esteva (2014 cited in O'Donovan, 2015, P.743) in fact for Esteva (2014) the commons stop to exist once they become resources as it shows that there is a separation as opposite to a relationship between the living worlds; similarly, the concept of resources has been linked to the notion of scarcity in which the economy itself is built (limited resources vs infinite human needs), once a common becomes a resource it is object of control, privatization, and/or other economic strategies; therefore, for Esteva (2014) "the commons are not an alternative economy, but an alternative to the economy" (Esteva, 2014, p. 149), a refusal to the economy per se. Nonetheless, it is important to be aware as Federici (2017) warn us of the appropriation of the language of the commons by the united nations and world bank for privatization purposes and/or to submit them to the logic of the capitalist market. In this sense, these organizations and others with similar interests have sought to "formalize and democratize" the gift economies and other debt economies existing in the communities, extracting from them their inherent logics and replacing them with capitalist ones. For instance, Federici (2017) mentions that money commons "work purely on a basis of trust, while microcredit (...) function on a basis of mutual policing and shame." (Federici, 2017, p. 384).

The fiado, ñapa and remesa in the context of food exchanges are practices that produces commons, with its tensions and limitations, we can say that as Federici (2017) mentions, it merges the production with the reproduction under the basis of trust, reciprocity, and redistribution and makes visible the interconnectedness of ourselves towards the others through the relationships that are build. Nonetheless, this practices can be considered also as an undercommon "against the

privatization of social individuals” (Cvejić, et al., 2016, p. 5) and its practices. Allow me to explain the latter; First, the fiado, ñapa and remesa are practices that are constantly facing devaluation and diminution of their value by institutions and financially literates that treat them as irrational since they are performed in a productive sphere where rationality seems to be the only important thing; Second, the people that perform them are categorized as unknowing, overconfident, or too generous to earn money; and third, these practices escape any law that might seek to (indirectly or directly) regularize them. Therefore these institutions and financially literates are always seeking on ways to commodify, quantify and tax them; in other words to control these practices¹⁸. However this financial gaze doesn't allow the financial institutions/ literates to realize that the people who perform these practices are consciously refusing to stop them, as it would also mean to stop the relations, the life that surrounds these practices; they inhabit the world of productivity and reproductivity where there is reciprocity, redistribution, and gifts. Therefore, the benefit does not only refer to the economic, the benefit relies in practicing them.

To advance the argument above it is important to bear in mind the analysis that Moten & Harney (2013) made about debt/bad debt (they use interchangeably debt and bad debt) and credit, for them, the bad debt/debt is the one that institutions refuse, because it does not have the logics of capital, whereas credit follows the logics of capital; ie. Privatization, linearity, interest. In this understanding “credit is a means of privatization and debt a means of socialization (...) credit is asocial and debt is social” (Moten & Harney, 2013, p. 61); for them, when living separately, debt is reproductive, creative (it adapts), non-linear, forgotten or remembered as opposed to forgiven, on the other hand, credit makes us “dependent on wage labour and subordinated to capitalist relations” (Federici, 2017, p. 383) to keep obtaining more credit; however, when they co-exist (as they usually do), is when credit co-opts debt (regulates it, valorizes it, commodifies it), then debt can only follow the logics of credit. Nonetheless, for Moten & Harney (2013) the resistance to it is to increase bad debt, to reproduce it, make it so big that it “cannot ever be paid”.

In this sense, the commons and the undercommons are inviting us to continue practicing bad debt, continue weaving relations to overcome the individualities of appropriation and ownership and enact the logics of disappropriation and owing in which the commons appear and reciprocity reproduce. In this regard, the logics in credit that separates us, make us police each other, subdue to capitalist relations and feel ashamed can be overcome.

Decolonial difference and Decolonial feminisms/resistances:

“Decolonial difference is the hegemonic mechanism used from the 16th century to the present for the subalternization of non-Western knowledge whose mission has been to classify people from a hegemonic point of view, marking the difference and inferiority with respect to those who classify in order to justify colonization.” Mignolo (2000, cited in Parruzo & Engert, 2009-2010, P.1); therefore, we can say that the financial gaze is the embodiment of the decolonial difference in the financialization era. However, the subaltern is not so only because the dominant gaze categorizes it; restitutions and vindications of thought, knowledge and practices are continuously generated from

¹⁸ Several Apps and softwares have appeared to register the fiado, but also they are impacted by laws against the occupation of public spaces which either creates fixed expenses for the sellers (like paying rent) which makes the ñapa unfeasible or make them disappear, or by laws favoring the monocultures and industrial food production that threatens the existence of remesa.

the agencies of the subjects, in a process described by Lugones (2010) as “oppressing → ← resisting at the fractured locus of the colonial difference” (Lugones, 2010, p. 748). In this fractured locus, says Lugones (2010), active subjectivities emerge in multiple relations and in tension between that which is imposed to the subject but the subject/agent refuses as opposed to erase.

