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TIME WILL TELL

Temporalities of debt in an urban neighbourhood in Northeast Brazil

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This article explores temporalities of debt in a neighbourhood on the outskirts of Recife, Northeast Brazil. It shows how the temporality of lending money is incompatible with the temporality of taking the loan. Lending relates to the present and your trust in the debtor; borrowing means borrowing resources from a speculative future. Decepção [disillusion] may be the experience of the creditor, when a loan is not returned as promised; for the debtor the envisioned future may just not have come about yet. Particularly the frequent loans of credit cards gives rise to emotionally tense situations in the neighbourhood, as

credit credit cards are locked in a punctuated time, where dates are crucial. Using an episode that I happened to be part of as point of departure, I argue that decepção is the estrangement experienced, when a moment of trust is thrown back upon you, distorted by the process of time.

Keywords: debt, trust, disillusion, temporality, neighbourhood, Brazil

In recent years, a growing body of anthropological literature has explored the human experience of time (e.g. Adam 1990, 2004, 2006; Gell 1992; Munn 1992; Guyer 2007, 2012). Some (e.g. Hodges 2008, Nielsen 2011) have challenged the tenaciously linear image of time presumed in the narrative linking of past, present and future, and focused on “conflicts in time within the politics of lived experience” (Hodges 2008: 417). People are both ‘in’ a sociocultural time of multiple dimensions and *make* time through timework such as sequencing, timing, and the production of past-present-future relations (Flaherty 2011), and as Pierre Bourdieu’s seminal work (1990) shows, such temporal micro-practices are the stuff that power and dependency are made from. However, in the following I will argue that “conflicts in time” are not necessarily manmade; they may belong to time itself. Or more precisely: if people make time, the properties of time work back upon experience. We make time “creep up on us” by assuming that we can control it (Wagner 1981: 74).

My point of departure is a situation during fieldwork, when I found myself exposed, as the turn of events took me out of my usual frame of reference. I had trusted someone, who, as it turned out, did not pay back a loan of money. I was annoyed by having lost the money, but indeed, I had had my doubts and could only blame myself. I was however bewildered and hurt by the lack of explanation or excuse. Michael Agar would probably call the moment a “rich point” (Agar 2004: 21), that is, the raw material of ethnographic research; at least, this is what it became. I realised that people around me had had similar experiences, and I began to explore to which degree their reactions echoed mine. As a first step in the present argument I therefore compare my frustration with my informants’ reflections upon trust and *decepção* [1]. Next, I look at the moral economy of exchange in the neighbourhood and the intersecting expectations that this economy both shapes and is shaped by; and lastly, I outline a theoretical argument on two mismatching temporalities of debt. My conclusion will be that the moment of giving a loan is essentially different from and potentially in conflict with the temporality of taking a loan and having to pay it back. This is particularly observable in an unstable money economy as in the urban neighbourhood in focus, where the use of credit cards allows for relatively high loans with uncertain repayment [2]. Disillusion is the potential outcome of the intersection between these temporalities; it is the inverse figure of that trust, which needs to be given in unpredictable social situations. Disillusion not only changes the present but also the past. In the neighbourhood it may not be an emotionally loaded change, rather on the contrary, you may simply conclude that things are as they most often are: people cannot be trusted. Yet in the moment of trusting you believed, at least more than less, in exceptions to this rule.

Transaction completed

The following is not the result of structured fieldwork; rather it is a by-product. I was in the neighbourhood for other reasons, doing research on female sterilisation (eleven months between 1997 and 2000) and youth and temporality (nine months between 2001-12), while the episode described below happened in 2009. Some of my data thus stems from before the episode, while other data is the result of questions arising afterwards. During these periods of fieldwork I have worked and lived in this same neighbourhood, located on the outskirts of the metropolitan area of Recife (3.5 million inhabitants) in the Northeastern state of Pernambuco (see also Dalsgaard 2004; Dalsgaard & Frederiksen 2013). In Recife more than half of the working population is employed in the informal sector, almost 40% of the inhabitants live in favelas (informal settlements), the income gap between rich and poor is conspicuous, and the violence and homicide rates are among the highest in the country (Nuijten 2013; Waiselfisz 2011). In the particular neighbourhood in focus only a few families go to bed hungry, but the food is not satisfying and children keep asking for the burgers, yogurt and other snacks advertised on TV. Designer clothes are also in demand, and mothers fear that the desire for consumer goods pushes their young sons into crime (Dalsgaard 2004). Depression, high blood pressure and other emotionally related ailments are just as heavily medicalised as when Scheper-Hughes did her fieldwork in the region in the 1980s (Scheper-Hughes 1992), and family budgets are burdened with the high cost of medicine. In general, everyday life is full of worries about how to make ends meet, and when larger investments need to be made, credit cards are convenient. This is where we enter my story:

