Mobilising for the Right to Housing

An Actor Network Theory- Approach to Horizontal Organisation in the Wake of the Economic Crisis in Granada, Spain

Kas Muijres

'Salimos de la ignorancía por necesidad'[1]

'We leave the ignorance out of necessity'

Picture on the Front page[2]

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[1] Rosario, informal conversation during a protest on Día de Andalucía, 28-02-2014

[2] A concentration in front of an apartment in Zaidín. Picture made by: Miguel Angel Molina. From the article of: Maryorga, Sonsoles, (2013) "¡Mamá, ya no nos quitan la casa!" RTVE: http://www.rtve.es/noticias/20130316/sentencia-europea-desahucios/617880.shtml Accessed on: 21-06-2014

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Bachelor thesis 2013-2014

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Acknowledgements

1. Introduction

"¿Hay casos nuevos? (Are there any new cases?) Asks Miguel, a tall man with light brown skin, black hair and his reading glasses on the tip of his nose. Miguel looks emaciated, his skin has a greyish tone over its natural brown colour, his clothes are old and they have been mended over and over again in several places. He is leading the asamblea*, the assembly, in which every week on Wednesday people come together to talk about their mortgage problems and to help each other. Miguel has just told us where and when the protests of this week will be. Today, the big square room is completely filled, there are even people standing in the hallway looking over the heads of the people in the room attempting to hear what is said.*

After the question it stays quiet for a while. A little man with a wrinkled face and an impressive moustache beside me jokes: 'Well no new cases the problem is solved, Spain is out of the crisis.' Then, a couple stands up. The young woman has long black hair and is wearing a purple turtle-neck sweater, her boyfriend is holding their baby and has several piercings in his eyebrows and lips. The woman starts to talk: 'Since April we haven't been able to pay our mortgage of €200 a month, we are both unemployed and the baby has to eat. My dad is the guarantor of the house, he has paid-off his house, but now our bank wants to have both our house and my dad's house to settle the debt. They want to kick us and my parents out of our houses, we are scared, what can we do?'[3]"

The situation this couple, and most of the people in that room, are in, is becoming more and more common in Spain, as the consequences of the economic crisis are starting to be felt by the Spanish population. The current global financial crisis, which started after the bankruptcy of several major financial corporations in the United States (Hart and Ortiz 2008; Robotham 2011), has caused the burst of the housing bubble in Spain. This has resulted in rising unemployment and austerity policies by the Spanish government. These circumstances lead to a higher probability for Spanish citizens to fall into mortgage arrears, which can lead to the repossession of their house by the bank and the eviction of the household. After eviction the household often stays in debt, since house prices are now a lot lower than before, which means that the sale of the house will not cover the complete debt of the household. The inability to find solutions to the inability to pay off debt, pending eviction, and feelings of loneliness, shame, and guilt that come with these problems, has driven hundreds of people in Spain to suicide, some newspapers even spoke about a suicide wave in 2012 (Aierbe 2013; Cárdenas 2013; Colau and Alemany 2012).

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[3] From fieldnotes Asamblea de Zaidín, 12-02-2014

These circumstances combined with a drop in the credibility of the government and the financial institutions, because of the crisis (if an authority cannot provide for the basic needs of its citizens, then why should one trust that authority?), has initiated a search for alternatives in Spain. The economic crisis and the drop in the credibility of the government and the financial institutions, has made it possible for social movements to gain some popularity and obtain their goals (Hart and Ortiz 2008; Kalb 2013; Nonini 2013). One such movement is the *PAH*[45] *,* the national movement for the right to housing of which *Stop Desahucios Granada*[6] considers itself to be a part, they try to urge the Spanish government and the banks to make the mortgage and housing system more fair for the debtors (Colau and Alemany 2012).

Recently, there has been a call in anthropology to start investigating Western neoliberal society and start engaging social, political, and economic reality, as it exists in all its complexity (Hart and Ortiz 2008; Kalb 2013). The financial crisis further illustrates the necessity for anthropology to *'get its hands dirty'* and start engaging with '*real*' life. This means that anthropology has to increase both the quantity and quality of the studies of modern western life. If this is done, one cannot refuse the centrality of the '*economic*' in all aspects of life (Robotham 2011). Local understandings, local implications and local alternatives for a global political economy and other global systems are to be investigated. This present thesis attempts to do this by looking at the creation of alternative organisations in Spain. This consideration of the local alternatives developed in the wake of the global breakdown of the neoliberal economic ideology, provides a chance to link anthropology's engagement with local life to the mission to understand humanity as a whole (Hart and Ortiz 2008).

In order to link local lifestyles with an understanding of humanity as a whole, anthropologists have to rethink their methods and try to incorporate history and philosophy into their works. In an attempt to do this, this thesis situates itself within the anthropological and philosophical literature on power relations within the philosophical legacy of Foucault. His legacy includes a way of thinking about power, not as something that one has or does not have, but as a struggle, existing only in power relations. According to Foucault, power only exists if it is being contested. To see how power relations work, one will have to look at the concrete functioning of power relations on a local level (Bussolini 2010; Lemke 2011). This thesis intends to consider power relations by studying the way

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[4] La *PAH* stands for *La plataforma para los afectados por la hipoteca,* the platform for those affected by their mortgages.
[5] All Spanish terms will be explained in their alphabetical order in the Glossary.
[6] *Stop Desahucios* means, literally translated, Stop Evictions. The name is derived from one of the campaigns of the *PAH* that concerned itself with evictions.

people, who entrusted their money to the financial system, contest the consequences of the economic crisis (Hart and Ortiz 2008).

In anthropology, there has been a long legacy of studying economic relations in non-industrial societies (Hart and Ortiz 2008). Most of these studies have focussed on the use and symbols of gift giving and they illustrate the social embedded-ness of economic activity. Gustav Peebles (2013) distills several classical anthropological studies (including Mauss, Polanyi and Malinowski) in his review on credit and debt, and concludes that credit and debt create social hierarchy. As a mortgage is a form of credit and debt, this conclusion can be transferred to the present thesis. The financial crisis has changed the way people think about credit and debt (Colau and Alemany 2012). Before the crisis, a mortgagee did not define him/herself as a debtor, but now that people are feeling the consequences of these debts, they reconsider the meaning of debt. They realise that the financial system has been unjust to them, and that the powerless, the debtors, ended up paying for the crisis, while the powerful, the creditors, is getting richer off the crisis (Romanos 2013; Colau and Alemany 2013; Cárdenas 2013).

In Spain, this realisation has led to an impulse for social movements, as people started to organise themselves to contest the situation of economic crisis and to protect their dignity and livelihoods. The main goal of this thesis is to understand how one of these social movements, *Stop Desahucios* in Granada, contests one of the consequences of the economic crisis, evictions, by contesting the power relations that are involved in this problem. A more theoretical aim is to investigate the functioning of networking processes, along the lines of the Actor Network Theory –approach (ANT-approach). The ANT- approach is a method of analysis that enables the researcher to look at network formation processes without engaging with the specific ties of individuals within the network. A more detailed description of the approach will follow in the theoretical framework.

Out of these goals the main question of this bachelor thesis can be derived: *"How does Stop Desahucios Granada contest the power relations involved with the problem of eviction?"*
This research question assumes that the movement contests power relations, that there are power relations involved in eviction and that eviction is a problem. The fact that I will use the ANT-approach implies an assumption that there is a network surrounding the problem of eviction, and that this network has the ability to function. These assumptions will be substantiated throughout this thesis and arguments will be derived from both theoretical sources and my own empirical data, collected during fieldwork.

My fieldwork took place from February through April 2014 in the city of Granada, in the autonomous region of Andalusia in Spain, at a movement that is part of the *PAH* called *Stop Desahucios*. Andalusia is one of the autonomous regions in Spain that has been hit the hardest by the crisis; with an unemployment rate of 36% compared to 25.8% on average in Spain in September 2013 (Cárdenas 2013; Alabort et al. 2009) and 7.258 of a total amount of 38.976 evictions in Spain in 2012 taking place in Andalusia (Cárdenas 2013: 21). During the research period I conducted 24 semi-structured interviews and two life-history interviews, to track individual stories of indebtedness and attitudes towards the state and the banks. In addition to interviewing I also searched for discourses on social movements, protest and corruption in newspapers. However, the most important method that I used to gather information was participant observation in the different meetings, actions and protests of the movement. All methods will be further elaborated in the chapter on Methods.

Considering the time limitations of the research period, and my own inexperience as this was my first attempt at anthropological fieldwork, I decided to focus on building trust with my informants within the movement, and to leave views from other actors on the movement to other research projects. I thus did not attempt to gain information from the city council and the banks in Granada about their thoughts on the subject of eviction. Therefore, the present thesis might provide a one-sided view on the matter at hand. An attempt has been made to balance this one-sided view by analysing the network existing around the Spanish government, banks and *Stop Desahucios* according to the Actor Network Theory (ANT) – approach. Furthermore, I derive my consideration of the actions of the banks and the state from press articles, laws, stories from my informants, and my own experiences. Another important note that has to be made is about the nature of social movements. Even though the present thesis might make generalisations about the discourses and practices of the movement *Stop Desahucios,* this does not mean that everyone within the movement agrees on these discourses and practices. Within the movement a variety of lifestyles and opinions exist. Furthermore, the movement consists of people, who agree to participate in order to fight for the right to a home for everyone, in no other way can these people be generalised. Moreover, each locality of the national movement (the *PAH*) has its own local experiences, and therefore develops its own local characteristics (European Squatting Kollective 2013: 124).

This thesis consists of several parts. The first is the theoretical framework, which presents a debate on anthropological literature on neoliberalism, governmentality, biopolitics, the economic crisis, credit and debt, corruption, citizenship, social contestation and the ANT-approach. This theoretical framework will establish an understanding of the power relations surrounding the contestation of the evictions and provides a method for the analysis of networks. In the second section, the methods, the research methods will be elaborated on and includes a clarification of the position of

the anthropologist within the field. The context, will illustrate the context of the research, in which general information about the economic crisis, the evictions, and the contestation of the evictions in Spain will be provided. In the empirical part the research findings will be presented organised in three chapters. The first of which corresponds with the problematisation phase of the ANT-approach, in which eviction is framed as a problem with a specific solution. The second chapter corresponds with the interessement phase of the ANT- approach. This chapter will consider how the movement interesses its members to join the movement and stay within the movement and how the bank and the government are persuaded to take the interests of the movement into account. The last chapter of the empirical part focusses on the enrolment and mobilisation phase of the ANT approach. In this chapter three negotiations are taken as example to show how the Spanish government, the bank and members within the movement are persuaded to work towards the same goal, the solution of the evictions. Throughout the chapters the socialisation process of the *afectados*[7] and the discourse of the movement will be elaborated. The thesis will conclude with the most important findings and recommendations for further research in the Discussion and Conclusion part.

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[7] An *Afectado (*plural: *Afectados)* is someone who has problems with his/her mortgage or rent. The term can be translated to affected, these people are affected by the financial system, they are perceived as victims.

2. Theoretical Framework

This chapter will argue that the economic crisis has destabilised neoliberal power relations. This destabilisation has been theorised to have caused a fragmentation in power relations which opened up a space for alternative forms of organisation. This has opened up the possibility of a re-articulation of citizenship through social contestation. In other words, the economic crisis has created new possibilities for organisation. Credit and debt is one such power relation, this relation finds a specific relevance in the case of the evictions in Spain, as the creditors (banks) evict the debtors (mortgagees) from their houses. At the same time, this power relation is being contested in Spain, by the *PAH*, and in Granada, by *Stop Desahucios.*

In order to substantiate this argument a literature review of neoliberalism will be provided. The concepts biopolitics, governmentality and sovereignty are related to neoliberalism and togetherbuild a framework to analyse power relations along the legacy of Foucault, Peebles, and Hart and Ortiz. Thereafter, the economic crisis will be discussed from an anthropological perspective and credit and debt will be considered as a power relation. Social movements will also be considered. Lastly, the Actor- Network- Theory (ANT) will be explained, as this approach will form the perspective by which the empirical data will be analysed.

2.1 Neoliberal Power Relations

'Ideologies empower some, subordinate others, extract the labour from some to the benefit of those whose interests these ideologies serve. Who creates and defines the meanings and to what end?'
(Keesing 1987: 259)

Neoliberalism is an ideology (Read 2009), which has led to the global implementation of a set of free market policies. Privatisation, trade liberalisation, devaluation, deregulation, export-oriented production, and fiscal austerity measures are part of these policies and are imposed through trade agreements and institutions such as the World Bank, International Monetary Fund, and the World Trade Organisation (*the Troika*)(Juris 2008: 7- 8). However, neoliberalism has become so pervasive that it goes beyond ideology; it is not something you can *decide* to adhere to. The 'believers' in neoliberalism simply see no alternative to its existence and neoliberalism is perceived as the only option (Ferguson and Gupta 2002; Kalb 2013). Furthermore, neoliberalism has influenced the current perception of human nature and this change in the perception of human nature has changed the way governing works. In this part neoliberalism will first be discussed as a conception of human nature, after which neoliberalism and governing practices will be discussed.

2.1.1 Neoliberalism and Human Nature

Weber in his essay on the relation between capitalism and Protestantism states: *"Material goods have gained an increasingly and finally an inexorable power over the lives of men as at no previous period in history (2004: 365)."* When Weber wrote this around 1904 Neoliberalism did not yet exist, however, he did notice that: *'In the field of its (Capitalism's) highest development, in the United States, the pursuit of wealth, stripped from its religious and ethical meaning, tends to become associated with purely competitive passions, … (Weber 2004:366)."*

Neoliberalism consists of the experience of buying and selling commodities (material goods) with the ultimate pursuit of the highest amount of profit (pursuit of wealth) in comparison to others (competition)(Read 2009:26; Hart and Ortiz 2008). This experience has been generalised into a conception of human nature. Competition can be threatened and therefore, it needs to be protected from monopolies and regimes through types of governing, privatisation and deregulation (Read 2009: 27-28; Robotham 2011). Economic activity consists out of any situation in which a calculation of cost and benefit can be made, this includes social interactions. (Read 2009: 28; Robotham 2011).

The incorporation of these neoliberal values into human identity has made every individual into someone that calculates the costs and benefits of every situation in a system in which each individual attempts to compete with others. As Mauss (1950: 74) put is: *'Man is becoming a machine, …, a calculating machine.'* Calculations are made within the perception of each individual as human capital, in which the person himself or others can decide to invest with salary or time, but always with the intention of personal benefit. In order to be able to compete with other individuals, someone can decide to invest in himself, by buying a house, or in his future, by taking a mortgage. As Foucault says: *"Homo economicus is an entrepreneur, an entrepreneur of himself"*(Foucault In Read 2009:28; Mauss 1950: 74; Lemke 2011: 41).

According to neoliberal thought, individuals see themselves as entrepreneurs, companies of one, for whom every action can be considered an investment in human capital (Read 2009: 29; Lemke 2011). This way of thinking is not only imposed on people by external forces, such as government, but it is also internalised and expressed on an individual level (Ferguson and Gupta 2002). This is done by a form of subjectivation: *"the manner in which subjects are brought to work on themselves, guided by scientific, medical, moral, religious, and other authorities and on the basis of socially accepted arrangements of bodies and sexes (Lemke 2010: 120)."* Neoliberalism has become part of the modern

Habitus: it is anchored in the daily practices of buying, selling, competing and calculating cost and benefit by individuals, groups, and the population as a whole. It is part of the totality of learned habits, bodily skills, styles, tastes and other knowledge that are perceived to 'go without saying' in western society (Bourdieu 1977: 411; Harvey in Read 2009:25). This implies that breaking with neoliberal ideology and way of life is not just realised by breaking with external forces, it is a struggle with oneself.