The constant resistances (that might or might not be “in open defiance” (Lugones, 2010, p. 754)) to the oppressions that coloniality impose on our bodies, our lives and our means for life, creates possibilities that does not follow or is not intended to follow the logics of capital (even though sometimes capital ends up instrumentalizing and commodifying them). Nonetheless, as said above the tensions/possibilities of the fractured locus of decolonial difference does not emerge in isolation, rather in multiple relations, in the weaving, in relationality, in coalition; ie. the “intermeshing” in Lugones terms. Therefore as Gonzalez & Cangi (2021) explain, In the intermeshing as an active subjectivity, impositions can be transformed.

To add to the above, is important to keep in mind the concept of border-thinking, Mignolo(2000 cited in Parruzo & Engert, 2009-2010) build his notion of border-thinking as "a powerful force (...) capable of displacing hegemonic knowledge from the perspective of the subaltern." Mignolo(2000 cited in Parruzo & Engert, 2009-2010, P.1); Likewise, from a lived perspective, Gloria Anzaldúa (2021), speaks to us of the tensions of inhabiting the border - as a place where the repression of hegemonizing, universalizing discourses meet in the face of the multiplicities of mestiza and border consciousness, which generates something she calls "mental nepantlismo (...) that means (...) torn between options" (Anzaldúa, 2021, p. 134) which indicates that these tensions - that are embodied- create wounds, but also healing, as she states in her poem healing wounds. “ (...) place both hand over the wound but after all these years it still bleed, never realizing that to heal, there must be wounds, to repair, there must be damage, for light, there must be darkness” (Anzaldúa, n.d.)

In general I believe that decolonial feminisms are very important to be aware that coloniality and capitalist imposition do not occur in an empty space of meaning, but in a space full of subjectivities, knowledge, lived histories and resistances, in this process identities are negotiated, categories are refused, wounds are generated, but above all relationships are articulated. in this liminal space resistance → ← oppression, multiple transformations and diverse healings occur, which we will try to explore through the practices of fiado, ñapa and remesa.

Unlearning and relearning

Debt(s) as... Multiplicity

Dear reader, in here you will find stories based on conversations I have had with my family and in the marketplace because in my case, stories have been the best way to learn and be inspired. From my perspective, these stories reflect the ways in which debt can have multiple interpretations given the lived realities; however, I leave to your inspiration and lived reality the multiple interpretations that may arise in you from these stories.

I returned to Colombia on July 7, and the first thing that came to me was not a thought, it was a very familiar feeling that I cannot describe so I will not try to do so, however, I will explain what I perceived through my senses. My ears heard people talking, selling, laughing, shouting, walking, music and cars; my nose perceived the smells of sulfur from the volcano, fried food, fruits, urine, rain, fallen leaves and a bit of pollution, my mouth tasted my favorite chocolate bar since I can

remember, my touch only felt the car seat, while my eyes saw the mountains, street businesses, stores, people approaching at traffic lights to clean the windshield, or sell something. This combination of sensations for me refers to a specific place, the city where I was born, Manizales. In the middle of the central mountain range, on the edge of a mountain, rainy, with an active volcano, at more than 2000 meters above sea level, mostly cold and with an approximate humidity of 90%, it would seem that this is not the most propitious place to live; However, it is home to nearly 400,000 inhabitants, 7 universities, international theater and film fairs, as well as being the coffee epicenter of Colombia in the last century, which in my opinion makes it have until today an identity linked to the countryside and, given its mountainous surroundings, a rurality immersed in the city.

When I started talking to my family about debt, many stories emerged, with food playing a central role in many of them. Cavallero & Gago (2021) have explored from a feminist perspective how monetary debt directly affects women's nutrition, who, in order to meet the payment of dues, skip meals or eat a smaller portion in order to distribute to their children or household members. a common phrase among the maternal figures in my house is "one takes food out of one's mouth for one's children", which is why these academics have theorized how women put our bodies in a differential way in the face of debt. Similarly, food is also seen as a means of subsistence in times of economic scarcity in the household, as women resort to the preparation and sale of food as a source of income (sole or additional) to pay debts but also to interact with others or as a mean of communal subsistence like in the case of communal cooking pots. This direct relationship between debt and food generated that food has taken a central role in my RP. Therefore, it is not surprising that when talking about healing(s) from debt, practices around food also takes a leading role. This is magnified in a place like Manizales where, as I mentioned earlier, the border between the rural and the city is blurred; therefore, the life, stories, family and business of many people are strongly linked to the countryside.