I was walking down the hill with Rafaela, when she pressed a small piece of paper into my hand, saying that it was from her sister Milena. I stopped and read it: “Dear Line, I am embarrassed to have to ask you, but I am in a very difficult financial situation and would like to know if you could help me. Milena.” I looked up at Rafaela but could not read her expression. Financially speaking her sister had a much more stable life than Rafaela, so Milena was not the first person I would have thought of helping in this way. I had known the two sisters since I first came to the neighbourhood in 1997, and Milena (who was a couple of years older than Rafaela) had always been the more privileged of the two. Rafaela was darker than Milena, her father used to call her “my little black one” [4], and in the racist Brazilian economy this not only gave Milena more possibilities, it also seemed to give her more self-confidence. At least Milena had found herself an enterprising husband, while Rafaela took an unemployed drunkard with beautiful eyes. Milena had a job and even went to college at night, while Rafaela’s situation was much more hopeless. But as I respected Milena and in particular her husband, Eduardo, whom I had always found to be a sincere and dedicated person, I went to see them and learn about the problem.

Milena explained: she was enrolled in a private college, taking a course which would help her get a better job in the future. However, she could not pay the fee for the coming term. She wanted to borrow the money for a couple of months. Eduardo, in support of her, explained that I was their only hope and talked about the need to help those who could raise the quality of living for the whole extended family. Not everyone has the same capacities. He hated needing to ask me, but as things were just now, they had to bear the humiliation of having to ask for help. It was a rather large sum even for

me (1500 reais, at that time around \$750), and as I could not see how they could pay it back, I hesitated for some time. I had helped before, when some of the families I knew were in economic crises, but first, I did not understand the urgency of the matter, and next I actually needed the money myself at this moment in time and I was not absolutely sure that I could count on getting it back. I knew that Eduardo saw me as a rich person. I also knew, of course, that in Brazil *malandragem* is said to be a culturally cherished way of finding a solution to an unfair situation by tricking others, especially people you consider better-off (DaMatta 1986). However, Eduardo never seemed to be a trickster afraid of hard work, rather on the contrary, and as he promised to repay the loan I finally agreed to pay, and two days before I left for Denmark we went to the college in central Recife. Eduardo had not yet found out how to transfer the money to Denmark, but he would soon do so. We swiped my credit card through the cash machine. “Transaction completed.”

Back in Denmark I never heard from them. The date for the first payment was passed in silence and so it continued, and when I returned to Brazil after six months I had decided to confront them with my questions. I soon met Eduardo, but because we were in the company of other people at the time I could not raise the subject of money. “Line, come over for a barbecue on Saturday,” he said with a welcoming smile. I did not want to enjoy a barbecue with them before I knew what had happened to the money. I hesitated, and felt my face betray my wish to hide my irritation. He generously added: “Oh, don’t worry, Line, I will of course pay for the meat.” I got angry and turned down his invitation. Did he really believe that what bothered me was the cost of the meat we were going to eat? And how could he afford to pay for it, when he could not pay me back?

Some days later, I visited them one evening and said I wanted to sort out the question of the college fees that had never been returned. I wanted to know why.

Eduardo just looked at me and said: “You want me to say that I knew I couldn’t pay the money back. I can’t talk on these terms.” Without any reconciliation I got up and left. He escorted me down the stairs to open the front gate for me. When he had closed it, he said from his side of the bars: “I know you see me as a dishonest man, and unfortunately I can’t change that impression of yours at the moment. But time will tell [*o tempo vai falar*].” I left in a strange mood. Had I known the money was going to be a gift rather than a loan, I would rather have helped Rafaela – or Neide, who had to put up with dirty river water in her kitchen during heavy rainfall. But one thing was the money; the other thing was the fact that he never justified his actions or gave me an excuse. I had thought of him as a potential friend, and in my conception of friendship trust is crucial.