A break with neoliberal ideology is attempted by the *afectados* in Spain as, due to the economic crisis, they are no longer able to live according to the neoliberal values. The *afectados* have no possessions (they only own debt); no job, and thus no possibility to compete; and therefore they have very little value within the neoliberal system (Weber 2004: 360). Furthermore, the *afectado* has only himself[8] to blame for his inability to compete, since the individual is an entrepreneur of his own human capital. This loss of neoliberal forms of identity, necessitates the search for new, more collective, forms of identification (Nonini 2013: 268). The *afectados* struggle against the neoliberal forms of subjectivation and oppose the current individualised society (Lemke 2010: 51), in an attempt to develop a collective cooperative lifestyle.

2.1.2   Neoliberalism and Government

The incorporation of neoliberal thought, in the way people are perceived and perceive themselves, is a process of Governmentality: *"the ways in which people are governed or govern themselves"* (Read 2009:29; Maiolo 2013; Ferguson and Gupta 2002: 989). One of the main methods of government is the control of knowledge (Keesing 1987: 259). In other words; the control of the ways people talk (discourse), normalise their activities, and define their identities (Ferguson and Gupta 2002: 989). Moreover, neoliberal governmentality manages freedom. Subjects need a lot of freedom to choose; to make their own cost and benefit calculations between competing strategies (Read 2009:29). This is a form in which power is de-centralized, by privatisation and deregulation, and people take an active role in their own self-government (Ferguson and Gupta 2002).

These liberal policies are seen by Foucault *"as the general framework of biopolitics"* (Foucault 2008 in Lemke 2013: 48). Biopolitics is the assertion of power over a population as a whole. This population consists of legal bodies, citizens, and non-legal bodies, people without permission from the government to live on its territory or highly socially excluded persons (Bussolini 2010: 108). The term

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[8] I will refer to the *Afectado* as: he, him, himself. I realise these are masculine notions and that I, by using these, ignore the fact that most *afectados* are actually women. However, for the sake of reading pleasure, and with the lack of a substitute that refers to both men and women, I have decided to use masculine notions.

biopolitics is often used in conflicting or contradictory ways. Its literal significance is quite clear; politics that deal with life (of the Greek *bios*) (Lemke 2013: 2). According to Foucault, biopolitics is *"the entry of phenomena peculiar to the life of the human species into the order of knowledge and power, into the sphere of political techniques* (Lemke 2013:5)"*.

The sphere of political techniques has started to include social and biological aspects. This is done by portraying a certain kind of knowledge, that becomes intrinsic to the people that are governed. This is how neoliberalism can become perceived as the *'only option'*, since the people only know this to be an option. An important aspect of biopolitics is that it works both ways. Not only are people being governed by a certain knowledge, they internalise this knowledge and govern themselves and others around them according to this knowledge. Neoliberalism is not only portrayed as a value it is also enacted, through acts in the daily lives of people, like buying and selling commodities and competition. These governing knowledges are being contested by social movements, like *Stop Desahucios* that attempt to teach their participants an alternative.

According to Foucault, liberalism created a shift in government forcing government to think about how the population has to be governed as both legal persons and living beings, thus including non-legal individuals as a group that has to be governed (Lemke 2013). This constituted a shift away from sovereign power defined as the ability to kill, punish and discipline with impunity. Modern sovereignty, or biopower, is different from 'old' sovereignty, as it wants to be a totalising form of government over every aspect of its population. The 'old' sovereignty worked via an authoritarian government that exerted power over its citizens, without using any other institutions outside of the government itself (Hansen and Stepputat 2006). Biopower is focused on making forces grow and building a hierarchy of forces, instead of asserting power over the forces in society. An example of this is the increasing power of financial entities and banks in Spain to regulate credit and debt, by which these companies can decide who is able to buy a house and who is not. However, biopower did not completely replace 'old' sovereign power; it merely pushed it to the margins. It partially works via 'old' sovereign power by using government structures and institutions (Lemke 2011:35). Furthermore, biopolitics has changed government, as the government now tries to assert power through empowering other forces through privatisation, instead of directly asserting authority itself (Hansen and Stepputat 2006). However, this change is not complete, as we can see in Spain were the government sometimes tries to assert power through repression.

As Read (2009:34) says: *"Deregulation, the central term and political strategy of neo-liberalism, is not the absence of governing, or regulating, but a form of governing through isolation and dispersion."*

Privatisation is practiced at every aspect of society, even within households, as the self-interested entrepreneur (or neoliberal subject) makes an investment in his or her own human capital by getting a mortgage. Neoliberalism, biopolitics, governmentality and sovereignty are all in play in the case of Granada; through the Spanish governmental practices, the mentality of the people and the reassertion of their rights through the contestation of the situation surrounding the evictions.

2.2 Economic crisis and Credit and Debt

A global network of financial institutions handles the money flows in the world. The access to this system of money flows is limited to the few financial experts that make it there, governments and banks do not have a lot of influence on these flows (Hart and Ortiz 2008: 2; Cárdenas 2013; Appadurai 2000: 624). This was a perfect system according to neoliberal thought, money flows should not be obstructed and competition has to be protected, the financial forces are empowered to regulate the money flows by themselves (Read 2008; Appadurai 2000). The logic of neoliberalism as '*the only option*' started to be questioned after the economic crisis destabilised neoliberal power relations. Before the economic crisis most people did not realise the pervasiveness of the global financial system. However, with the fall of Lehmann Brothers in the United States in 2008 and the subsequent debt crisis in other countries[9], people became conscious of the workings of the global financial system and the power it asserted over their lives (Hart and Ortiz 2008: 1; Robotham 2011).

The crisis is basically caused by the extension of credit to people who could not pay their debt in the United States. Financial instruments take high-risk mortgages, slice, dice, and repackage them until the underlying real estate properties, which secure them, are no longer identifiable. By selling these financial instruments as products with a high security rating over and over again, the risk is spread across the globe (Robotham 2011). Therefore, when the debts could not be paid in the United States, this caused a chain of bank defaults, which spread all over the Western world. This chain of defaults has caused a reduction in credit, investment and wealth (Hart and Ortiz 2008: 3; Cárdenas 2013). In the end the governments, and therefore the debtors, were forced to bail out these banks, who were deemed too big to fail.

This thesis presents an attempt to understand the practical, local, effects of the financial crisis by looking at the contestation of one of the effects of this crisis; the inability to pay mortgage debt,

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[9] Sorkin, Andrew, (2008) Lehmann files for bankrupcy, Merill is sold. New York Times.
http://www.nytimes.com/2008/09/15/business/15lehman.html?pagewanted=all&_r=0

because of unemployment, in Spain. Anthropology has a long tradition of looking at economic relationships in terms of credit and debt. Mauss (1950) and Malinowski (1922b) are some early anthropologists concerning themselves with this theme (Peebles 2010; Nonini 2013). This tradition of research concluded that credit is almost universally seen as beneficial, liberating and powerful to the creditor, and debt is seen as burdensome, imprisoning and weakening to the debtor (Malinowski 1922b: 85-86; Mauss 1950: 63). As Mauss puts it: '*To give is to show one's superiority, …, to accept without returning or repaying more is to face subordination, … (Mauss 1950: 72).*' Credit and debt, thus, function as power relations; the creditor (usually) asserts power over the debtor. The terms credit and debt always come together, since to give credit means that someone else needs to take on debt (Peebles 2010: 226). In our current neoliberal capitalist economy, however, both parties (but especially the one of the creditors) are anonymised. Therefore, the debt becomes a tradable commodity where, the debtor owes money to a big international institution, not to a person that he knows. The global economic crisis has shown that even depersonalized debt eventually will be collected, no matter what the consequences for the debtor (Cárdenas 2013; Peebles 2010: 229).

Definition credit/debt: *"the ability to link the present to the past and the future"*(Peebles 2010: 227). Credit is any exchange of goods or money against the promise of the future return of the same value in goods or money (Peebles 2010: 227), plus interest (Mauss 1950; 73). We can see debt as the borrowing of speculative future resources; the transformation of these resources for use in the present (Peebles 2010: 227). Creditors gain a certain influence on the future of the debtor, an influenced that is only increased through interest rates. The fact that interest rates exist, and that the paying of it by the debtor is seen as necessary to save his image, positions the creditor above the debtor in social hierarchy (Mauss 1950: 73; Peebles 2010). Credit and debt imply calculations of cost and benefit. If the present has a better economy than the past, one is more prone to lend money, than if the present has a worse economy as the past. However, sometimes debt is also pushed onto debtors by creditors. New needs are created to promote the need for new debts (Peebles 2010). We see this in Spain, where until the 1970s most people rented houses; only in the 1990s with the major building projects it became fashionable to buy houses, which led to the increase of the debts of the Spanish people (Cárdenas 2013; Colau and Alemany 2012).

The financial system, as we know it, is a network of organizations that distributes money as credit. They do this through trade and investment in financial assets asked for by different states and corporations. For the financial experts, the legitimacy to operate is derived from their expertise, their knowledge. Because of their expertise, people delegate the responsibility and power to handle their money to them. These experts put this money into pension funds, mutual funds, sovereign funds or

other state and non-state investment bodies that are owned by a small minority of professional bankers and financial experts (Alabort et al. 2009; Hart and Ortiz 2008). Ideally, the experts serve the interest of the investor and follow rules that define what is valuable, and how much credit it deserves. People invest because they can gain profit; they want profit because of the neoliberal ideology of profit maximization. According to this ideology of profit maximization, everybody should be able to participate in this, on the basis of information shared by all (Hart and Ortiz 2008). However, the financial expert knows more about the financial system than any other, and abuses the power that is derived from this knowledge to channel credit only within the financial profession (Bussolini 2010; Cárdenas 2013; Hart an Ortiz 2013).

The financial system installed a social order in which financial experts have the ability to assert most power through their knowledge about financial instruments, this lead to an unequal distribution of financial resources. This all functioned very well until the crisis of 2008, when governments had to intervene, which resulted in the loss of credibility of the financial sector, because, in a privatised, neoliberal economy, institutions have to function without the meddling of the state. So when the Spanish state started to intervene in the financial sector, by bailing out banks, in the conviction that the financial sector had to be saved to keep up the country's economy, the Spanish people lost their trust in financial experts (Robotham 2011; Hart and Ortiz 2008:2). In Spain, the government also implemented austerity policies, to the enragement of the people, who feel that the government is taking their tax money in order to keep a system alive which is abusing the people (Cárdenas 2013; Colau and Alemany 2012). State intervention in the crisis goes against the neoliberal idea of deregulation and privatization, and the (Spanish) people see this incongruence. The power of financial corporations to channel credit in global flows of money has lost its legitimacy, because of the interventions. Furthermore, because of the global character of the crisis, individual European countries that attempt to solve the effects on their own terms have exposed the financial limits of the nation-state, showing the political weakness of the economic institutions (Hart and Oriz 2008:3; Robotham 2011).

Because of rising unemployment and homelessness, which are the social consequences of the crisis, a part of Spanish society became aware that the financial system and the people making use of it take part in the same social process; they started to feel the consequences of neoliberal political economy (Hart and Oriz 2008; Robotham 2011) or as Hart and Ortiz (2008:3) state so epically: *"The mask of neo-liberal ideology has been ripped from the politics of world economy".* This has caused a fragmentation in power relations in the world, which opened a space for alternative forms of organisation.

2.3 Social movements

Appadurai (2000: 630) argues that in the scape of global capital, or the financial system as I have called it, financial entities and the system of interlinked nation-states negotiate the terms of the world order. This process of negotiation is being opposed by grassroots organisations, which concern themselves with mobilising specific groups on matters of equity, access, justice, and retribution. Grassroots organisation is an overarching term, of which social movements are a part. I choose to refer to these organisations as social movements, along the lines of Juris (2008), since this term is more specific and more commonly used in Spain. These organisations, or movements, hold complex relations with the state, with the official public sphere, with international civil society initiatives, and with local communities (Appadurai 2000: 632; Juris 2008). The former two paragraphs have discussed neoliberal governing practices and the financial system, this paragraph will consider social movements, and the relation of these movements with the state.

Foucault (1980: 418) noted that there is an *'Insurrection of subjugated knowledges.'* With subjugated knowledges he meant knowledges that have been disqualified as inadequate, because they do not fit within the hegemonic form of knowledge. These alternative knowledges are a form of criticism on totalitarian theories, like neoliberalism (Foucault 1980: 419). These ideas of Foucault can be connected to the circulation of alternative ideas that imagine an alternative to neoliberalism that Juris (2008: 14) talks about. These ideas gained in attractiveness as the economic crisis exposed the weaknesses of the neoliberal system, and created a situation in which the neoliberal forms of identification became unrealistic (Friedman and Friedman 2008a: 215–216). In Spain, state corruption has also caused a rise in the popularity of these alternative knowledges.

In order to understand corruption, we first need to consider the definition of citizenship. Inherent to citizenship is the relationship between the state and the individual; citizens get rights and privileges, but also restraints, by recognizing the political authority (Choy 2007; Nic Craith 2004; Ouroussof and Toren 2005). In an electoral democracy the state is accountable to its people. The state should serve the interests of its citizens and utilise the tax money of the people for this. When there is widespread corruption within the state it loses its credibility. The discourse of corruption, then, can be deployed in order to mobilise people to demand accountability. Of course, before people can be mobilised they need to be aware of corruption. The media and the discourse within social movements make people aware of state and corporate corruption. In sum, corruption can empower citizens because it makes them aware of activities that are an infringements on their rights (Gupta 1995, Gupta 2005, Altshuler 2001). Corruption becomes even more aggravating in times of economic crisis, when

citizens are losing their economic positions and state officials are running away with tax money that was supposed to serve the citizen's interests. In addition to this the Spanish government has implemented austerity policies, further worsening their citizen's positions.

The economic crisis, corruption and austerity policies has led to the conclusion, by social movements in Spain but also in activist networks all over the world (Juris 2008), that an alternative to the neoliberal and current political system has to be found. Alternative knowledges have long been imagining an alternative to these systems (Foucault 1980) and elements of these knowledges are being recycled into various social movements. As their attempt is to oppose authoritarian, undemocratic forms of organisation and neoliberal values of individualism and competition (Juris 2008: 7), they organise themselves in horizontal, direct democracy, consensus based movements that intend to create collectives in which problems are solved. They experiment with alternative forms of organisation(Juris 2008: 3); means and ends have to correspond according to these movements (Juris 2008: 17; Squatting). In Spain, these movements are no longer a matter for 'radicals' (Juris 2008: 15), as normal people that feel the effect of the crisis realised that the current system is not serving their interests started to actively participate (Colau and Alemany 2012). They want social security and a state that takes care of them, instead of a state that doesn't intervene, unless it is to help the banks (Romanos 2013).

These networks form a complex web of overlapping political spaces (Juris 2008: 4), which all revolve around the same recycled and recombined anarchistic notions of autonomy, self-management, direct action and direct democracy (Juris 2008: 15-16; squatting). Similarities between these organisations can be found in the ideal of the network as form of horizontal political organisation. These networks work together through the creation of spaces where diverse collectives can converge and discuss similarities and differences, while preserving their autonomy and specificity. Juris (2008: 15) saw that there are people, activist hackers he calls them, that are like spiders in these webs of networks, they spread information, bring in new ideas, and in general hold contact with various movements and attempt to coordinate the different actions of those. By converging in spaces and these activist hackers different autonomous social movements are horizontally coordinated. This is exactly what the *PAH* and *15M* do, they exist out of networks of autonomous local networks that revolve around the same ideas for democracy and justice. Contact between these networks is facilitated through internet and social media (Juris 2008: 17; Squatting Europe Kollective 2013).