Debt as mediator:

Story # 1:

My maternal grandmother and grandfather were farmers, they planted coffee for many years and had their own farm. During the harvest periods my grandfather hired pickers in the market, who were called "andariegos" because they traveled the country from harvest to harvest. The farm produced in addition to coffee, citrus, banana and other fruit trees in small quantities, which were used by my grandmother for home consumption and by the women who fed the workers on the farm. My grandmother, who depended 100% on my grandfather's income and did not like it, saw an opportunity for "economic independence" by selling "Fiado (on credit with no interest)" to the workers drinks, cigarettes and even custom-made clothes which she designed and made together with a seamstress in town. The money the workers owed was deducted from their salary by my grandfather and given to my grandmother. It could be said that it was a round business for my grandmother since there was no way she could lose the money; however, for her it was especially important because she was able to buy a cow with that money and buy her children clothes without having to go through my grandfather's approval. Although her practice did not follow a scheme in which trust or close relationships were what motivated the "fiado", it does show how the debt was in this case, a mediator in the relationship of economic power that my grandfather

exercised over my grandmother, who saw favorably that my grandmother sold to the workers, since by deducting it from their salary it was a capital that my grandfather saved and that my grandmother reproduced (economically and socially) for household expenses such as food or clothing.

Story # 2:

Adriana is the owner of a bulk food store in the market with a long history and recognition in the area, she inherited it from her parents. Her mother, who has a great love for this business, was not able to continue going due to her advanced age; however, she is in charge of "making" and packing the ñapa from her home. Her job consists of cutting a long stick of dog food into small portions. these portions are packed in small transparent bags, which are then given to the customers of the business every time they make a purchase. Adriana says, "that makes her happy (...) and it's good for my business because for this little thing, customers keep coming back." Adriana (2023) Through ñapa (as a debt practice), dominant notions about generation and work are mediated, such as those focused purely on productivity and efficiency where the elderly are represented as a burden on the system. Thus, Adriana's mother doing a productive job continues to reproduce life around her business. These packages, which she carefully packs with love, allow her long-time customers to continue to feel appreciated and cared for, and also allow her to continue to care for the business she and her husband formed long ago, as well as provide food for a dog.

To look at debt as mediator is to be aware that the multiple oppressions that capitalism and coloniality have imposed over our bodies and experiences are not something that determines but something that creates tensions and therefore is resisted (whether it was conceived as resistance or not), through practices, knowledges, etc. that have been passed down from generation to generation, is resisted from the way the world is understood and felt. These stories showed us that the resistance doesn't necessarily needs to be a power over situation; for instance, in my grandmother's story she wanted to earn money for herself, but at that time looking for a job outside the home or confronting my grandfather about this issue would have meant fights with him, the end of her marriage, or social stigma, which was unthinkable and even more painful for her at that time; therefore, even though oppressions seek to separate and fragment, in my grandmother's case, through the practice of fiado she was able to mediate between these two supposed opposites.

Debt as learning:

Story #3:

When my dad was a kid, he used to "fiar" in a hot dog car outside of his school, every time he ate a hot dog and coke, he had to write down his name in a notebook and what he had eaten. Once, my dad realized that he owed a lot of money, enough that he was embarrassed to ask his parents for the money, so he opted to start erasing his name from the pages of the notebook. The next day as usual he asked for a hot dog and a coke from the vendor, who was called "the young man/el joven", who pulled him aside and gently said.... "No Asmar (my father's last name), I am not going to "fiar" Asmar (2023) it to you because you are erasing your name from the notebook and that is not right, but don't worry, pay me what

you can and you can continue coming to "fiar" the hot dog" years later, my father apologized to the young man who continued selling dogs all his life and his children now continue with the business, and he answered him saying "ah relax Asmar, you think you were the only one who did that"? They both laughed, nowadays I still go to the young man's sons to eat dog, we both greet each other as old acquaintances as our parents used to greet each other.