Steering through a twofold moral universe

You could argue that the mere thought of friendship is irreconcilable with the fundamental asymmetrical relation between fieldworker and informants, consisting of the fieldworker’s lack of obligation vis-à-vis the field: he or she can leave, while the informant stays behind (Nielsen 1996: 157; see also Gullestad 1984: 44). However, in my experience things are seldom so clear-cut. People I know from the field can easily contact me on email, facebook and text messages, some of them are even thinking of visiting me in the near future, and I also keep returning to the neighbourhood. Due to this continual contact with the ethnographic field, there is no escape from fieldwork’s “episodes of embarrassment, affection, misfortune, partial or vague revelation, deceit, confusion,

isolation, warmth, adventure, fear, concealment, pleasure, surprise, insult, and always possible deportation” (Van Maanen 1988: 2). I would argue that, at least when doing long-term fieldwork, this is generally the stuff that many relationships in the field are made of. And luckily so, since the element of risk implied is often a methodological catalyst. In my case I had to be acutely involved in order to realize that my idea of a plain contractual procedure, when dealing with debt, was naïve, at best, and totally dysfunctional in the neighbourhood. A bifurcation of time was set in motion by the loan and intertwined with a morality of exchange (Parry and Bloch 1989), in which money transactions do not necessarily belong to one sphere (the moral) or the other (the amoral, calculating).

The Brazilian anthropologist Roberto DaMatta has analysed the cultural notions of personhood and individuality in Brazil, and suggests that Brazilians navigate in a twofold cultural universe [3] consisting of the *casa* (home) and the *rua* (street) (DaMatta 1997). DaMatta’s categories seem unnecessarily essentialising and stable. However, the twofoldness that he points to makes sense in this case, where I wish to argue that obligations, commitments, gains and losses are cast and recast within different “regimes of value” (Appadurai 1986). *Casa*, DaMatta writes, represents personal relationships, formed by kinship and friendship, and this is where you are a divided and relational person (Dumont 1970), whose social existence is legitimised by the relations you have with other people in a system of transitivity and positions (DaMatta 1997: 91). As the logic of the *casa* is both culturally valorised and historically has shown itself to be efficient in Brazil, the universe of the individual, the *rua*, is culturally cast as its opposite – a lonely and dangerous place where you are a “nobody” and have to fight strangers. It is

the place of equality and universalism, a public space where you find yourself face to face with the law (ibid.: 87) and without ways to perform the famous Brazilian *jeitinho*, that is, the fast, efficient, and last-minute way of accomplishing a goal with the help of one's social network (Barbosa 1995:36). According to DaMatta (1997: 132), this twofold moral universe represents a double ethic, which makes Brazil differ from Protestant societies where, according to Weber, relations with friends and strangers are built (or at least evaluated) according to a uniform ethical standard. It represents a basic uncertainty but also a means to cope with it: you have to have personal relationships to draw on in times of crisis. Friendship may here mean both horizontal and vertical relationships (Rebhun 1999; L'Etoile 2014) and as Benoît de L'Etoile writes about personal relationships in the inland of Pernambuco: "Asking friends for help is a morally valued and socially recognized way to act on uncertainty" (2014: S70). The only trouble with friendships is the trouble of time: your friend may show not to be a friend, but you will not know before it is too late (see also Rebhun 1999: 84).

Decepção: a capricious factor

I often heard people in the neighbourhood talk about *decepção*. When I asked Nalva, a woman around 40, what *decepção* means, she answered: "Ah! There are many good people, but there are also people who do not have a heart, only think of themselves". Nalva's husband added: "You trust someone to do a job for you, you tell him to do so and so, and then he makes nothing of what you told him to, and then you get disappointed. He did not do what you asked him to do. *Decepção*! You believed in him, that he would comply with that thing, and he deceived you. That forms part of life, as you have to trust

the other. Such a nice person and then you suddenly see [who he really is]”. When I asked how to distinguish one kind of person from another, Nalva answered: “You only know from experience, don’t you, Line? At least here you realise through experience. You live next to that person and then after some time you see that that person is not what you imagined”. When I asked Emilia, she answered: “It takes time, time to know. Sometimes you do not know before it is too late, that is when you have to suffer.”