2.4   Actor- Network Theory

To be able to consider how social movements, like *Stop Desahucios,* try to forward their interests, it is necessary to engage the process of network formation between the actors that are involved in the problem of eviction. In order to engage this network formation and the power struggle this network revolves around we need a model of analysis that helps us to look at processes. Such a model is Actor- Network Theory (ANT). ANT is not actually a theory, it is an approach to research and the analysis of data. It helps to describe *how* networks work (Law 2009).

Michel Callon (2007), in his article on scallops, gives a detailed description of the translation of a network, during this process the identity of the actors, the possibility and the type of interaction, and the space of negotiation are negotiated (Callon 2007; Law 2009). The process is called translation, since it is a process in which various groups of actors that do not necessarily have the same interests start working together (Callon 2007). That is to say, the 'problem' and the 'identity' of the actors in relation to that problem are 'translated' in such a way that these groups of actors are unified within the same network in which they perceive to have same interests (Law 2009). This process is separated into four phases (Callon 2007).

The first phase is *problematisation*, in which the framing of the 'problem' or the reason to exist for the network is created. The actors are defined within the network, in terms of the types of associations they have with the other actors, their identity is being defined by what they 'want'. The second phase is *interessement*, which is the 'becoming real' of the problematisation. These are the different actions, or tools, that an actor within the network employs to impose and stabilise the preferred definition of the other actors and of the problem the network is about (the framing of the problem), which incorporates these actors within the network. The other actors have to be convinced that they are part of this network and that they have the same problem. The third phase is the *enrolment* phase, the definition of the actors and the framing of the problem do not necessarily lead to the actual functioning of the network. Specific actors have to negotiate and work together for the network to work, they *enrol* in a program of action. Finally the *mobilisation* phase. The representatives start to work together for a common cause, to solve the 'framed' problem. This process is easily destabilised, and when that happens the process starts a new (Callon 2007; Shiga 2007: 43, Law 2009; Murdoch 1997). These phases are represented as being separate, but in reality they often happen at the same time (Callon 2007).

The choice for an ANT approach was made because the consideration of networks in this way allows for the consideration of power relations as an effect within the process of translation, thus avoiding a reification of power (Law 2009). Also, ANT allows for a description of networks without a detailed description of the interrelations of specific actors (Law 2009; Murdoch 1997; Shiga 2007). Moreover, it allows for the incorporation of actors that cannot speak for themselves, which are often non-human actors. In the ANT-approach non-human actors are included as active participants within the forging of networks. In Callon (2007) his work, scallops, a non-human actor, influence the reactions of scientists and fishermen within the network. In my research it is money that plays an active role in the network of Banks – The State – *Stop Desahucios* that functions as an important incentive to action. However, money exists in various forms within this network.

Much has been written on ANT, most of the literature seems to be either contradicting or very abstract, but most refer back to the article on scallops by Michel Callon (2007). Therefore the decision has been made to stay as close as possible to Callon's approach in the analysis of the network *Stop Desahucios – Spanish government – Banks,* which will be elaborated in the empirical part (Shiga 2007; Law 2009; Murdoch 1997).

3. Methods

Anthropology, as a discipline, is defined by its methods of fieldwork and participant observation (Rabinow 2007: xi; Holy and Stuchlik 1983: 159). These methods position the anthropologist herself as the most important recording devise of the data, which makes anthropological research very prone to bias (DeWalt & DeWaltt 2011: 36; Crapanzano 2010). This is why a justification of the use of methods and a clarification of the position of the anthropologist in the field is in its place. Since methodology and perceptions of the ontology of anthropology are related (Robben and Sluka 2012: 5), both will be considered in this chapter.

During my fieldwork I participated in a wide variety of activities of *Stop Desahucios*. I conducted 24 semi-structured interviews and two life-history interviews, to track individual stories of indebtedness and attitudes towards the state and the banks. In addition to interviewing I searched for discourses on social movements, protest and corruption in newspapers. However, the most important method that I used to gather information was participant observation in the different meetings, actions and protests of the movement. I was a regular guest at the *Assamblea Centro*, the meeting in the centre of Granada, and tried to visit the other *asambleas* regularly in order to get a good overview of the differences and similarities between *asambleas* and to get insight in the discourses and practices of the movement in Granada. I attended protests and actions to see what kind of protest techniques *Stop Desahucios* employs and to build rapport with my informants.

Building rapport is pivotal in anthropological research, as the anthropologist depends on her informants for information, which is often more complete if the informant trusts the anthropologist. At first, informants are often suspicious of outsiders. Berreman (1972: 155), in his account on impression management, explains that in his field in India the villagers were very suspicious of outsiders. Because of negative experiences with government agents, which were often violent towards the villagers, and because the villagers wanted to obscure the illegal or semi-legal activities they were conducting. My informants also had suspicions about me and, as in Berremans case, these suspicions were not ungrounded. Even though one has the right to protest, the actions of *Stop Desahucios* are not necessarily legal. Therefore, *Stop Desahucios* both to avoid telling too many details about what they are doing. Moreover, most of my informants have had bad experiences with bank employees that betrayed their trust by secretly selling the *afectado* higher interest rates. Also, my informants are in a vulnerable position; they are trying to keep their house and to make a living in

a harsh economic reality. Finally, within the social movements in Spain there are rumours about infiltrated policemen that cause violence during protests and that attempt to win information by acting as if they are interested in joining the movement.

Sluka points out that *'the most common suspicion that research participants have about anthropologists is that they are spies (1995:283).'* I too encountered this suspicion, in the first weeks of my research I regularly got the question whether I was a spy for the police. I was quite surprised that someone would perceive of me that way. Both Berreman (1972) and Sluka (1995) stress the importance of the awareness of the anthropologist of what kind of impression her informants might have of her, and to actively manage these impressions. Sluka (1995: 289) explains that in order to gain trust one has to recognise how people view the researcher and avoid acting in ways that reinforce these suspicions; to be honest about who you are and what you are doing. I was unprepared for these kinds of suspicions. Being suspected of being a spy for either the police, the government, a bank or some Dutch financial entity was not something that I had thought of before I entered the field. Luckily, the fact that I am Dutch, and thus an outsider, easily countered most of these suspicions. However, I still realised that I had to actively gain the trust of my informants.

In order to gain the trust of informants, informants have to be able to *"know who he (the anthropologist) is, and to know this he must fit into the known social system* (Berreman 1972: 156)." Berreman attempted to be accepted within the village by managing the impression that the villagers would have of him. He did this by trying not to act suspicious. He concludes that he himself had been accepted as a non-threatening stranger that simply lived there (Berreman 1972: 155- 156). By the end of my research period I was accepted as a sympathising outsider and a researcher in the movement of *Stop Desahucios.* Both categories are known within the movement, there are often people that are not *afectado* that are interested in helping out, and there is an ongoing psychological research in the movement. The people the anthropologist associates with influence the impression informants have of her (Berreman 1972). I chose to avoid further suspicion by avoiding to associate with state officials or banks officials. As Nash explains, in her account on ethnology in a revolutionary setting, impartiality is not always possible: *"In Bolivia it was not possible to choose the role of an impartial observer and still work in the tin mining community of Oruro, … . The miners, …, had entered the modern industrial sphere and were demanding power in it. The class struggle made it necessary to take sides or to be cast by them on one side or the other. In a revolutionary situation, no neutrals are allowed (Nash 1976:245)."*

The situation in Spain is not as militant as the situation in Bolivia at that time, but social movements are attempting to assert power in the political sphere in Spain, and arousing the suspicion of siding with the political sphere, or the banks, necessarily means exclusion form the social movement sphere. This fact, my inexperience as a researcher, and the time-limitations of my research, made it necessary for me to choose sides. Therefore, I chose to focus on *Stop Desahucios*. This has resulted in a one-sided collection of data. An attempt has been made to balance this one-sidedness by employing discourse analysis of newspapers and the ANT-approach in the analysis. The discourse analysis of newspapers enabled me to incorporate some facts into my interviews that I otherwise would not have known about. Moreover, the discourse in newspapers can be used as a balance to specific opinions on issues, like evictions or corruption, since the media portrays a more popularly held opinion (Altshuler 2001: 131; Gupta 1995). The ANT- approach in the data-analysis allows for the consideration of what actors within a network want and what their function within the network is, without the necessity of detailed descriptions of specific ties within the network (Law 2009). The actions and ideas of the banks and the state in this thesis, are derived from a triangulation of what my informants told me, information from the media, and the working of the ANT-approach.

Another way of building trust (next to being there, being Dutch, and solely focussing on the movement) was by working together with one of the spokespersons within the movement. This opened a lot of doors, since this person was highly valued and prepared to vow for me, and it clearly gave the impression that I could be trusted, since he trusted me (Sluka 1995:289). However, it was not a conscious choice to build rapport by working together, this decision is linked to my ideas about anthropology. Scheper- Hughes (1995: 507) once wrote: *"once we identify an evil, I think we give up trying to understand the situation as a human reality."* She sees the attempts to objectivity and neutrality by anthropologists as an easy escape out of the harshness of reality, and as unethical. Scheper-Hughes proposes that anthropologists should conduct ethical research; this includes responsibility, accountability and answerability to the other. According to her we should replace observation with witnessing, being accountable to history instead of science. This means that we have to do something with what we see as anthropologists (Scheper-Hughes 1995). These ideas, combined with the fact that I did research in a protest movement (Nash 1976: 245), lead to the choice to make my research matter for my research population.

In order to make my research matter, and gain access to the movement, I had a meeting with one of the spokespersons of *Stop Desahucios* and an anthropologist that is connected to the movement. We discussed how this research is going to serve their interests. We decided on the following: I would

write a report for them on my findings about the living conditions of the people in threat of eviction, the property culture in Spain, and the influence of *Stop Desahucios* in the lives of their members.

The advantages of this agreement, rapport and access to the movement, have already been discussed. It also had some drawbacks. It could have caused loyalty conflicts, since as a researcher you are supposed to be loyal to science, while I had an agreement for which I had to be loyal to the movement (Nash 1976: 248). However, this was not the case, as the nature of the movement allows for a lot of agency, since it is a non-authoritarian, horizontal, movement which revolves around improving morality and integrity in society.

The most important method of my research was participant observation. The problem with participant observation, according to Rabinow (2007:79), is that one is never a full participant nor a full observer. The balance between participation and observation is often more towards observation (Rabinow 2007:70), as I too experienced. During my research period I participated in meetings and protests, but I never had an organising role, and since I am not an *afectado* myself I cannot say that I participated with the same emotion and the same psychological process as the *afectados*. Moreover, I never went through the learning process which enables a participant in the movement to help other *afectados* with the negotiations with the bank and making paperwork about mortgages. This learning process (or as the movement calls it: empowerment) and the helping of others to negotiate with the bank, is what the movement revolves around, and can be seen as some sort of *rite the passage* one has to go through to fully become part of the movement (Rabinow 2007).

It has been argued that this friction between being a participant and an outsider is what makes participant observation such a fruitful method (Rabinow 2007). Since you are an outsider insiders are more prone to explain the situation to you; they will take you 'under their wings' and show you the way things work, especially since you show interest in participating in what they are doing (Rabinow 2007: 143). This friction materialised in my case in the form of Rosario. Rosario is a retired teacher, who participates in the movement to make herself useful for its cause and help the *afectados*, she is a very hospitable lady that started to explain things to me (and made sure that I understood) from the first time that I met her at the *Asamblea Centro*.

An interesting aspect of participant observation is that everything the researcher does in the context of the research becomes relevant to the research, as Crapanzano (2010: 548) points out (DeWalt and DeWalt 2010: 6; Holy and Stuchlik 1983: 159). Crapanzano (2010) sees this aspect as a drawback, since the researcher does not consider the particularity of every encounter. A longer research period, a different research and a different methodology would almost certainly have led to different

findings. Only the things that the anthropologist comes across can be recorded; reality is subjective (Crapanzano 2010; DeWalt and DeWalt 2011: 93). However, Crapanzano does conclude that participant observation is a very fruitful method, since it is the only one that includes the experience of the practices under study, if properly triangulated. I triangulated my data from participant observation, with interviews, discourse analysis of newspapers and the ANT-method. Another attempt to make sure that I was really investigating 'reality' was made by selecting a sample of informants (DeWalt and DeWalt 2011). I made sure that I had informants of different ages, family backgrounds, locations and that they differed in the kind of case they had with the bank. *Stop Desahucios* in Granada consist out of several different *assambleas* in different parts of the city and people within those *asamblea* mostly 'hang out' with people from their *asamblea.* That is why I made the decision to go past all the *asambleas* in the Granada metropolitan area and two villages close to Granada in order to ask if there were people who were willing to be interviewed. The sample did rely on the willingness of my informants, some people are still too ashamed of their situation or simply prefer not to be interviewed.

According to Malinowski (1922a) the goal of anthropology is to "*Grasp the Native's point of view*", this had to be achieved through conducting fieldwork, participant observation, building rapport and interviewing. The underlying assumption of this method is that culture is something implicit, something that even the informant is not aware of, and thus simple questioning of the factors under study will not provide any 'real' data on the matter. This chapter explained how I implemented these methods into my fieldwork, the next chapter will elaborate on the context of my fieldwork.

4. Context

In Spain, the interconnectedness of the global financial system became very real once the financial market on Wall Street in the Unites States collapsed in 2008. A lot of Spanish companies, especially the ones on the housing market, had money invested in global funds. These companies became bankrupt because of the market crash in the United States, causing a rise in unemployment, which led, combined with rising prices, to a strong decrease in expenditure in Spain. This, furthermore, led to the bankruptcy of other companies, which all led to the economic crisis in Spain and further unemployment. Because of unemployment, the often over-mortgaged Spanish citizens are now increasingly unsure of they can keep their house (Aierbe 2013; Cárdenas 2013). This situation has become even more precarious as the Spanish government implemented austerity policies, which affected every part of Spanish society. These measures have led to growing mistrust in the government as people feel their dignity is being jeopardised. The *PAH* responds to this mistrust and, aside from negotiating debts, tries to fight against the social insensitiveness of the financial system that invented the debts in the first place. In this chapter, the general context of the research will be described; starting with the economic crisis in Spain, followed by the evictions, ending with some general information on the social contestation of the evictions in Spain.

4.1 The burst of the housing bubble

In Spain, the economic boom starting from 1998 had mostly consisted out of building, buying and selling houses. Real estate prices were rising, and the government and banks sold houses as good investment property. Population growth, speculative investment, a lack in spatial planning and the nature of the global financial market (low interest rates and deregulation of the mortgage market) further made the housing bubble possible (Fuentes et al 2012). The term housing bubble refers to the artificial rise in house prices in Spain. Normally, when a disproportionate amount of real estate is build (between 2001 and 2008 there was an increase in real estate of 500 000 a year, compared to a household increase of 300 000) house prices go down, in Spain prices increased. This was made possible by over-lending practices of the banks. Banks increasingly offered easy loans with long repayment terms and low interest rates, to anyone who was willing to sign a mortgage (Fuentes et al 2012). These easy loans combined with the stigmatisation and the limited possibilities in the renting sector, made Spanish households, who did not have enough income to sustain a mortgage, buy houses (Aierbe 2013; Cárdenas 2013; Fuentes et al 2012).