In this story it is possible to see the relationships and the maintenance of relationships around the fiado, the seller could have humiliated my father or any of the people who erased his name from the list, categorizing them as thieves, which from a dominant view of a transactional sale would be usual; however, as Adriana told us ""fiar" is not selling", for the sellers who "fian" although it is an exchange that at some point will mean an income of money, it is not a sale, it is governed by other logics. In this case, trust. And trust relations does not rely in categorizations or judgements. The dominant, hierarchical, and linear seller/buyer relation is transcended by the inner knowing of mutual interdependence, this is what Ferraro (2004) meant by a relation between equals even when there are assymetries in age, labor, social position, etc. By enacting the "loving eyes" in a typical capitalistic scenario, the "young man" and my dad traveled worlds together and in that moment where something different or beyond the seller and the buyer. The young man taught something to my dad about trust and my dad learnt, in that moment, a new relationship was built, and that relationship was not only maintained, but also, reproduced to their respective children.

Debt as abundance:

Story # 4:

Catalina's mother came to live in Manizales from the capital of the country (Bogota) when she was 17 years old, at that time a person arrived with a big package full of food as a gift. Catalina's mother saw it as an offense, "Does he think that we can't buy food?" Gonzalez (2023) In reality what was happening was that an acquaintance of the family was bringing them "la remesa ", a very common practice in Manizales but apparently not at all common in Bogotá.

In the practice of "Remesa" food is not considered as a resource. Therefore, since it is not a resource, it is not understood from the economic logic of scarcity, Esteva (2014). Likewise, the remesa cannot be appropriated as it is not governed by the framework of property. Perhaps we can think of it as something that is owed (despite of its quantity), that is meant to be given, that is why it is redistributed until it finishes; and even then, it does not mean the end of the remesa, because in its wake, it has woven relationships and strengthened existing ones. In this sense, the remesa is a practice that builds commons, a way of relating to each other and to other worlds, as it is intimately linked to the land and practices of care, for remesa to exist, the soil had to have been cared for, in order to be shared the person that packs have to know what the recipients likes or have to call them to ask - a typical conversation have this type of questions: how are you?, what do you need for this week?, how is everything with the rain/drought? , how is the family?-, and finally, the remesa is delivered personally to the house of the recipient, or the recipient goes to pick it up at the house of the giver, fostering the encounter, the communication, the solidarity and contributing to deeper and meaningful long-term relations.

To advance on the previous argument, “remesa” increases the “bad debt” and reduces the “credit” as in Moten & Harney’s (2013) terms, that is, because of remesa, capitalistic transactions decrease; for instance, Gloria told us: “everything that I needed was in the remesa as I received it from many places, my parents sent me meat from the pigs they had on the farm, my sister sent me eggs from the chickens she had at home, and from my in law’s farm I got fruit and flowers to decorate the house, I only went to the supermarket for specific things, it made me happy”. Even though this is not considered by Gloria as a resistance to capitalistic practices, From the point of view of Lugones (2010) it seems to be an infra-political expression of resistant subjectivity, one that is not in open defiance of the system or the state, but reflects the collective power, the fact of eating what the land gives and is redistributed around people without having to pay a peso for it, or having to think about where to get the resources for it. Gloria even link the remesa with a feeling of happiness, of course “this has a direct bearing on the ways [food] is imagined, accessed and used in a locality” (Sultana, 2015, p. 635) challenging the imaginario of food as a resource (scarce), to abundant (happy). During the conversation with Gloria she shared with us a fruit, “It’s called Badeyá” she informed us, an experiment that a friend of her husband was doing merging Maracuyá and Badea, and brought some to their house for them to try.

Overall, is possible to see through the practice of the remesa that the abundance does not refer to money availability, nor (directly) to the quantity of food; Rather, the abundance refers to the amount of encounters, the enjoyment of tasting something new and to cook with it, to be cared for and taken care of, to receive and to share.

Debt as relations with more than humans:

Story #5:

Martha, a person who grew up in the market since her father had a business there, told me that the stores in the market, as well as the stalls inside the market pavilions, have been in existence for many years. This is visible through the careful decorations of each of these stalls, with their particular aesthetics, it was as if each one told a story. In the case of the stall of a knowledgeable woman, known as "la mona, the witch of the gallery" thousands of plants are tied on the roof, giving the appearance that it falls over their heads as if it were rain, we continued walking and saw a vegetable stall that had several posters pasted, one of them said "avocado hass kills life" and next to that, one that said "Ubuntu/Buen vivir".