Decepção is not only tied to friendship or close relations. You may even be disappointed by life, as Rafaela once told me: “My life was one big *decepção* in my adolescence“. You may be disappointed with your children, when you thought like Teca that you brought them up as responsible socialists, and they turn out to be egoistic consumers. And you may be utterly disappointed when you realise that your husband or wife has a lover. As Claudia, Rafaela’s friend, explained: “*Decepção* is always something negative. *Decepção* is when you make a test in school, thinking that you will get a good note, and then see that it turned out low. *Decepção* is when you trust your partner and realise that she made *sacanagem* (slang for filthy behaviour) with you. *Decepção* is when you are friends and then somebody says ‘Rafaela talked badly about you’ ... ‘oh! Rafaela is so much a friendI am disillusioned ...I never thought she would be like that’. Or you really trust this other person, but she never tells you anything intimate, nothing about her problems... that is *decepção* since you told her everything”. In other words, *decepção* is when someone or something turns out to be less or worse than you trusted, the effect of it being disillusion or disappointment.

Even before my episode with Eduardo I knew of histories of unresolved conflict between neighbours and how these often had to do with debts. Sonia once told me how

she avoided meeting a certain person in the street. At that time (2007) Sonia had to pay the bank 80 reais a month out of her widow's pension of 250 reais, because this person was not what she had appeared to be. Sonia had borrowed money from the bank for her presumed friend, Vera, because she was unable to get a loan herself. Vera and Sonia used to meet almost everyday, drink coffee and chat, and Sonia had not hesitated when Vera had promised to pay the instalments every month. But Vera failed to do so. One thing was the money, Sonia said. Another thing almost as serious was the fact that Vera never told Sonia, why she had deceived her. Never apologized. As Emilia, a young mother around 30, later said, one can easily be disillusioned with friends; they may turn out less trustworthy than you imagined. According to a study conducted in a similar low-income neighbourhood in Recife, young women operate with the concept of "incomplete friends", acknowledging that no one is perfect, while being on guard so as not to be betrayed (Franch 2010). Likewise there is a sharp distinction between the terms *colega* and *amiga*, the latter being the only trustworthy one. Many women I have spoken to lament that they cannot trust anyone except their mothers. The moral discourse, however, obliges you to not hold grudges. Asking around, while considering my own response to Eduardo, I found expressions of tolerance with *decepção* along with the moral obligation to be trustworthy.

Emilia had lent her neighbours money and had subsequently suffered the disappointment of not getting back the loan. When I asked her how it is possible to live next door to a person who has deceived you in that way, she said: "I have not become angry, but never again will I lend this person money. She may be a good person, it is not something that characterises the whole person, but she has that defect." Another woman

in her early forties, Jacione, put it a bit more harshly: “People who borrow money have to pay, it is an obligation. If you asked me [for money] and did not pay ... well it is like this: I can only lend you money within my limit, of course I cannot lend you more, and if I discover that... if I did not pay something myself in order to lend you money... then I will not wait, I find a way, make a way, make another, work, or I do not buy something else in order to cover [my own debts], but one thing is for sure: I never lend you money again. You may suffer from I do not know what, and I can come and help, but money for a new loan I do not have. I don’t charge you either. My relationship with that person does not change. I just do not give her a loan again”. While Emilia and Jacione did not get angry with their neighbours, Alexandre, an industrious man in his early thirties, did. He told me that once a neighbour had borrowed his credit card to buy some pots for her kitchen. “Marvellous pots, very expensive!” he sneered. The neighbour had to pay ten instalments, but had to give up after seven. He had taken her to court, but in vain. The neighbour still lives next door to his mother, but Alexandre does not talk to her.

Decepção is a quality, almost like a stigma, that sticks to particular people, whom you cannot trust once you have experienced them bearing it. But it is not that they are essentially immoral; rather they are just not the people you thought they were. The problem is that everyday life does not allow for much certainty. You have to run risks in order to get by economically. As in Brazilian low-income households in general (Plano CDE and Bankable Frontier Associates 2012), income in the neighbourhood is often spent before it is received. Debts are common, collectors regularly come to collect consumer debts, houses sometimes have their electricity or water cut due to unpaid bills, and many families owe more than they can pay, each month being punished with higher

interest. Credit has been growing very rapidly in recent years in Brazil, and many families (of all financial levels) are under considerable financial pressure.