In 2008, the Spanish housing bubble burst. This was not only because the housing market was intertwined with the global financial sector through mortgages, but also because the enormous

oversupply in housing and the evaporated demand for investment, making the demand for house production drop. The construction sector fell apart, leaving a lot of construction workers without a job (Fuentes et al 2012). The country's surpluses between 2005 and 2007 turned into a deficit that started to surpass 11% of the GDP by 2009. In 2010, the European sovereign debt crisis hit Spain. Public, as well as private, interest rates rocketed. The burst of the housing bubble had already revealed a huge scale of over-lending by banks in projects and mortgages that had little likelihood of repayment. Spain found itself in a public debt crisis, which, according to the Spanish government following neoliberal policy, had to be averted through austerity policies (Cárdenas 2013; Aierbe 2013; Alabort et al. 2009).

These austerity policies have the objective *"to prune the social gains that have been won over time"* (Aierbe 2013: 20). Healthcare and education are the biggest sector in which budget cuts have been implemented (Aierbe 2013). Spain now has the highest unemployment rate in the European Union, with 25.8% of the active population and over 50% of young people out of work in September 2013 (Aierbe 2013; Cárdenas 2013: Fuentes et al 2012; Alabort et al. 2009).

4.2   Evictions in Spain

The former paragraph explains the process that has led to the current situation in Spain. On the one hand, a growing amount of unemployed people unable to pay their mortgages at risk of being evicted, and, on the other hand, a huge amount of empty or unfinished houses. Between 2007 and 2011, there were 350 000 evictions in Spain (Colau and Alemany 2013). There have been even more foreclosures, as not every foreclosure leads to eviction, and there is a delay between foreclosure and eviction of at least half a year (Aierbe 2013, Cárdenas 2013, Fuentes et al 2012).

An eviction is the ultimate consequence of a conflict between the house owner and the person living in the house. If one buys a house with a mortgage, the bank is actually (partly) the house owner. When the person in debt (the mortgager) is unable to pay his mortgage for an extended period, the bank will send a notice to quit, so the mortgagee knows legal steps are being taken against him. If the mortgagee doesn't correct the error, the next step is the foreclosure of the mortgage (which means that since the mortgager is no longer paying the mortgage, the bank will sell the house to get its money back). Then, the next step is for the bank to evict the household out of their house (Stenberg and Laere 2009).

In Spain several risk factors for eviction seem to converge: there is an increasing amount of unemployment; there is little social protection, as people are expected to rely on family to provide protection; there has been a big amount of risky lending practices, as people during the economic boom could get a mortgage without a sustainable income; and there are declining house prices, leaving families who have been evicted with a huge amount of debt because the house is sold for less than the loan. Moreover, policy responses by the banks and the government have not been able to solve the problem of eviction (Fuentes et al 2012).

One of the policy responses against evictions has been a code of good practice (*Real Decreto-Ley 6/2012*)[10] for the banking sector in 2012, developed by the government. A majority of the large banks adhere to it. The code proposes a phased restructuring (*reestructuración*) of mortgage debts of households that are unable to pay their mortgage. In the last phase, mortgagees that still aren't able to pay their mortgages can request a *dación en pago.* The house is handed over to the bank and the full debt is discharged, enabling the household to stay in the house for another two years as tenants. The conditions for these measures are strict. The result is that only one in five households at risk of repossession can get a *dación en pago*, the other 80% get into a very difficult position and risk being indebted for the rest of their lives (Fuentes et al 2012).

A second measure is an emergency measure to prevent evictions *(Medidas urgentes para reforzar la proteccion a los deudores hipotecarios (Real Decreto-ley 1/2013)[11]).* This entails the immediate suspension of evictions of homeowners who are in a particularly vulnerable situation. This new measure allows the Spanish government to establish an institution that provides alternative housing for households that have been evicted (Fuentes et al 2012).

4.3 Social contestation of the evictions in Spain

The Spanish government is not the only one who has responded to the repossessions and evictions. *The PAH* helps those threatened by eviction and raises public awareness for the issue (Aierbe 2013). They lobby for more social mortgage laws, urge mortgage providers to be more patient, and offer legal assistance to households at risk of being evicted. According to the *PAH*, up to January 2013, they prevented 515 evictions in Spain (Fuentes et al 2012).

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[10] Appendix C, includes an overview of several Spanish and International laws that are relevant to this thesis.
[11] See Appendix C for more information

The *PAH* employs different protest techniques. They help people at risk of eviction, prevent evictions, occupy apartment buildings, and publicly condemn those they perceive to be responsible for the injustices by exposing them (*escraches*)(Romanos 2013). The prevention of evictions is realised by assembling of people at the door of the house in question to prevent the legal actors, and the anti-disturbance police, from entering it. This creates time to come to a solution for mortgage payments. If the police decides to remove the activists with force, the members of the *PAH* stay passive, media are usually present to report police brutality, if it happens. The *PAH* also occupies houses, in a campaign they call *Obra Social* (Social Work)*,* so households that are evicted have a place to stay. These apartment buildings are usually the property of banks. The public condemnation of those responsible is part of a tactic called '*escrache*'. The activists of the *PAH* target a politician or bank director to inform them on the problems created by evictions and to invite them to activities of the *PAH* (Romanos 2013; Colau and Alemany 2013).

The *PAH* also tries to influence politics more directly via a proposal they put forth to congress (*ILP*) in 2013, in which they called for a modification in Spanish law to allow for retrospective non-recourse debt (*dación en pago)* to be practiced and they proposed that evictions on primary residences be stopped. These proposals were rejected, but have influenced the adaption of laws, like *Real Decreto-Ley 1/2013*[12] (Cárdenas 2013). However, the *PAH* has been relatively effective, mostly because of the gravity of the problem and the media attention concerning evictions. Popular opinion in Spain is one of indignation; many citizens feel that they are affected by a crisis that the financial sector and the government are responsible for. Austerity policies were implemented while corruption and fraud took place in the banking sector and the government, to the enragement of the people who feel the elite enjoys impunity, while citizens are being punished (Romanos 2013).

The *PAH* is a sort of cluster term for a group of autonomous, local, social movements that all have the improvement of the housing situation in Spain as their aim. These movements are horizontally coordinated and come together once every three months in a national assembly for the movements for housing. The national movement for housing is divided into several cluster movements that usually correspond with the autonomous regions in Spain. *Stop Desahucios* Granada forms part of the Andalusian movement for housing (*Movimiento Andaluz por el Derecho a la Vivienda)* and in the national picture it forms part of the *PAH.* Together these movements decide on campaigns and strategies in order to forward their interests.

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[12] See Appendix C for more information

The movement for housing organises itself along the lines that *15M* introduced. *15M* is a protest movement that started in 2011 with a series of protests against budget cuts, the Spanish two party system, the financial system and political corruption (Squatting Europe Kollective 2013; Juris 2008). *Stop Desahucios* Granada started in a two month encampment of *15M* on a square, *plaza de ayuntamiento,* in Granada. It started with Antonio who was about to be evicted and would have remained with the debt of his house for the rest of his life, as his debt was much higher than what the house would cost on an auction, had it not been for *Stop Desahucios*[13]. He started to look for help within the encampment and found some people with the same problems and a lawyer that was willing to help for free. With the help of these people he managed to obtain a *dación en pago* for his house and they started *Stop Desahucios* inspired by the *PAH* and *15M*.

The ideals that *15M* introduced are horizontal organisation, direct democracy, direct action, self-determination, and decision making through consensus. The intention is that there are no forms of authority within the movement, even though some forms of informal hierarchy do exist. These ideals are realised through organisation in the form of assembly's (*asambleas*), in which the attempt is that problems will be collectively solved. *Asambleas* are spaces were people form that neighbourhood or village get together to discuss their problems with housing and the bank, they help others with their problems and share information about protest and actions.

After a particularly fierce conflict in the *Asamblea General*, which was mostly caused because some people did not know how the *assamblea* system works, Paco explained angrily in the *Asamblea del Centro* how the regional coordination of the assembly system works: *"We are with three assembleas in Granada capital, this one, La Chana and Zaidín."* Said Paco, looking around the classroom with the green tables and chairs, some look a bit startled by Paco's fierce tone. *"Spokespersons of these asambleas come together once a week in the Coordinadora. This is some sort of counsel were information is exchanged. Everyone is allowed to come here, and it is the intend that it there are different people there every time. Once a month we have asamblea general. Then there are people from asambleas form the whole province, everything is always open to visit for everyone. That is the highest organ of Stop Desahucios Granada, that is where all the decisions are taken. What happened last Saturday in the Assamblea General, is not okay! We are one group! We work together, not against each other."* With the last three sentences Paco's voice becomes even louder and even faster, he is also hitting on his little green table every now and then to give his words force. *"Our goal*

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[13] From Informal Conversation with Antonio, 03-02-2014

is to empower you. You have to learn to help yourself and others. Do you guys understand? Do you guys agree?[14]"

Stop Desahucios and the *PAH* have enjoyed relative success compared to other social movements (such as *15M*) since they address a problem that many people need solving, and because they are actually helping individuals with solving their problems. Each signed document with the bank that presents a solution to someone's debt is a victory to *Stop Desahucios* and causes a growth in its ranks. The subsequent Empirical part of this thesis will analyse the social contestation of *Stop Desahucios* as opposed to the government and the banks along the lines of the ANT-approach.

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[14] From fieldnotes Asamblea del Centro, 07-04-2014

5. Empirical Part

In the wake of the economic crisis citizens have started to collectively organise themselves to socially contest the consequences of the crisis, such as evictions. In Spain this has been done in the form of the movement for the right to housing, of which *Stop Desahucios Granada* is a part. With the creation of this movement came the creation of a network, between *Stop Desahucios,* the Spanish government and the financial entities (banks) that are involved in the problem of evictions. This network is not necessarily a functioning, nor a stable one. However, to see how *Stop Desahucios* works it becomes necessary to consider this network, this will be done through an ANT- approach.

The ANT-approach will be developed with *Stop Desahucios* as the starting point. The ANT-approach exists out of four moments, which in reality overlap. These moments will each be elaborated in the subsequent chapters. The first chapter will revolve around the *'problematisation'* phase, which consists out of the framing of the problem and the identities of the actors. The second chapter will revolve around *'interessement';* the group of actions by which an entity attempts to impose and stabilize the other actors it defines through its *'problematisation'* (Callon 2007: 63). The last chapter on protest techniques will consider *'enrolment'* and *'mobilisation'. 'Enrolment'* is the group of multilateral negotiations, trials of strength, and tricks that accompany the *'interessement'* and enable them to succeed (Callon 2007: 66). This chapter argues that the protest techniques employed by *Stop Desahucios* are a form of *'enrolment'. 'Mobilisation'* revolves around the question whether the network actually starts working on its own; if it is accepted by the actors (Callon 2007: 68). These four moments are phases in the process of translation, during which the identity of actors, the possibility of interaction, and the margins of manoeuvre are negotiated and delimited (Callon 2007: 59). These separate phases will be illustrated with the socialisation process of the *afectados* within the movement.

5.1 Framing the problem

"... Before the economic crisis my consumption level was a lot higher. I could go wherever I wanted without thinking about how much I was spending on gas, I didn't think about where or when I did the groceries, and I knew that if my kid needed anything I could afford it. While now my life is a lot more difficult. I can't go wherever I want with my car anymore, I have the minimal amount of gas. If I have to buy something for my son I have to lend money from my dad. To eat I have to go to my mother's house. I go to do the groceries and I have to calculate everything, buying the minimum. Before at least I went out sometimes, now I go absolutely never. In fact, even staying inside is more expensive now, because of the electricity, but what can I do?"[15]

This part of a large semi-structured interview with Elisa forms an answer to the question: '*How has your life changed since the economic crisis?*' Elisa is a single mother who has been with *Stop Desahucios* for a year; she has created an emotional distance from her problems by developing a fixed discourse for talking about these problems. *Afectados* that have just arrived at *Stop Desahucios* often became emotional while talking about their problems. Clara is an example: *"A lady with a black leather jacket and dyed red hair stands up and starts to talk. Her name is Clara, she says while she chokes up, she is renting a flat and has two kids, one is twenty the other is five. Then, she sits back down and starts crying. Sara, one of the psychologists of Stop Desahucios Granada, walks towards her and takes her out of the room."*[16] People that come to *Stop Desahucios* for the first time struggle with emotions of shame, guilt, and sometimes even severe anxiety. Within the movement they start learning to talk about these emotions and they learn how to handle their problems (Colau and Alemany 2012).

This process of slowly coming to terms with the trauma of the threat of losing your house, or actually losing it, is connected to the framing of the problem of evictions by *Stop Desahucios*. The people of the movement are aware of this socialisation process that takes place when people join the movement, but they seem to have very little awareness about what the traumatic response to the threat of losing your house has to do with the Spanish property culture. This chapter is about the circumstances which cause this trauma; about the economic crisis, the 'buying' culture of Spain and credit and debt relations; and this chapter is about the '*problematisation*', the framing, of the problem of evictions by Stop Desahucios.

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[15] From semi-structured interview with Elisa, 26-02-2014
[16] From fieldnotes Asamblea de La Chana, 26-02-2014

5.1.1 The problem of eviction

In the *'problematisation'* phase, the actors frame the problem the network is about and in the process of framing they incorporate the other actors within the network (Murdoch 1997:739). The problem of eviction is defined differently by each actor. In this chapter *Stop Desahucios* will be taken as a starting point, because *Stop Desahucios* is the actor that frames the problem in such a way that the network with the government and the banks is created.

In the context, a description of what eviction is has already been given. Here the focus will lie on how eviction is framed by *Stop Desahucios*. The government and the banks frame the problem not as eviction but as money. We can conclude this from legislation on mortgages[17], the fact that it is possible to evict someone because of non- payment of mortgage, and the way in which eviction is conducted. The bank and the government collaborate in eviction. The bank is present in the form of bank officials and a lock smith the bank has paid for, and the government in the form of court officials and the anti-disturbance police[18]. If the problem is money, then it becomes necessary to punish people for non-payment by evicting them. The logical solution of this problem would be for families in threat of eviction to gather money to pay the bank.

However, *Stop Desahucios* frames the problem differently. Antonio, my key informant and one of the founders of *Stop Desahucios Granada* explains: *"(Eviction) is the biggest violence of the state against the citizen. That they permit that a fundamental right, like the right to a home, is not respected. ... An eviction is an abuse of the fundamental rights of a family. Evicting a family from a house, that the state should be able to guarantee its citizens. We also have this crisis, which is paid by the workers and of which the workers feel the biggest effects. ... We know that it is not an individual problem. It is a general problem, and everyone suffers this problem in a bigger or lesser grade, and the only exit that the system gives at this point is suicide. I have personally felt what it is like, what kinds of alternatives you have. People from the administration do not understand you, they shut the door in front of you, they tell you what the law says and that the law says that you have to be homeless, and not only homeless but also in debt for the rest of your life. And once you realise that the administration (the government) and the banks won't give you a way out of that situation, then there are a lot of people that start thinking about killing themselves.[19]"*

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[17] See Appendix C
[18] From Informal Convestation with Marc, 25-03-2014
[19] From semi-structured interview with Antonio, 02-04-2014

Encarní, a 25 year old unemployed mother, summarizes this statement: *"We know that the problem is that there is a crisis, that there is no work, and that the state doesn't take care of families that don't have any income."*[20]

The conclusion we can derive from these two people is that they frame the problem of eviction as a general problem, one that is caused by the government, and the banks. Neither of them will give the mortgagee solutions to his problems. Plus, as Antonio states, the crisis aggravates the situation, as the workers feel the effects and pay for this crisis. So the problem is that the state does not change, or give boundaries to, or helps the people against the financial system, that there are laws that favour the creditor over the debtor. While the first priority should be a house for everyone. So what should change to solve this problem?