People who have a stall in the market pavilions must pay rent and a tax to be there, this is that they need to make enough money for paying the previous but also, for making a living for themselves ; however, that does not mean that people accept that "the production of life (...) becomes the production of death for others" (Federici, 2017, p. 386). As Federici (2017) mentions, the separation between the production, reproduction and consumption has taken us to neglect the social and environmental cost of our practices. Through the pasting of the poster “Ubuntu/Buen vivir” the owner of this stall made me reflect about that he is not only resisting epistemically the modern/colonial separation of human-nature in which as Suarez-Krabbe (2015) explains, nature is seen as a means of exploitation for economic benefit, but moreover, seems that he is refusing it by not selling hass avocado (because it kills life), since as I mentioned earlier in this paper, the cultivation of this product is generating a great social and environmental cost.

Informed by Federici (2017) the reconstruction of the commons will only happen when we see each other as part of a whole. Through those posters the owner of the stall is precisely “manifesting” (Hernandez, et al., 2021) it, making us think that is us who owe to the land and not on the contrary. As a matter of fact, only through the realization of this connectedness is that is possible to refuse – not selling hass avocado and be vocal about it- practices that are producing death.

According to Federici (2017) the recombination of productive and reproductive will allow the (re)production of life; however for it we have to be able to refuse; that is, to think, live and act through life affirmative practices in the everyday like buen vivir/ubuntu as the person of the stall is inviting us to, on the contrary, to think, live and act through the logics of capital, individuality, and exploitation immersed in the modern/colonial matrix is to keep being compliant with the “bad faith and death project” that Suarez-Krabbe (2015) explains.

Finally, To think of ourselves as part of the communal makes us owners and not owners, in other words, makes us debtors for life, holders of responsibilities rather than rights over what surrounds us. Some of this responsibilities are i)refusing death reproductive practices; ii)redistributing; and, iii) accepting that we are in connection with everything and there is not such a thing as separation.

Debt as a rejection of other debts:

Story #6:

Adriana worked for many years in banks, now that she owns and manages her business she says "I don't have anything with banks, I don't like them, if you see a lump here it's because it's mine, I don't like to owe it to anyone" Adriana (2023). During the 2020 pandemic she was on the verge of bankruptcy; however, it was her competition from across the street that helped her financially to support herself. She says that even though they are her competition, people value her business because it has been going for many years, it was one of the first. Similarly, when I talked to my grandmother, who had a mobile butcher shop for many years, she told me, "I don't have any money in the bank because banks steal and if they don't steal it, the state steals it". Nonetheless, it does not mean that my grandmother does not have any debt, she owes to the state millions of pesos on taxes, the state is after her, while at the same time, she constantly visits a friend in the customs department to find out if her debt has expired, he checks and jokingly tells her, get out of here or else I will have to call the police.

Story #7:

"All the supermarkets that have tried to locate near the market have failed," Martha (2023) Martha tells us as we walk. I ask her why and she replies, "Because they don't “fian”” Martha (2023) . Then we enter to Idaly's store, owner of a bulk grocery store, next to her sits Liliana, who assist her with the customers and manage the cash register. But Liliana was not Idaly's employee, she was her client. When we started talking to Liliana, she explained this situation to us. Eight years ago, Liliana arrived to Manizales looking for a job, she went directly to the market because she needed to buy groceries. – why not to a supermarket closer to her? I asked her – she told me "I don't go to supermarkets because you can't talk with anyone there and they don't fian, or give ñapa.. nothing” Liliana (2023) She continued, with the story.. A place was recommended to her, but it was run by a man and she was looking for a business run by a woman, "you know, because it gives oneself more

confidence" Liliana (2023), in her search she found Idaly's business and since then she has been her client; however, after 8 years she now considered Idaly as a friend or "part of the family" Liliana (2023). Liliana currently works in a sawmill as a machine operator and her husband is a muleteer. On Saturdays every 15 days she is given off and can leave the farm, she immediately goes to Idaly's business, she enjoys being there with her friend, they celebrate their birthdays, they invite each other to lunch, she helps her sell, she even receives and returns money to other clients. Idaly has lent her money when she has needed it, just as Liliana has given Idaly money to keep until she needs it back. And that is how this relationship work.

On the everyday people choose some debts over others. in these transmitted stories, it seems that monetary debts between individuals are favored over impersonal debts to institutions. Graeber (2009) mentioned that with the introduction of metal, debt relationships became more violent and impersonal; however, there seems to be a distinction as to what motivates debt. If it is motivated by profit as in the case of banks, it seems to generate rejection, while if it is motivated by relationship it seems to be understood in a more favorable way.