Some people in the neighbourhood use credit cards or store cards, some use bank credits such as *credito consignado* (loans where instalments are subtracted directly from the salary) or *cheque especial* (overdrafts), and some borrow from family and friends (including their credit cards when they themselves cannot access their own). Credit cards and bank credits are more potent than money and reach further into the future, and the person who holds these resources must be especially on guard not to give in too easily to other people's needs. Though all social action must deal with the "unavoidability of an unknowable future" (Barbalet 1996: 84), the period over which *decepção* may happen and the consequences, *if* it happens, are extensive, when credit cards and bank credits are involved. If your neighbour does not return an egg or some soap, who cares? There will always be a tomorrow. But having to pay the instalments that, for instance, Sonia paid is a bitter price for a moment of trust.

Intersecting temporalities

In his review article "The Anthropology of Credit and Debt" Gustav Peebles asserts the defining feature of the credit/debit dyad to be its ability to connect present, past and future (2010: 226). The dyad is described as indissolubly conjoining the contracting partners' respective futures and pasts, "materializing their temporal bond as it were" (ibid.: 227). However, the two parties have different relations to the future: The creditor lets go of resources in the present in exchange for speculative gains in the future, Peebles notes, while the debtor "borrow[s] speculative resources from his/her own future and transform[s] them into concrete resources to be used in the present" (ibid.: 227). In times

of crisis (be they temporary or chronic) this speculation in futures may result in a sequence of debts, where one loan takes the next, and people are forced into a stressful future orientation (ibid.: 230). Moreover, the article offers a review of anthropological debates on credit/debt, where hierarchy and solidarity are the main effects discussed.

My point is slightly different: Credit and debt are not of the same order. Credit relates to the present, while debt relates to the future. Taking a loan is an essentially subjective orientation towards a more or less clearly imagined future, which presents itself as already accomplished. You see events as steps in a chain of motivation leading backwards from “later” to “earlier” (Schutz 1983:212), that is, from the goal of an act (repayment) through the intermediate stages of the process back to the present (loan), but you also know that these events are only *likely* to happen. You may be wrong in counting on them – as the future is inherently unknown - but you have to trust that the progress of time will bring about the anticipated chain of events (Barbalet 2009). Paradoxically, giving a loan, on the other hand, is not future-oriented in the same way. The anticipated future outcome, i.e. the repayment of the loan, cannot but be based on present conditions and preferences, hence what takes place is in fact a swelling of the present moment, or a displacement of the present into the future. If I trust my friend now, that is, if I am confident about his benign intentions (Barbalet 1996: 77), I will also trust that his intentions will be positive towards me in the future.

However, I was disappointed. The fact that Eduardo could not pay me back as promised, changed, in retrospect, the moment when he had promised me he could. Seen from the future he was thus either naïve about his own capacity or pragmatically calculating on my loss, when he asked for the loan. When Eduardo declared that time

would tell and the future would show me who he was, he resisted my categorizing him as an unreliable person by telling me that his calculations had never included not paying me back; the future he had envisioned had unfortunately just not come about yet. He knew he was a decent man, and had the moment been another he would probably have been able to pay. However, it was not, and I, the creditor, had to respond to the moment as it was. Calendar time, the temporality of dates, is a punctuated time (Guyer 2007), which creates ruptures in what would otherwise be temporal coherence, and passing a designated date - no matter how arbitrary it may appear - without the assigned action will change both past and future. With credit policies you are no longer in a logic of gift exchanges, where the obligation to repay is flexible, but in the temporality of the law where you have to pay installments on specific dates (Guyer 2012: 495).

As Jane Guyer writes: “One main reason that gift and law are incommensurate seems to be that the time-of-life can never be reduced to precise specification in advance nor shorn of ambiguity nor prevented from the play of events, large and small. Another reason is that law has desacralized things into property” (ibid: 496). Eggs, coffee, cigarettes and other daily essentials circulate in the neighbourhood under the logic of the gift. They sustain the mutual relations between neighbours; they are opportunities for small talk and passing the time in each other’s company; and they belong, as DaMatta would put it, to the *casa*. But the *rua*, the law, may interrupt these circles of exchange. Elsewhere I have described how the outbreak of violence in the neighbourhood suddenly splits families and friends, as keeping company with the wrong kind of people becomes dangerous (Dalsgaard 2004: 21-24); above we have

seen how large sums of money threaten to do the same. You may find yourself trapped in calendar time and realize that you are alone.