Elisa provides the answer: *"This complete hierarchical system, this scale of powers, has to change. I would like to see a horizontal system, I am a bit of an anarchist. A state governed by itself. Like we try to do with the social movements, but then applied to the general level, a participative democracy.*[21]*"*Concha, a forty-seven year old widow who used to have her own small company, counters this: "*I am not anti-system, but what we have here (in Spain) is pure egoism. There is a lot of solidarity between the people here, but not between organisms."* Concha said this right after answering the question what it meant to her to be a citizen of Spain (a pride), but before letting me know that the banks systematically try to get money out of the debtors and that the state drowns you in taxes[22].

Concha who is not anti-system still agrees that something has to change in the political and economic system. Elisa frames the general position of social movements, that the whole political and financial system has to change. *Stop Desahucios* experiments with alternatives to the current system, in their own organisation. They organise themselves in a horizontal, anti-hierarchical manner, they function on altruism without money and make decisions through consensus. This form of experimentation is a way to counter neoliberal governmentality; it is a way of creating an alternative knowledge about organisation, so an alternative system really becomes imaginable. The change of the neoliberal system becomes the *Obligatory Passage Point* in the Actor-Network of the government, Banks and *Stop Desahucios*. *Stop Desahucios* tries to persuade the banks and the government that a change of system is also in their interest.

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[20] Encarni in a semi-structured interview with Encarni and Angel, 22-02-2014
[21] From semi-structured interview with Elisa, 26-02-2014
[22] Informal conversation with Concha, 26-02-2014

- *The Spanish 'buying' culture & Credit and Debt*

The definition of eviction as a violence, the traumatic responses to the (threat of) loss of the house, the blaming of the government of committing this violence and the conclusion that the 'system' has to change, all have to be understood in the light of the Spanish property culture. In the following quote Hernando, a young unemployed divorcee, explains the essence and the problem of this culture:

"We Spaniards, we buy houses because we have a very stupid sentiment for property, we think: who doesn't have a house, doesn't have anything…. If you buy a house, at least in the end you will have something that is yours. Maybe this way of thinking is erroneous, because a mortgage of 30 or 40 years is crazy,…"[23]

Aleida, a mom of two grown-up children and a seasonal employee in the hotel industry, affirms this perspective: *"We wanted to buy to not have to rent. To have something for ourselves and also for the kids. So when something would happen to us they would have something. Renting is throwing away money. But now I think it is better to rent, I still think it is throwing away money, but at least you can move more easily.[24]"*

Owning a house is a basic value in Spanish culture. It is connected to freedom, the possibility to take care of oneself and the possibility to provide for your children. If one considers this cultural value of housing it becomes logical that forced eviction is seen as a violence and that responses to the loss of a house are traumatic. Contreras Jiménez (2012) explains these attitudes towards owning. She writes that housing has followed an evolution in significance from something that we could denominate 'home-space', which fulfils our primary need of shelter, to 'investment property', which corresponds to the idea that a house is consumption property that can make more money for the owner. Pablo, a man in his sixties that used to own a management company, talks about this change in the meaning of a house:

"The first house I bought was after marrying, that was out of necessity. You can't rent a house, that is throwing away money, plus there is a tradition to buy houses. The second house I bought after the divorce, I needed a place to live. The third I bought, because a friend told me that it was a good idea to buy a house as investment. … . That was the housing bubble, the prices would only go up, it was a guaranteed gain[25]."

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[23] From semi-structured interview with Hernando, 04-03-2014
[24] From semi-structured interview with Aleida, 27-03-2014
[25] From semi-structured interview with Pablo, 06-03-2014

Now, with the economic crisis the possession of a house has become a 'burden' (Contreras Jímenez 2011). It is hard to get rid of the house, or the debt that comes with it, and it is an impediment in the movement of the owner, as Aleida has told us. A house owner is obstructed in his or her movement, since the mortgage will always have to be paid, making it harder to move to a place where there is more work. This evolution of the meaning of 'house' goes paired with an evolution in the identity of 'house owner'. From simply 'owner', to 'investor' to 'defaulter'. As we have seen with Pablo, a house owner can also be an investor. Concha explains what it is like to be a defaulter: "*Yo no soy persona (I am not a person), yo soy morosa (I am a defaulter). To the bank I am just money that is missing. Being a person means that you can do more than just surviving. Look at my house, I have no water, no electricity, the thing is in ruin! This is not living, this is surviving!*"[26] In short, the house owner used to be simply the owner of a house and has now become the owner of a mortgage, of a debt.

This change in significance can be seen in the light of the definition of credit and debt as *"the ability to link the present to the past and the future"*(Peebles 2010: 227). Before 2008 the present had a better economy than the past, with expectations for future economic growth. Buying a house seemed to be a good investment, houses were cheap and prices could only go up. So even if you couldn't keep your job, it would be easy to sell the house and you could get rid of your debt easily. These circumstances, plus a culture heavily focused on propriety, made the housing bubble possible. Ada, a single mother of three explains:

"It can't be better and better, I bought my house in 2002 and in 2003 it was already worth double the amount it had cost me. …That was the housing bubble. ... I think it is true that those people, the politicians, did that of the rising house prices to pocket all the money that is now missing in Spain."[27]

After 2008 the present economy is worse than the past, with little faith in future economic growth. Santiago thinks it is a bad idea to buy a house. "*You will pay mortgage for all of your life, until you are old, and then you don't want the house anymore. It is the same as paying rent, but with renting you won't have any problems in the end." Says Santiago, while Carmen, his wife, nods. When I ask Carmen whether she would buy a house again, she says: "No, in our business, the one of cafeterias* (some sort of coffee and lunch place) *job insecurity is too high and the economy in Spain won't get any better.*[28]*" The whole system used to favour buyers over renters, but now, with the economic downturn, renting becomes a better option.

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[26] From Informal Conversation with Concha, 26-02-2014
[27] From semi-structured interview with Ada, 21-02-2014

[28] From semi-structured interview with Carmen and Santiago, 03-03-2014

These ideas about ownership, and the traumatic response to the loss of ownership, are connected to the ideology of neoliberalism. As a competitor your intend is to be relatively well off. Since in Spanish culture it was normal to own a house, buying a house was part of the investment someone did in him or herself. When this investment is lost and, as a consequence, the ability to compete is lost, something has gone wrong in the calculation of cost and benefit in the case of the individual (Read 2009:28; Read 2009: 29; Lemke 2011). It is assumed that the individual had all information about the investment and that the individual simply did not invest well enough. However, in the financial system only the expert holds all the information (Hart and Ortiz 2008). The simple individual is not able to know exactly what is going on with his or her mortgage.

Matías explains: *"The bank tries to sell you all kinds of stuff, and they sell it to you as if it is a really good idea. But when you don't understand a lot of those kinds of things then you do it and find out later on that they took advantage of you. You pay so many interest rates. Also, when they help you to give you a loan, to pay of your debt. Then you get to pay even more interests.[29]"*

Antonio explained, that a lot of people do not seek help because they feel guilty, they think that they are guilty of their own situation. They think it is an individual situation and that it is their own fault, they are afraid to tell others about their situation.[30] '*Vivir encima de tus posibilidades'* (Living above of your possibilities)[31] is a sentence that is often connected to the cause of eviction. Family and friends from the *afectados* tell them that it is their own fault, that they did not spend their money wisely. However, most *afectados* state that they did what everyone was doing.

Neoliberalism implies individualism, competition and investment. Feelings of shame and guilt derive from the idea that the individual has caused these problems for himself. *Stop Desahucios* came to the conclusion it was this individualistic neoliberal system, in which competition and high risk debt are normalised, that was the cause of the problem. If the system in which the country functions is the problem, than it is the government who is responsible for this because they have the legitimate power to take care of their people.

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[29] From semi-structured interview with Matías, 28-02-2014
[30] From semi-structured interview with Antonio, 02-04-2014
[31] From: interview with Matías, 28-02-2014; Informal conversation with Concha, 26-02-2014 and Asamblea del Centro 17-02-2014.

5.1.2   Inter-definition of the actors

In the framing of eviction as "*a violence committed by the state towards its citizens*" and the *Obligatory Passage Point* as the change of the neoliberal system, the government and the banks are framed to be involved in a network, since the bank is part of a system that the government is responsible for. We can consider *Stop Desahucios* as the 'framing' actor, which tries to incorporate the government and the banks in a network that revolves around 'evictions'. Money is present as an actor, with variable and changing abilities, and thus has various definitions depending on its position within the network. In the light of this framing the different actors within the network are defined:

- *The government*

Stop Desahucios derives its legitimacy for actions from the failure of the Spanish government to take care of its people. Derived from the discourse of my informants it is possible to derive two failures of the Spanish state, budget cuts and corruption. Budget cuts are seen as a state failure because it is the government's responsibility to take care of its citizens, but instead the government takes money from the citizens, by higher tax rates, or from institutions meant for the citizens, by budget cuts, and gives that money to the banks, in bail-outs.[32] This is what Antonio meant when he said: '*We also have this crisis, which is paid by the workers and of which the workers feel the biggest effects*'[33].

For the *afectados* the budget cuts are most visible in social services. During a long interview with Encarní (25) and Angel (41) during a fundraising lunch of *Stop Desahucios*, a discussion about Social Services arose: *"For me social services is only work, without pay. It exists to help people, but if a person goes there and says: I don't have work, I don't have food, I don't have a place to sleep, then Social services will say: But have you looked for work? They don't help you, if you are going to be evicted, you are going to be evicted." Encarní: "We go to caritas for food for the kid." Angel: "But caritas is not a state institution, they help because they want to, it is the state's obligation to help you. They should be able to guarantee me that I will have food, that I will have a place to sleep, that I have a minimal base of life."*[34] Here we see how Angel and Encarni say that the government should take care of its citizens. Francisco, who used to work for social services, explained that they are unable to help, because the amount of personnel is decimated, because of budget cuts. [35]

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[32] From fieldnotes Assamblea 15M sobre la Marcha, 31-03-2014
[33] From semi-structured interview with Antonio, 02-04-2014
[34] From semi-structured interview with Encarni and Angel, 22-02-2014
[35] From semi-structured interview with Francisco, 13-02-2014

"Tenemos la Solucion, los corruptos a prison! (We have the solution; the corrupted to prison!)"[36]

The second 'failure' of the government is corruption. Most of my informants say that the real problem in Spain is not the crisis, but corruption. Again Francisco explains: "*To have power is to have money. My theory is that the same happens in any kind of institution in Spain, the people that are in power are not educated to take that responsibility. They do not realise what they are doing, they only have corrupt examples. People on the lower levels say 'if a minister can rob 30 000 euros, then it won't matter if I rob a thousand. Corruption, especially in the form of special treatment (in this case nepotism), happens on all levels, but they take the higher levels as an example.*"[37] Mateo, an unemployed construction worker, takes the ministers as example: "*They are all the same, the only thing that gets better are the bank accounts in Switzerland. They don't care.*"[38] The knowledge that Spanish citizens hand their tax money to the state and the state officials use that money for their own gain leads to growing mistrust in the state, which is aggravated as the economic situation of the country gets worse.

In short, this discourse about budget cuts and corruption signals the frustration of the members of *Stop Desahucios* with the Spanish state. They feel like the government does not care about them, but still think that the government should take care of them. The government is incorporated in the actor-network by the framing of eviction as "*a violence committed by the state towards its citizens*" and the *Obligatory Passage Point* as the change of the system. The government is directly held responsible for the creation and maintenance of a system in which this violence is possible. The state is the one that decides how the banks can behave, since the state is the legitimate power to make laws and because the people give the state money, in the form of taxes, thus confining the power in the state to use that money for the betterment of the situation of the people.

- *Banks*

As we walk away from the asamblea I ask Sofía whether there are banks that are worse than others. She says that all banks are companies; they do what companies do, gain profit. It is not bad intend, they just don't care, and they don't have to care, they only have to follow the law.[39]

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[36] One of the protest slogans of *Stop Desahucios*, from fieldnotes protest against the eviction of the caves 20-03-2014
[37] From semi-structured interview with Francisco, 13-02-2014
[38] From semi-structured interview with Mateo, 27-02-2014

[39] From informal conversation with Sofía, 07-04-2014

Sofía says that all the banks are the same, some of my informants say that some banks are worse than others, and that it is harder to negotiate with some of the banks than with others. However, the whole way *Stop Desahucios* negotiates debts with the bank is built on the idea that banks are companies and that they have to be persuaded by either money or laws, as we will see in the '*Interessement*' section. In order for the problem of eviction to be solved the laws, or the system, have to change into a fair system so the banks will follow those rules.

- *Money*

Exists in several forms and circulates within the network. The first form are *taxes.* By giving taxes to the state, the people confine their trust in the government that it will use this money for the betterment of the situation of the people. The Spanish government has destroyed this trust by corruption and the use of tax money to bail out banks. The second form is *mortgage.* The people get a mortgage from the bank to be able to buy a house, they trust in the bank to treat them well as their debtors and to serve their interest. However, the bank has betrayed this trust because they evict people from their houses. In return the *afectados* demand a *reestructuración (*restructuration means that the part of the debt that is abusive or unlawful is separated from the actual debt, so the *afectado* only has to pay the part that is lawful), a lower fee for the mortgage for a period of time (often this means that only interests are paid for 5 years[40]) or a *dación en pago* (they give the house back in return for the discharge of the mortgage)

- *Stop Desahucios*

Stop Desahucios wants the problem of evictions to be solved, by changing the neoliberal system to a fairer one. For this the state has to be persuaded to keep the banks under control and the banks have to be persuaded to present structural solutions to the problems of the *afectados. Stop Desahcuios* experiments with alternatives to the current system within its own organisation. They are a horizontal, network organisation, they organise through an assembly system, making decisions through consensus. In this way they experiment with direct democracy. They attempt to persuade the government and the banks towards changing the current system into the type of organisation the movement functions in. They do this through negotiation and protest.

To conclude, the framing of the problem of evictions as '*a violence committed by the state towards its citizens',* the framing of the solution of this problem (the *obligatory passage point)* as changing the

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[40] See appendix C for an overview of the laws that the *Afectado* can rely on to negotiate with the bank.

system, and the definition of the actors within the network, do not mean that these definitions are also accepted by the actors. *Stop Desahucios* has to interest the Actors for these definitions.

5.2 Interessement

The phase of *'interessement'* in the ANT-approach is the phase in which the *'problematisation'* becomes 'real'. The *'interessement'* are the different actions that an actor within the network employs to impose and stabilise the preferred definition of the other actors and of the problem the network is about, which incorporates these actors within the network. The other actors have to be convinced that they are part of this network and that they have the same problem (Callon 2007: 63). Each actor either submits to being integrated into the *'problematisation'* that *Stop Desahucios* proposes, or refuses by defining its identity, goals, projects, orientation, motivations, or interests in another manner (Callon 2007: 62). The success of *'interessement'* also depends on power differences, if within a negotiation *Stop Desahucios* can successfully display or assert more power than the other actor, the *'interessement'* is successful (Law 2009). First, the framing of *Stop Desahucios* itself and the use of this framing as a tool of *'interessement'* to its own members will be considered in the section 'alternative organisation and looking for solutions'. Second, the *'interessement'* of the banks by *Stop Desahucios* will be elaborated in the section '(Not) Paying Mortgage'. Third, the *'interessement'* of the government will be explained in the section 'Maintaining (Dis)Order'.