In Liliana's story it appears that in the supermarket there is only a buyer/seller relationship; however, when going to the market, even though it implies a greater displacement compared to going to the supermarket, Liliana manages to travel worlds, during the shopping she is not only a buyer, she is a seller, she is a cashier, she is a friend. Therefore, debt relations are not just that occur in a unidimensional way, in their multiplicity they are immersed in subjectivities where hegemonic hierarchical roles are transformed or challenged by relations, beliefs and ways of perceiving worlds.

Debt as burden:

Story #8:

When the gift becomes cursed: One day the bank called you, told you that you could have a loan. You got excited because you needed it at that moment and you felt that even though you had nothing (financially speaking) they were giving you the "opportunity" to give you a credit. You took it immediately.

But things got difficult, the pandemic arrived and the work decreased but the debts did not stop. You, who had always been in charge of paying the house bills, saw that the money was not enough to pay the water, electricity, food and the bank. Even though as a family we knew that things were not going well, nobody asked you if anything was missing, if there was enough money to eat or how you were paying the bills, engrossed in our world we were selfish and distant. You never said anything to us because you were afraid that we would judge you as if you had not known how to manage the household accounts. you isolated yourself, you did not sleep, you cried, you drove dangerously without realizing it... One day in desperation you took money that was not yours, but a client's, some would say that you stole it. But you did what you had to do. At that time the situation boiled down to the fact that you had to feed us, you had to keep the water coming out of the faucet and the lights on, make sure that nothing was missing in the house, you, you, you, you.... Damn gender roles, damn selfishness, you didn't have to do anything.

When the client found out, he didn't want to sue you, he even forgave you, because they knew you for many years, but we... it was hard for us to forgive you, because we were unable to see that we were the ones who had to ask for your forgiveness.

Debt is a burden when it becomes a means to exploit, it is a burden when by receiving it you lose your peace of mind, make you lonely, when it separates, when it controls. When it is immersed in the colonial/modern matrix of power, gender, class, race, sexuality. As capitalism, the debt transcends the monetary and invades every aspect of life, as a woman, I see how through the imposition of a gender a debt of sacrifice, of care, is imposed on us. As part of a state I see how since we are born we assume a debt with the country, which is paid by working, being responsible for taxes and contracting more debt with the bank so that the economy continues to be dynamic and does not slow down "that is what makes a good citizen" says the hegemonic discourse.

Conclusion

this work started from my need to find in theory a space for healing, as hooks (1991) says. From my lived experience, I perceived debt from a dominant, one-dimensional, universalizing and capitalist debtor/creditor point of view and in this same way I conceived the relationships around debt. Throughout this paper I talk about the ways in which this ostrifying gaze fragments, categorizes and creates wounds that are embodied; however, I decided to see these wounds as doors to healing.

Healing can have many meanings; repair, resignification, reconstruction and even the payment of money. In my case it involved a search with my family and within my community where together we were able to theorize how our practices, understandings, knowledge and relationships with the human and more than human (which are also constituted as debt) function as alternatives or in resistance to various oppressions linked to the modern/colonial matrix of power; therefore, we can say that it exist a multiplicity of debts that are immersed and travel across subjectivities, from there they keep reproducing; moreover, it was possible to see that they co-exist and for people is possible to "travel worlds" Lugones (1987) between them in the same time-frame, allowing also that productive and reproductive practices converge in a process that configures commons.

For me, it was healing to learn that in the coexistence of practices of debt there are tensions, impositions, submissions, but also possibilities, in fact it was possible to link debt with concepts of friendship, abundance, learning, mediation and refusal; additionally, debt allowed us to be aware of the interconnectedness among humans and other than humans; challenging economicist and modern/colonial logics of scarcity, individuality, rationality and separation human/nature. Nonetheless, we cannot ignore the burdens that debt also constitute when it is link to coercive institutions, practices and epistemologies like state, extractivism, patriarchy, coloniality.

Additionally, Lugones (1987) says that to perform world travelling one must be willing to be transformed; indeed me and my family were transformed when we decided to look with the loving eyes our lives, our decisions and our everyday. In it we saw that we are valued beyond our productivity, our solidarity practices have been fertile, and we have been able to resist several oppressions through our beliefs and ways of viewing the world.

Finally, this research paper seeks to be a contribution so that among all of us we can reach different views of reality that move from the margins to the center.

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