A moment of trust

Trust, Barbalet writes, "is the confidence that another's actions will correspond with one's expectations of them. [It] therefore includes the feeling that one can somehow rely on others" (Barbalet 1996: 77). Trust is also one of the affective bases of action and agency, along with confidence and loyalty (ibid.: 82). The future is unknowable per definition, and rationality and calculation have limited effect when dealing with it. In this situation, Barbalet writes, trust is rational, if you wish something to happen: confidence, trust and loyalty give order to "what would otherwise be paralysing indecision" (ibid.: 84). Barbalet makes a reference to the economist John M. Keynes's *The General Theory of Employment, Interest, and Money* from 1936 in which Keynes stated that "a large proportion of our positive activities depend on spontaneous optimism rather than on mathematical expectation" (Keynes in Barbalet 1996: 85).

It may be spontaneous optimism that made Sonia, Emilia, Jacione, Alexandre and me enter into debt relationships. However, as I see it, it was not an optimism about the future (and the repayment) that drove us as much as a willingness to lean into the best possible version of the present moment. A willingness to believe that the loaner was a friend. When Sonia had to pay the instalments on Vera's loan, the lack of explanation made her just as sad and confused as the difficult financial position in which she had been placed. *Decepção* negates the cultivation of affection and reciprocity that gift exchange represents; it shows you that the relationship you imagined yourself to be part of was an

illusion. But since few can afford to move away, people stay in the neighbourhood and try to keep up the good atmosphere. “I never lend you money again, but I can come and help”, Jacione said. Lourdes, the local hairdresser, told me how she had stopped giving loans to her relatives, who kept asking her and never paid back. Instead she helped with food and other basics. And Eduardo invited me for a barbecue. These are not acts of reparation, but insinuations upon a logic of exchange, as I see it. Because scarcity anchors you in a material world where you have to keep up relationships (Wikan 1995: 275), or perhaps because you simply value it (as DaMatta suggests).

Money transactions in unstable situations without formal regulation, force people to take into account, as Rupert Stasch writes from another context, the separateness and strangeness that lie between persons who are conscious of each other’s consciousness (Stasch 2009: 16). Otherness in time is inherent to both subjectivity and intersubjectivity (ibid.: 10): Not only are we “other” to our own inner times, as one project may interfere with other projects or conceptions of self, and hence we are oriented towards many pasts and futures at a time (Ewing 1990). We are also engaged with our interlocutors’ otherness of memory, present tempo and expected futures: “Interacting persons both share and do not share time with each other” (Stasch 2009: 10). In debt relationships it may be necessary, and at times painful, to accept that others have projects, which may interfere with one’s own projects, and that these projects are rarely fully known to either party before their conclusion. Otherness in time brings the lack of reliable evidence to the fore, and trust is a means of overcoming it (Barbalet 2009). However, the act of trusting is precarious, as it renders the actor vulnerable to disappointment or even worse. As Barbalet points out, the

reason for accepting this “cost” is an achievement that would otherwise not be possible: “By giving trust to another an actor engages in an activity that would otherwise not be available, or may seek to achieve a goal or outcome that would otherwise not be attainable “(ibid.: 4).

That which is otherwise unattainable in the neighbourhood is friendship, I will argue. People do not pay interests, and if lending money were only about money, you would not gain much from just postponing your access to your own resources. People invest in relationships. This is why the absence of any justification or excuse when loans are not repaid matters just as much as the lost money itself, and this is why you can live side by side with a person who deceived you: you simply move that person from the category of friend to the more ambiguous and risky category of *colega*, or simply neighbour [5]. The transposition that takes place is on the level of emotions; your trust was “misplaced” in that person (Barbalet 2009: 372) and you need to revise your emotional attachment to her or him. For Sonia this meant walking by Vera in the street without stopping for the usual chat, and it meant mornings with endless housework and no escape, as Sonia used to visit Vera for a coffee, when laundry, cleaning and cooking had drained her energy. For me, the chronic visitor, the situation is still odd. I guess I avoid Eduardo, as I am not familiar with the category “incomplete friend” and hence do not know what to do with my disappointment.