5.2.1   Alternative organization and looking for solutions

Stop Desahucios effectively convinces people to join the movement and stay with the movement in several ways. Manuela explained it quite well:

"Apparently, they say that it is a process, that you first have to get the conscience about working together and that later you start to collaborate actively. That it is a psychological process, and it is true! I am a timid person, so I need a lot of time to start to be active. I think the work of Stop Desahucios works in two ways.

Firstly, the person that is so anxious and scared, because of their financial situation, they take away their blindness, open the world to them and show them that there are more people like them and that there are alternatives. They help you sleep, it is a sort of therapy, plus there is also real psychological help, you know the psychologists, they help you process that trauma. The group makes you strong as a person. [41]

Manuela explains here the socialisation process of the *afectados.* An *afectado* according to Antonio is *"someone who has a problem with housing. As much rent as mortgage. This doesn't only include the*

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[41] From semi-structured interview with Manuela, 28-02-2014

loss of the house, but also big health effects. Like anxiety, depression, and sometimes assassinations and suicides." [42] The movement tries to counter these feelings and empower the *afectados*. The *afectado* goes through a socialisation process within the movement, in which the *afectado* realises that he is not alone in his situation, that it is a general problem and that there are solutions to his problem. This process is realised through the way *Stop Desahucios* explains what they are at the start of every *asamblea*:

'Bienvenido a todos y todas! (Welcome to everyone) First I will explain something about Stop Desahucios. Stop Desahucios is a civil survival group (grupo para la sobrevivencia cívil). It was created out of the 15M movement, about three years ago, and we fight for the right to a house. We are an altruistic group; everybody helps everyone without asking money and without giving money. Everyone is responsible for his or her own case, and the others are here to help you with your case. So don't come to us complaining that nobody does anything for you and that you still don't have a solution with the bank. Are there any new cases?' [43]

Stop Desahucios is defined as a *civil survival group*, the movement attempts to frame the housing problem as a natural disaster. This framing helps to convince the members of the movement that they are affected by a situation, the crisis, which is beyond their control. This framing of the problem is attractive to the *afectado* as something that is considered to be an individual problem (eviction) is turned into a collective problem. If the cause of the problem 'eviction' is the system, then the situation of the threat of losing your house is no longer caused by the individual. This is also reflected in the identity of the *afectado*. The term *afectado* is a turn away from the word *moroso* (defaulter), as the defaulter is guilty of his or her situation and the *afectado* is not. The *afectado* becomes a victim, but not a helpless victim, of an unjust situation. The framing of the problem in this way relieves the *afectado* from feelings of guilt and shame.

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[42] From semi-structured interview with Antonio, 02-04-2014
[43] From fieldwork notes, *Asamblea del Centro,* 07-04-2014, but repeated every week in all asambleas with the same elements and by different members of the movement.

Sign of the Andalusian movement for the right to a house, with on top the text: S.O.S. Housing Emergence. From: the blog of Stop Desahucios Grananda http://granadastopdesahucios.wordpress.com/page/4/ accessed at 09-06-2014

This collective problem is subsequently turned into something that will be solved collectively as well, by mentioning the *15M* movement, that *Stop Desahucios* is *altruistic* and that *everybody helps everyone without asking and giving money.* In this way the *afectado* realises that he is not alone in the situation of being *afectado*: "*Nosotros somos una piña (We are one pineapple).We are not alone, don't ever let them make you crazy, don't ever think that you are alone. We are with 13 asambleas in the province, and in the whole of Andalusia there are many more, you are not alone with your problems![44]."* This fragment from a speech of a lady in the *Asamblea del Centro* makes it abundantly clear towards the *afectados* that they are part of a collective, in the collective lies power, since banks and the government have to take into account what the collective wants, this is not necessary with individuals.

Something else that is mentioned is that *Stop Desahucios* functions without money. David, a young father that had just joined the movement, told me that he had been looking for places where they could help him, but that everywhere a subscription fee was required. Not alone could he not pay, he also did not trust people that tried to benefit from *afectados.[45]* In *Stop Desahucios* the *afectado* does not need anything he does not have to be part of the movement. In this way Stop Desahucios really does present an alternative to the system.

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[44] From Fieldnotes Asamblea del Centro, 17-02-2014

[45] From Fieldnotes Protest Emasagra, 14-03-2014

Another element of the section above is that *'Everyone is responsible for his or her own case',* the *afectados* are encouraged in this way to take matters into their own hands. *Afectados* might be seen as victims of the crisis, but they are not seen as helpless. By keeping the advancement of each case as a responsibility of each person within the movement, the problems are not taken away and the *afectado* is enabled to solve those problems by himself, with the help of the others. The members of *Stop Desahucios* are also taught how to do paperwork for their case, how to negotiate with the bank, and the meaning of financial concepts. These classes are called f*ormación* (formation), what the members learn in *formación* is not only put to use for their own case, but also for the cases of others[46]. In this way *Stop Desahucios* attempts to reskill its members in order to effectively counter the 'knowledge' of the financial system. The members that have had *formación* are able to negotiate on a more equal level with the bank.

The second part of Manuela's explanation on how *Stop Desahucios* convinces its members is about the position of *Stop Desahucios* within the actor-network.

"Secondly, from Stop Desahucios to the outside world. It is clear that they have strength, but it is hard for social movements to have strength. It is clear that it is social movements against the political and financial system. But the assembly-system has some difficulty, and needs a lot of time, isn't that direct. But it looks like it works, within the laws. Maybe, they make some laws because of the social pressure, maybe not, they tell you that that is true, but you never really know.[47]"

The position that Manuela ascribes to *Stop Desahucios* within the actor- network is that it is *Stop Desahucios* against the political and the financial system, this affirms the argument of the thesis, that we can look at *Stop Desahucios* as situated within a network with the government and the banks. Then she goes on to say that it looks like the social pressure, from the movement, is effective since some laws[48] have been modified. It is very hard to say if laws are, in fact, being modified because of social pressure.

However, the best tool of *'interessement'* for *Stop Desahucios* is realising solutions for the problems with the mortgages of its members. Antonio summarises the arguments of this section:

"We grow every time we find solutions. … What makes us grow is that families realise that there are solutions and that collective mobilisation realises a lot of these solutions, that before by individually treating these problems, weren't possible. Before they come to Stop Desahucios they see no way out of their situation, and once they are with us, they see that collective mobilisation makes a lot of

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[46] From semi-structured interview with Antonio, 02-04-2013
[47] From semi-structured interview with Manuela, 28-02-2014
[48] See appendix C

sense. That is when more people take part in our movement, but always with the condition that we realise concrete goals for families. Next to material solutions for housing, we also function as a form of therapy. People that come here realise that they can talk about their problem and that they are understood by the majority of the people that are there. Once you are a part of Stop Desahucios that individual problem becomes a collective one. You find a lot of support, so psychologically it helps a lot.[49]"

5.2.2   (Not) Paying Mortgage

For *Stop Desahucios* it is quite hard to convince the banks that they have the same problem. *Stop Desahucios* frames the problem as being evictions, "*a violence committed by the state towards its citizens"*. The solution to this problem would be the change of the neoliberal system. However, the bank frames the problem as the non-payment of mortgage, as money.

We can derive the framing of the problem by the bank from their actions in negotiations. "*The first step is to stop pay mortgage." Says Miguel in the Asamblea of La Zubia. A blond lady says to the new afectado which case is discussed: "I know that you are scared not to pay, because the bank will threaten to throw you out. But you have to eat first, and then you can pay mortgage. The bank will start calling you, don't pick up the phone. If you do pick up, tell them that you are with us and that you are doing paperwork. You will see that once you present your paperwork to them, they will be more willing to help you.[50]"* The fact that one has to stop pay mortgage so the bank will be willing to help shows us that the problem of the bank is money; the non-payment of mortgage.

When the *afectado* stops paying money, the problem for the bank starts. This is when the need for the bank to negotiate with the *afectado* starts. Money is used as a tool of '*interessement'* in this case; the absence of the money flow from the *afectado* to the bank makes the bank eager to negotiate to re-establish this money flow.

"At the start we stopped paying mortgage. They (the bank) started calling us, saying that we had to pay, very aggressive. When we requested a dación en pago a silence from the bank started. It is their turn now, to contact us, but we don't hear anything from them.[51]"

The first tool of '*interessement'* is Money. The second tool of '*interessement*' are laws. As the section above illustrates, when Hernando stopped paying, the bank started pressuring him to pay. This is when he and his ex-wife presented the paperwork for a *dación en pago* to the bank. This paperwork

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[49] From semi-structured interview with Antonio, 02-04-2014
[50] From Fieldnotes Asamblea de La Zubia, 08-04-2014
[51] From semi structured interview with Hernando, 03-04-2014

is based on the law[52]. Since Hernando is not paying mortgage, and he is not moving out of the house, which is another tool in the '*interessement'*. The bank will have to consider and negotiate the paperwork. The negotiations and paperwork that go back and forth between the *afectado* and the bank can take quite a while. If this takes too long, the movement can decide to start pressuring the bank with actions, the movement has protocols for these actions:

"The new afectados in an asamblea have to fill in their protocol, they do a series of documentation that they have to give to the bank, and they negotiate. If all the periods of time of the protocol have passed (for each type of paperwork the bank has an amount of time to give a response) and the bank hasn't given good solutions or is not willing to collaborate that's when we automatically start to pressure that bank. The action committee organises an action and everyone comes, to ask a solution for this family. The movement has clear that we have to give a response to the banks and we have good norms and protocols for how we do that. With these protocols it is easier to start actions, this way we don't have to discuss in all the asambleas every time that we have a problem with a bank if we are going to do an action. If the bank keeps on refusing to help, then we can automatically have an action.[53]"

Actions at the bank basically consist out of showing the bank that *Stop Desahucios* is with a big group of people, by showing up at the bank and protesting in front of it, while inside the bank the *afectados* that have their mortgage with that bank negotiate. This illustrates the last tool of '*interessement'* that *Stop Desahucios* uses towards the bank, which is a discourse of collectiveness. *"never go alone to the bank[54]"* is one of the basic rules of *Stop Desahucios.* The *afectados* have to know that they are not alone but they also have to show that they are not alone. To sum up, *Stop Desahucios* tries to convince the bank to help the *afectados* by using money, the law, staying in the house and a discourse of collectiveness as tools of '*interessement'*.

5.2.3   Maintaining (Dis)Order

 Another discourse of collectiveness is employed towards the government, whereas the individual members of *Stop Desahucios* tell the bank that they are part of the movement of *Stop Desahucios,* the movement itself shows the government that they side with other social movements. *Stop Desahucios* tries to gain power towards the state by collective protests with other movements. *Stop Desahucios* forms part of *15M* and often sides with *Stop Repressión,* a movement that protests against state repression. Different workers unions often join in protests of these social movements.

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[52] See Appendix C
[53] From semi-structured interview with Antonio, 02-04-2013
[54] From Fieldnotes Asamblea de La Zubia, 08-04-2014

Stop Desahucios forms part of a wide network of protest organisations that can each count on each other when a protest is organised.

Photo of the eviction of the caves. There are two bulldozers that together filled seven caves with sand; you can see the police and inhabitants of the caves walking around. Barrera, Javier F., (2014) La Policía Local de Granada inicia el desalojo de las Cuevas de San Miguel. IDEAL:
http://www.ideal.es/granada/20140320/local/granada/policia-local-granada-inicia-201403200846.html
accessed on: 21-06-2014

The way *Stop Desahucios* can count on a network of protest movements is best illustrated by the protest against the destruction of the caves of San Miguel el Alto, on the 20th of March 2014. "*As I walk up to the caves on the hill close to the old part of the centre of Granada I see people digging out caves on the upper part of the hill. When I come closer a tall black man walks up to me. He introduces himself as Boubakar, and tells me that he is from Senegal. I ask him what happened. "My friend told me that they came with two bulldozers and the police, then a lot of protesters came, but they could not come close with so many police. Then they destroyed those caves (he points at the place where the people are digging). But they cannot do this, this is UNESCO World Heritage Site."[55] A girl walks up to us and joins the conversation, she introduces herself as Mara, she tells me she is from Ecuador. She says: "We alerted the people from Stop Desahucios, from the other caves and the students, they already came this morning but tonight we will have a big protest. We have to show them that they cannot destroy the caves, they have tried this before in December, and then we managed to stop it, together we will stop it again.[56]"*

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[55] UNESCO Wordheritage convention, 2011, map: ES-314bis: Alhambra, Generalife and Albayzín in Granada (SPAIN). http://whc.unesco.org/en/list/314/documents/ accesed at: 10-06-2014
[56] From Fieldnotes visiting the caves, 20-03-2014

That night I went to the protest: "*While we are walking on the biggest street in the centre I look around me, the whole street is filled, the cars have to stand still because there are so many people, most are students, but I also see a lot of familiar faces from Stop Desahucios and banners from some of the workers unions and squatted houses[57]."* The fact that on such short notice, the same morning as the police arrived, and the same evening as the destruction happened, so many people from different organisations could show up for the protests, illustrates that the collective of social movements is quite effective in the mobilisation of protests. In this way they show the government that they can effectively work together against the government.

The text in the picture says: "Okay… but it is clear that we got together to talk about evictions on our own initiative." This is a cartoon made in 2012 by Ferran, it was subsequently put up on the blog of Stop Desahucios:
http://granadastopdesahucios.wordpress.com/videos/ accessed at: 10-06-2014

The government mainly wants to maintain order and have a functioning society, they attempt to realise this by following neoliberal policies and policing. So if *Stop Desahucios* shows that it is prepared and is able to create disorder, by showing that they are with a big collective, they might be able to interest the government for their '*problematisation*'.

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[57] From Fieldnotes protest against the destruction of the caves, 20-03-2014

5.3 Enrolment and mobilisation

'Interessement' does not necessarily lead to alliances, that is, to actual enrolment in the network (Callon 2007: 65). Specific actors have to negotiate and work together with each other for the network to work (Callon 2007: 66). Murdoch (1997:739) defines enrolment as: '*negotiation between the different actors and the persuasive techniques used to encourage actors to accept the roles attributed to them.*' After enrolment comes the '*mobilisation*' phase, in which the actors within the network start to work together for a common cause, to solve the 'framed' problem. This process is easily destabilised, and when that occurs the process starts a new (Callon 2007; Shiga 2007: 43, Law 2009; Murdoch 1997).

Both enrolment and mobilisation in the network *Stop Desahucios – government – banks* are quite hard; it can be argued that the network sometimes in some places actually exists for a little while, before it destabilises and falls apart again. Enrolment is mainly done by *Stop Desahucios* through its protest techniques. All protest techniques centre around holding someone, from the government or the bank, responsible for the current situation in which evictions are possible. Hereafter, I will present three different attempts at enrolment and mobilisation, through negotiation and protest, which I experienced during my fieldwork.

First negotiation –Acampada

Picture made on 19-02-2014 of one of the tents of the Acampada in La Zubia in front of the bank. The signs say: 'Interview with the Banker(referring to interview with a vampire, as in someone that sucks the life out of someone)' and 'No more deaths'

As explained earlier, if negotiations of the *afectado* about his or her case with the bank do not proceed the movement can decide to start pressuring the bank with actions. This is what happened with five families in La Zubia. *"The decision to do an acampada was taken in a meeting in which they invited all the afectados of the BMN* (Banco Mare Nostrum, this is a conglomerate bank of which Caja Granada is a part)…. . *An acampada is the loudest alarm that we have in the movement, these kinds of decisions are supposed to pass by the Asamblea General. An acampada is a long-term action, and you need to make sure that people are able to come join.*[58]*."*

Even though Antonio did not agree on the decision making process of the acampada, the acampada did start. *"The group gathers in front of the little art studio where they usually have the asamblea of la Zubia. The afectados and some people that will help negotiating start walking first. They have backpacks and sleeping bags with them. After a couple of minutes the rest of the group, of about fifty people, leaves. We only have to go around the corner to arrive at the bank. Ada explains that the afectados are now inside the bank negotiating and that we are there to pressure the negotiations. If they don't come to solutions now, then they will camp next to the bank until there is a solution. As we*

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[58] From semi-structured interview with Antonio, 02-04-2014

stand in front of the bank, we scream slogans and some people are pitching up the tents. The police is present on the streets next to the bank, there are about as much protesters as policemen.[59]"

During the encampment all members of the movement took turns at the campsite, everyone did a couple of shifts or slept a night at the encampment. Two weeks later I was talking to Concha when she got a WhatsApp: *"She looks up in surprise: "Fuck, they have arrived at a solution for the people in La Zubia!" I ask if I can read the message, it says: 'The past thirteen nights and days members of Stop Desahucios have camped in front of BMN La Zubia, each day there have been actions at different locations of BMN in Granada and we have talked to the bank a lot. Now we have arrived at a solution for each afectado: 1) A temporary lowering of the mortgage fee 2) Dación en Pago 3) a restructuration of the debt 4) the promise of further negotiations for a lower mortgage.' .[60]"*

In the case of the *acampada*, in which the bank employees give solutions to the *afectados*, we can say that the employees were enrolled as representatives of the bank in a network with *Stop Desahucios*. If the employee starts giving 'real' solutions, that employee is at that moment for that case effectively mobilised within the network. However, this does not mean that this situation stabilises and becomes a fixed component for the network. The same employee may at another time with a different case, not be willing to help. The banks do not structurally enrol themselves in the network; they follow the laws, and interpret those to suit their own interests.

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[59] From Fieldnotes protest La Zubia, 13-02-2014
[60] From Informal conversation with Concha, 26-02-2014

Second Negotiation – Conflict within Stop Desahucios

Stop Desahucios has to be able to handle conflict, in order to successfully mobilise its members. One of the conflicts that I experienced during my fieldwork was between two men, Jesus and Pedro, who were handling negotiations with a specifically difficult financial entity (entity X[61]) and a few *afectados* from one of the villages (village Y[62]). Jesus and Pedro had put an official message on Facebook that said that they were leading the negotiations with entity X and that anyone within *Stop Desahucios* that wanted to negotiate with that entity had to do that through them. They had done this in response to a message from the entity that the *afectados* from the village were misbehaving. The group of *afectados* were offended by this message. The discussion took place in the *coordinadora:*

"One of the afectadas of Village Y, she has long dark brown hair in rough curls, starts talking: 'I want to know what your problem with the asamblea of village Y is? We are negotiating with entity X, they are real bad guys, and suddenly we find a message on Facebook that it is not possible that there are negotiations with entity X in Granada and in village Y. And now we get a message saying that you didn't mean it that way?'

The older one, Jesus, of the two men responds: 'The case is of this lady, Dolores, I talked to her a while ago and we were in touch with entity X. I helped, I did the paperwork for a dación en pago, and we sat around the table with the entity. While we were negotiating Dolores got mad and she behaved very unprofessional. Afterwards I called her to explain that I did not like her behaviour and that if she could not behave I did not want to work together with her anymore.'

The younger one of the two, Pedro, adds: 'This is not all information, you have been disrespectful. That is why I wrote the message. I want to excuse myself if this did not come across in the right way or if it was not the right form.'

Dolores: 'And then you guys tell me that I cannot negotiate with entity X myself, that I have to do it through you, that you are the 'official' negotiators of Stop Desahucios with entity X.'

Inés, a member from the asamblea of Zaidín, responds: 'I think you all haven't understood how negotiations work. You always have to behave, and it can take many times of negotiating before you

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[61] Entity X: even though I strongly agree with the movement that the 'guilty' entities should be named by their names, in some cases the naming of the entity can reveal the identities of the people I am talking about. Some of the *afectados* are specifically known for leading negotiations with certain financial entities, providing the name of the entity but occulting the name of the *afectado* would make no sense.

[62] Village Y: in some cases it is not a problem to provide the village or neighbourhood name, however since these are very specific circumstances, providing the name of the village would mean revealing the identity of the *afectados* I am writing about.

can get anything done. And Jesus and Pedro: with Stop Desahucios we do not work with official messages, here everyone speaks for him or herself. There is no hierarchy, you do not own the negotiations with entity X, everyone can negotiate with whom they want to negotiate.'

Paco, a member of the asamblea in the city centre, says: 'You cannot put official messages on Facebook. We have to work together; you cannot start to publicly pick fights with other members of Stop Desahucios when something goes wrong!'[63]"

The reactions of the members that are not involved in the conflict focus on the term '*Official*' in the message of the two men. Within a horizontal organisation it is not allowed for people to have a form of authority. The counter reactions to the message make clear that the movement is anti-hierarchical, and that messages always come from one individual to other individuals, no one can claim to speak in the name of the movement. The claim to authority by the two men and the inappropriate behaviour of the *afectados* can be seen as a struggle to let go of feelings of competition. The two opposing sides in the conflict do not behave like they are part of the same group, they are competing with each other for the negotiation opportunity with the entity. In this we can see a struggle with the adaptation to the values of the movement, as the movements asks to let go of neoliberal values, which is in fact quite hard to do.

Eventually the two men accepted that they were out of line, they apologised to the *afectados* and promised to take the message of off Facebook. The *afectados* in turn agreed that they would not misbehave towards the financial entity, that they would keep their composure in negotiations. So eventually both sides in the conflict were persuaded to accept their roles within the movement. They are effectively enrolled through conflict resolution and have learned how to behave within the movement.

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[63] From fieldnotes Coordinadora, 04-03-2014

Third Negotiation –La Marcha de Dignidad

Picture made during La Marcha de Dignidad 22-03-2014, the banners say: "March of Dignity" and "Against the capital (money), General Strike, inter- professional assembly of Granada"

'*La Marcha de Dignidad'* is an example of an attempt from the Spanish social movements to mobilise the government for their cause. The social movements and workers unions worked together to organise a protest against the budget cuts. From all over Spain columns of walkers went to Madrid in order to culminate in a massive protest on the 22nd of March. The next fragments of my field notes illustrate the scope and the demands of the protest.

"*We arrive at eight o'clock in Getafe for the last stretch of the walk to Madrid. There are six persons from Granada who have done the whole route, they started the 28th of February and now they are here on the 22nd of March. As we get off the bus and gather the group from Stop Desahucios Granada, it becomes clear that we are a small group compared to the big workers unions that are present with all their flags. Antonio grabs the megaphone and starts talking to our group: 'Today we are here to protest against the austerity policies and for 'Bread, Work and a Roof for everyone.'"*

"*Around midday I am walking next to Javier, a guy from one of the occupied houses in Granada, I ask him: 'Do you think this protest will change anything?' He looks around and says: 'Look at this, we are here on plaza Colon (a big roundabout in the centre of Madrid) and we have moved about five meters in the past hour, that is how many people are here. I just saw on WhatsApp that there are 2 million*

people. The government cannot ignore this. They have two possible responses: repression or changing something."

At the end of the day I asked Javier how he evaluated the protest: "*Protests like these form contacts between movements, it is a learning process of what works and what does not work. This protest has established a lot of contacts between social movements from over the whole country.*"

In the aftermath of *La Marcha* it is unclear if it has actually had an effect. The week after *La Marcha* there was a meeting with the organisation of *La Marcha* from Granada*;* here the protest, the march and the cooperation between the different social movements and workers unions were evaluated. An older man from one of the workers unions gave a catching evaluation: "*I don't know if the government will actually do something now we have had La Marcha, it looks like they are just going to repress it, as we have seen with the police violence of that night, and the fact that there is a minimal amount of information about La Marcha in the news. We know that there have been over a million people, but the newspapers say that it has just been 30 000. But I do know that this collaboration between the social movements and the workers unions works, it has its flaws but it works. I want to look at the future. How can we collaborate in protests against the budget cuts in the future?*"

This man points out the police violence and the media silence on the subject of *La Marcha.* Attempts to the '*enrolment'* of the government in the actor-network are met with various responses; one of these responses is repression. There are three categories of repression: Police violence, fines and censorship. In the case of *La Marcha* we see all three. My informants see the government's counter actions against the protests as a weakness. About the police violence after *La Marcha* Edu said: '*The government does not know how to handle the protest. We know, from before, that it is not uncommon for our government to sacrifice its own people just to do something against the protest.*[64]'

Police violence can be seen as an attempt to gain authority and power over the citizens in order to regain order. Citizens try to forward their interests through protest. The government, in an attempt to establish order, reacts with violence. This violent assertion leads to a loss of the legitimacy of the government power, because it does not lead to the complete repression of the citizen body. After *La Marcha* there are even more plans for protests.

The other two categories of repression are fines and censorship. In the meeting of *15M Granada* after *La Marcha* there was a discussion about the media. "*Raul, from the social movement for*

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[64] Edu in Evaluation of *La Marcha,* 01-04-2014

education, reacts: 'I think their first strategy was to silence everything in the media, the first article about La Marcha in the newspapers was the 20th of March when people had already been walking for a month! And now they are trying to give us a bad reputation, by only showing the violence from the protesters to the police, while everybody who was there knows that there was more violence from the police to the protesters.[65]"

Fining during actions of the movement is common practice for the police. For the *afectados* getting a fine is yet another expense on top of a big debt, they are often unable to pay these fines. "*In the whole movement the total amount of unpaid fines is more than 70 000 euros.[66]"* Said Esperanza, the old feminist, while she pushes the jar with which she collects money to pay these fines towards me. *Stop Desahucios* tries to collect money to pay fines that are issued during their protests.

Again, fining and censorship are authoritarian responses to a disorderly citizen body. The movement suffers under the fines, but finds solutions to carry this burden as a collective, each paying what he or she can to help pay the fines. The movement also suffers from the images portrayed of it in the news, but they do not need the press to get their message across. Smart use of social media and highly visible actions helps them find a stage for their message.

The government might not be effectively enrolled or mobilised within the actor- network, as it is never clear whether it responds to social pressure. However, there is a clear trend in legislation towards more protection for the debtor since the movement exists. In 2009 the Spanish government made a law for Express Eviction, which enabled the bank and the court shorten the eviction process. In 2011 the movement for housing started to become popular. Subsequently, in 2012 the government made the first law of '*urgent protection measures for mortgage debtors without resources'* which was followed by adaptations towards more protection for debtors (Ministerio de Justicia 2012).[67] Antonio also realises that there has been a change in legislation that makes it possible for *afectados* to get better solutions. "*When I was negotiating my case in 2011, I was fighting for a dación en pago, and I was happy when I got that. Now we don't go for dación en pago anymore, because in the end, you are without a house, now we fight for more, for social rent, so people can stay in their house.[68]"*

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[65] From Fieldnotes *Asamblea 15M Granada,* 31-03-2014
[66] From Fieldnotes Coordinadora, 27-03-2014
[67] See Appendix C
[68] From Informal conversation with Antonio, 03-02-2014

5.3.1 Responses to enrolment and mobilisation

As the three negotiations in this chapter have shown, *'enrolment'* will sometimes be successful: when the interests of the bank and those of the *afectado* converge; and the state will, if under sufficient pressure, adapt laws. When the *'*enrolment' is effective, the actor-network functions in that place at that moment. However, *'mobilisation'* of the network never really happens, the actor-network does not stabilise. Callon (2007) defines mobilisation as the *'necessary displacement of actors within the network'*, through *'problematisation'*, *'interessement'* and *'enrolment'* the former definition of the actors becomes displaced and reassembled to function in a network together. *Stop Desahucios* does not succeed in its attempt to do this. Even though representations are negotiated, as I showed in the enrolment phase, these representations are never accepted and have to continue being negotiated. The social movement continues in a struggle with the government and the bank, and even with its own members, with the intend to solve the problem of eviction.

6. Concluding remarks

This thesis has presented an attempt to understand how the *afectados* in Granada, organised in the group of *Stop Desahucios,* contest the evictions and organise themselves in the wake of the economic crisis. The power relations of this contestation have been analysed along the lines of the ANT approach. The main question of this thesis is: '*How does Stop Desahucios Granada contest the power relations involved in the problem of eviction?*' The subsequent chapter will provide an answer to this question by providing an overview of the results of the research and provides insights into the weak points of the present research and recommendations for further research.

The theoretical frame discussed several power relations that are at play in the case of the *afectados*. Firstly, neoliberal power relations, which are both externally imposed on, and internalised and expressed by, the Spanish citizens. Neoliberal power relations are imposed by government strategies such as deregulation, privatisation, and austerity policies. They are internalised through a system of knowledges that professes the ideals of this system, through subjectivation. These ideals are individualism, competition and economic activity, in the form of calculations of cost and benefit.

Other power relations at play are those of credit and debt and the financial system. The banks assert power by owning the possessions of the debtor. Interest rates create the social hierarchy between the bank and the debtor; the creditor deserves a compensation for the distribution of credit, this establishes a superiority of the creditor over the debtor. Moreover, in the nature of the global financial system the individual debtor is opposed to a big anonymous, powerful, worldwide creditor. Which also holds all the knowledge over the working of these financial tools, making it impossible for the debtor to negotiate on equal terms.

Appadurai (2000: 630) clarifies the current power relations, he explains that in the scape of global capital, or the financial system as I have called it, financial entities and the system of interlinked nation-states negotiate the terms of the world order. This process of negotiation is being opposed by social movements. The terms of world order have become those of neoliberalism, and the movement for housing in Spain attempts to oppose these terms. Individualism, competition and economic activity, in the form of calculations of cost and benefit are being opposed through collective, horizontal organisation that functions mostly without money through the notion of altruism.

The economic crisis in Spain has resulted in an increase in the popularity of social movements as most citizens are now feeling the effects of the crisis and are enraged by government corruption.

Especially the problem of eviction has presented a reason to mobilise. In this way the economic crisis has not only resulted in chaos, but also in forms of alternative organisation. *Stop Desahucios* Granada presents itself as an example of such alternative organisations with the pragmatic goal to solve the problem of eviction. In order to solve this problem *Stop Desahucios* tries to incorporate the government and banks in a network focussed on the solution of the problem of eviction, by the change of the current political and economic system.

The actions of *Stop Desahucios- Spanish Government- Banks* have been analysed along the lines of ANT. The use of the ANT approach has enabled me to look at processes of network forming, without having to consider specific ties between individuals within this network, and it helped me to consider power relations, as struggles between actors instead of having to consider power as either the government's or the bank's property. Processes of network forming are hard to consider without a clear line of analysis, ANT has provided this line of analysis. However, ANT does pose a trap of generalisation; the type of consideration of actors that ANT provides reifies the actors as if they are one block with unified ideas. Of course, this is not true, as much the banks, as the government, as *Stop Desahucios*, consist out of individuals with varying ideas, needs and motivations that do not necessarily coincide with the practices of the actor they form a part of. I have attempted to neutralise this problem by giving concrete examples of actions of individuals and by involving a variety of the opinions of my informants. Another drawback of the use of the ANT approach in this thesis is the decreased amount of space for the consideration of my fieldwork data, since the ANT had to be explained as well.