Conclusion

My focus here has been on the bifurcated temporality of debt-credit relationships in the neighbourhood. As Peebles (2010) I have claimed that borrowing money means

borrowing resources from a projected future, calculating on one's own capacity to let that future come true. But differing from Peebles I have argued that lending out money relates to the present, not the future, and the trust that the creditor has in the debtor. This present may show to be different in the future, duplicated in a distorted version, when a loan is not returned. It will, however, always relate to a concrete other, the nature of which may be difficult to judge.

Trust may be rational in a pragmatic sense, as it may be the only way to reach a wished-for result. But it has nothing to do with reasoning and calculation. As Barbalet writes: "The significant thing about emotion is that it evaluates external and environmental processes and events through bodily and non-deliberative reactions to those processes and events" (Barbalet 1996: 87). *Decepção*, as we have seen, sticks to the person who let you down, not as a quality of that person as much as a quality of your relationship with him or her, i.e. your emotions toward that person. Due to my unplanned (and –wanted) involvement in a debt relation I got access to the "emotional substratum" (Mische 2009: 694) of social life in the neighbourhood, with all my culturally and probably also professionally inappropriate reactions. Or at least, I got access to one layer of this substratum, namely the one where money reigns (sex has a similar effect, I presume, and elsewhere I have described the effect of violence (Dalsgaard 2004, 2012)). Having looked at money transactions from this perspective has revealed how temporality is also emotional, or vice versa.

My focus has been the *decepção* of the creditor, the retrospective disillusion when a friend is not a complete friend. However, the debtor who breaks her promise by not paying back the money may also be in an uncomfortable position, if she really intended

to repay the loan. She may feel deceived by the turn of events that prevented the repayment and may suffer from knowing that someone who once considered her a friend is now mistrustful, questioning of her moral decency. Maybe this is the reason for the missing justifications? Not wanting to open oneself up for moral probing, as this would bring about a painful situation? Maybe this also explains the non-judgement of the offended creditors, who do not condemn the debtor but just take the lesson and don't lend more money. Honour may be as decisive an attitude in this particular context, as Claudia Fonseca (2000) has found it to be elsewhere. I have not enough data to confirm this; I spoiled my chance to understand more by being resentful.

In all the dynamics described here, time is an active force in at least two ways: it is the play of events in which you have to navigate the best you can, and it is the punctuated time of the law, which interrupts this flow of things and inserts moments of *fait accompli*. The play of events may appear accidental, but at a closer look it is rather an untidy web of intentions, actions and reactions in which people struggle to discern what and whom to trust, while striving to stay trustworthy themselves. My argument relates to this particular morality of exchange, marked by poverty and embedded in a larger 'economy' of trust, but it may have a wider relevance. We may ask, how temporal distortions affect other economic transactions and destabilize the social relations, in which they are embedded.

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NOTES

[1] *Decepção* means deception, disillusion or disappointment according to context. In this article most of what I describe is disillusion, I think. Deception is what another or something does to you, disillusion or disappointment the subjective effect it has.

[2] Even though the percentage of families below the poverty line has increased in Brazil's metropolises, including Recife, access to consumer goods such as telephones, refrigerators and washing machines has increased in the same part of the population (Torres 2006). This apparent paradox may have to do with birth rates, the fall in real food prices, and increased access to consumer credit (ibid.: 21).

[3] DaMatta operates with a third transcendent universe, besides *casa* and *rua*, which he calls "the other world". I have left it out of consideration here, even though it may not be irrelevant to the questions I raise in my conclusion about people's willingness to accept the failings of others.

[4] In the neighbourhood where I worked race was not openly discussed, but casual remarks on skin colour seemed to take the inferiority of the blacks for granted.

See Sheriff 2000 for an examination of the way silence about racism works as cultural censorship among black people in Brazil.

[5] In her article “*Amigas, colegas e ‘falsas amigas’: amizade e sexualidade entre mulheres jovens de grupos populares*”(2010), Mónica Franch describes how young women and girls use the term “false friends” for those who are revealed as untrustworthy. According to Franch, no one in the girls’ lives is completely trustworthy and, hence, they operate with a concept of “incomplete friends”, acknowledging that no one is perfect, while at the same time remaining on guard to avoid possible betrayal.

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