The empirical part has shown that the mobilisation of this network is problematic. As the network sometimes at some points in specific instances functions, such as with the negotiations during the *acampada* and when the government changes laws. However, the network never really mobilises, in the case of the *acampada* the bank employees eventually did cooperate, but it is unlikely that they will keep on cooperating. The *'problematisation'* of eviction, as caused by the neoliberal system, is not accepted by the government and the banks. *Stop Desahucios* tries to change the neoliberal system and negotiate this *'problematisation'* through protest; by enrolling members of the government and the banks into negotiations. However, the banks and government are not sufficiently interested in this *'problematisation'*. The government merely wants to maintain or create order, for this it does not need a change of system. The banks want profit maximisation, and this is enabled through the neoliberal system.

But, as we have seen in the empirical part of this thesis the government and the banks are affected by the social pressure of *Stop Desahucios*. Even though they do not accept the *'problematisation'* of

eviction, they do adapt to some of the demands of *Stop Desahucios*: the banks provide the possibility to negotiation, and some forms of solution for debt payment; the government does not completely repress all forms of protest by *Stop Desahucios*, even though they have the policing power to do so, and adapts laws to the extent that more solutions are made possible for debt payment. In the fact that the banks and the government do not completely reject the demands of *Stop Desahucios* we can see the working of power relations. In old sovereign forms of power, the contesting citizens were to be suppressed; now there is interplay of negotiations of power relations, in which *Stop Desahucios* takes part. *Stop Desahucios* is an example in which horizontal organisation shows its merits. Horizontal organisation only works in a stable way if the people within the network feel the need to participate, which in the case of *Stop Desahucios* is true.

Afectados have a need to participate, as they find themselves in a very precarious position. They are unable to fulfil the values of neoliberalism: they have no economic activity, as they have no job; they are unable to compete, as they only own debt; and the ideal of individualism is working against them, since they have to depend on others to be able to eat. They do not fit within the system and it is hard for them to solve their housing and mortgage problem. This causes feelings of anxiety, guilt and shame, because in an individualist society it is your own fault if you are in a bad economic position. *Stop Desahucios* provides a real alternative to this system: money is not allowed to pass within the organisation, so the *afectado* does not have to live up to anything that will bring him into deeper trouble; collectivism is highlighted, the *afectado* is no longer alone with his problems; and empowerment of the *afectados* is an important goal, even though the problems are now made collective, the *afectado* maintains his responsibilities and gets the possibility to negotiate on equal terms with the financial system as the *afectado* learns the terms of this system. A socialisation process of the *afectado* within the organisation takes place, the *afectado* starts to realise that it is not his own fault that he is in this situation, that evictions are caused by the current crisis, and that the system, of banking and governing, is at fault, that they need to change. These realisations cause a relief for the feelings of anxiety, guilt and shame of the *afectado*. In the process the *afectado* learns to participate within the organisation, to function without hierarchy and to help others.

In this process of socialisation of the *afectado* we can see a re- articulation of the meaning of citizenship. In the neoliberal system the citizen is an entrepreneur of himself; a self- interested individual. *Stop Desahucios,* and the group of social movements that share its values, tries to make citizenship a more collective value. Collaboration and altruism should be at the basis of this new citizenship. The political system has to be changed by these citizens, to a direct participative democracy. With these values they experiment within their own movement, a network of equal people. This change of system would be set in motion through keeping the government accountable

for what it does, through protest. *La Marcha de Dignidad* is an example of an attempt to keep the government accountable for the effects of the budget cuts.

However, as we have seen ideology and practice do not necessarily coincide, conflicts exist not only between *Stop Desahucios,* the government and the banks, but also within *Stop Desahucios* and between *Stop Desahucios* and the larger environment of social movements in which *Stop Desahucios* situates itself. Participant observation has helped me to gain insight into the nature of these conflicts. It became clear that some people are not sufficiently aware of the working of the social movements and have difficulties in letting go suspicions and feelings of competition, which often causes problems within the movements. This kind of more tacit aspects of the working of organisation and contestation are hard to register if one can only depend on interviews for data. Participant observation provides an ideal possibility to incorporate 'gut feelings' into interviews, as it is easy to refer back to situations in which both the researcher and the informant have been and ask for interpretations of those situations.

The unique combination of both experiencing and observing situations has helped me understand the logic behind the movement of *Stop Desahucios* and the feelings that are part of the practices of the movement. My intend, upon coming into the field, was to make my research matter for the movement, to be accountable to the movement and to help them in their endeavours. However, I would argue that I have merely been a 'circumstantial activist' as I have not been an active participant within the movement. I have not attempted to organise anything with the movement and therefore I have not participated in the micro-politics of the movement, not retrieving any deeper insight in how the *asamblea* model works (Juris 2008: 20). In short, I have been an engaged anthropologist, not a militant one.

Further research into the movement of *Stop Desahucios* should be more militant. It should work in the same way that the movement works, horizontally, collaborative and collectively. It should feed back into the movement, as the movement is in need of more data. But it should also be able to contribute to the academic circle, and thus include all the conventions of theorising and methodology that come with it. In such open social movements as *Stop Desahucios* a lot is possible for the researcher and members are ready to be engaged in research processes, future research should make use of this willingness. Moreover, the movement itself is busy trying to find researchers willing to contribute to their search for more information on the housing situation in the region and in the entire Spanish state, since there is a lack in clear data on housing, evictions, and rarely any data on what happens to people after their eviction. The movement also tries to prove that evictions are an effect of the current system, of a structural situation that discriminates debtors.

Glossary

Spanish term	Translation	
15M **Movimiento de los Indignados**	*15th of May movement* *Movement of the Indignated*	A protest movement that organised a series of protests starting from the 15th of May 2011. This movement has been the cause for many other social movements to start. Basic values of 15M are: direct democracy, the asamblea model, horizontal organisation, self-determinism and altruism.
Acampada	*Encampment*	This is a protest technique in which people camp on public space close to the institute they are protesting against, this can be a bank or a government building.
Afectado(s)	*Affected*	Someone who has problems with his or her rent. They are perceived to be affected by the crisis, to be victims, but not helpless victims.
Asamblea(s)	*Assembly's*	Are spaces were people form that neighbourhood or village get together to discuss their problems with housing and the bank, help others with their problems and share information about protest and actions. The term itself also refers to political assembly's which have a decision making function.
Asamblea General	*General Assembly*	This is the highest decision making organ om the social movement. All asambleas in the province of Granada come together in this asamblea.
Ayuntamiento	*City Council*	The same word is used to describe the people that work there, and the building in which this institute is vested.
Bankia	*-*	A conglomerate of Spanish savingsbanks, which was nationalised in 2012.
Caja Granada	*-*	One of the banks that falls under Banco Mare Nostrum (BMN), at which a lot of protest took place during my fieldwork in Granada.

Coordinadora	*Coordinator*	A council meeting where information between the different asamleas is exchanged. There are different representatives from the asambleas in this meeting.
Dación en pago	*Payment in kind or nonrecourse debt*	The action of giving something to pay debt. In Spain this often means that in case of a mortgage, the mortgagee hands in the house and the bank condones the left over debt after the auction of the house.
Emergencia Habitacional	*Housing Emergence*	This notion is part of the referral of the housing situation in Andalusia being as bad as when there would have been a natural disaster.
Escrache(s)	-	Intimidating actions against people from the political, administrative and military sphere. These often take place at the home or in a public place which this person is visiting, where this person is identified an publicly condemned for the abuses he or she committed during his or her tenure.
Formación	*Formation*	A course in which the members of *Stop Desahucios* learn exactly what a mortgage is, how to make paperwork, and how to negotiate with the bank.
ILP *Initiativa Legislativa Popular*	*Popular Legislative Initiative*	Refers to a clause in the Spanish constitution that grants the possibility for citizens to forward their own proposal to change the law to congress, if the citizen body is able to collect over 0.5 million firms. Spanish Congress is not obliged to discuss this proposal.
Junta (de Andalucía)	*Andalusian committee/board*	This is the government of the Autonomous Region of Andalusia. The Spanish system includes several Autonomous Regions that have a legislative function for that region.
MADV	*The Andalusian Movement for the Right to a House*	In this movement all movements for the right to a house from Andalusia come together.

Movimiento Andaluz por la Derecha a la Vivienda		
Marcha or *Marcha de Dignidad (22M)*	*March of/for Dignity*	A nation-wide protest in which several columns of walkers would walk to Madrid, where they came together in a mass protest in the 22nd of March.
Moroso(a)	*Defaulter*	A person who fails to pay his or her debt.
Obra Social	*Social Work*	The appropriation of those empty houses in the hands of financial entities that have become empty because of an eviction, so a families that otherwise would be homeless can live in those houses.
PAH *Plataforma para los afectados por la Hipoteca*	*The platform for those affected by their mortgages*	Is one of the biggest and most influential platforms of the movement for the right to a house in Spain, is primary base is in Barcelona.
Reestructuración	*Restructuring*	Phased restructuring, often of mortgage debts. The bank reconsiders the debt, the parts that are considered illegitimate or abusive or left out. What is left over is often a much lower amount of debt.
Stop Desahucios	*Stop Evictions*	Stop Evictions considers itself to be a part of the PAH and MADV. The name Stop Evictions is derived from one of the campaigns of the PAH.
Servicios Sociales	*Social services*	-
Stop Repressión	*Stop Repression*	A movement that protests against state repression and works closely together with *Stop Desahucios*.

Troika	-	The World Bank, International Monetary Fund, and the World Trade Organisation. All the organisations that hold the 'real' power in Spain, the ones that support and implement neoliberal values

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Stop Desahucios Granada Blog:
 http://granadastopdesahucios.wordpress.com/

The Universal Declaration of Human Rights
http://www.un.org/en/documents/udhr/index.shtml#a25

Translations of all Spanish laws
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UNESCO World Heritage
http://whc.unesco.org/en/list/314

Appendix A: Summary in English

This thesis focusses on the contestation of evictions by *Stop Desahucios* in Granada, Spain. *Stop Desahucios* is the local organisation in Granada of the national movement for the right to housing. This movement organises itself horizontally through the assembly model, and decisions within the movement are made by consensus. The movement is focussed on the contestation of evictions. Evictions are seen by the movement as a consequence of the current economic crisis. The present economic crisis, which started with the fall of some major financial companies in the United States, caused the Spanish housing bubble to burst. The burst of the housing bubble caused an increase in unemployment and budget cuts by the Spanish government. These general circumstances have increased the risk for Spanish citizens to fall into mortgage arrears, which can eventually lead to the eviction of the household.

The main question of the thesis is: *"How does Stop Desahucios Granada contest the power relations involved in the problem of eviction?"* The objective of answering this question is to get an insight into the working of power relations in the context of the economic crisis. A more theoretical aim was to investigate the functioning of networking processes, along the lines of the Actor Network Theory – approach (ANT-approach). The ANT- approach is a method of analysis that enables the researcher to look at network formation processes without engaging specific ties of individuals within the network. The central argument of the present thesis is that *Stop Desahucios* tries to mobilise a network with the government and the bank to solve the problem of eviction. The imagined solution by *Stop Desahucios* is the change of the neoliberal political and economic system.

The theoretical frame of this thesis establishes an understanding of the power relations surrounding the contestation of the evictions, along the legacy of Foucault. His legacy includes a way of thinking about power, not as something that one has or does not have, but as a struggle, existing only in power relations. According to Foucault, power only exists when it is being contested. Several power relations are at play in the contestation of the evictions.

Firstly, neoliberal power relations, which are both externally imposed on, and internalised and expressed by, the Spanish citizens through neoliberal governmentality. Neoliberal power relations are imposed by government strategies such as deregulation, privatisation, and austerity policies. They are internalised through a system of knowledges that professes the ideals of this system, through subjectivation. These ideals are individualism, competition and economic activity, in the form of calculations of cost and benefit. Other power relations at play are those of credit and debt and the financial system. The banks assert power by owning the possessions of the debtor. Interest rates create the social hierarchy between the bank and the debtor; the creditor deserves a compensation for the distribution of credit, this establishes a superiority of the creditor over the debtor. Moreover, in the nature of the global financial system the individual debtor is opposed to a big anonymous, powerful, worldwide creditor; which also holds all the knowledge over the working of these financial tools, making it impossible for the debtor to negotiate on equal terms.

Appadurai (2000: 630) clarifies the current power relations; he explains that in the financial system, financial entities and the system of interlinked nation-states negotiate the terms of the world order. This process of negotiation is being opposed by social movements. The terms of world order have become those of neoliberalism, and the movement for housing in Spain attempts to oppose these terms. Individualism, competition and economic activity are being opposed through collective, horizontal organisation that functions mostly without money through the notion of altruism. The movement thus experiments with alternatives to neoliberalism within its own organisation. The movement also attempts to empower its members by teaching them the financial concepts that the financial system operates with, in this way the power difference between the bank and the debtor is neutralised because they both have the same knowledge.

The economic crisis has increased the popularity of social movements as the governments and banks have lost their credibility. The government because they are using tax money to bail-out banks and the banks because they need this money to avoid bankruptcy, while the neoliberal ideology entails that the government will not meddle with banks. In Spain, government corruption, in the context of the economic crisis, and austerity policies have caused even more loss of the credibility of the government.

In the empirical part of the thesis the research findings are presented along the lines of the Actor Network theory. The research findings are derived from a period of fieldwork that took place from February until April 2014 with *Stop Desahucios* in the city Granada. During the research period I conducted 24 semi-structured interviews and two life-history interviews with the members of *Stop*

Desahucios, to track individual stories of indebtedness and attitudes towards the state and the banks. In addition to interviewing I searched for discourses on social movements, protest and corruption in newspapers. However, the most important method that I used to gather information was participant observation in the different meetings, actions and protests of the movement. Participant observation provides the best method to involve tacit knowledge into interviews and research findings. Because of time- limitations, my own inexperience as a researcher and difficulty in gaining trust within the movement, the decision was made to solely focus on *Stop Desahucios* during the research period and not to engage the government or the banks. This enabled me to focus on gaining trust within the movement, but has also led to a one-sided collection of data. An attempt has been made to balance this one-sided view by analysing the network existing out of the Spanish government, banks and *Stop Desahucios* according to the Actor Network Theory (ANT) approach. Furthermore, I derive my consideration of the actions of the banks and the state from press articles, laws, stories from my informants, and my own experiences.

According to the ANT approach networks are forged by the translation of the 'problem' and the 'identity' of the actors in relation to that problem in such a way that these actors are unified within the same network in which they perceive to have same interests. This process of network formation consists out of four phases. The first is the '*problematisation'* phase, in which the 'problem' and the 'identity' of the actors are framed in such a way that the reason to exist for the network becomes clear. *Stop Desahucios* attempts to persuade the Spanish government and the banks of the framing of the problem of eviction as '*the biggest violence of the state against the citizen.'* The framed solution to this problem is the change of the neoliberal system. In this framing the government is directly held responsible for the evictions. The banks are framed by *Stop Desahucios* as companies, which want profit maximisation, but have to follow the law.

Subsequently, in the '*interessement'* phase, the actors have to be interested for the framing and the solution of the problem. *Stop Desahucios* employs different tools to convince the state and the banks that they have to work towards a different system. *Stop Desahucios* tries to convince the bank to help the *afectados,* by a protocol of negotiation. Members of *Stop Desahucios* that have a problem with their mortgage follow a protocol, according to which the member first has to stop paying mortgage, where after the bank will be willing to negotiate in order to re-establish the money flow. During negotiations members of *Stop Desahucios* employ laws to persuade the bank to make it possible for the debtor to pay the debt. Members of *Stop Desahucios* also make sure that the bank knows that they are part of a movement, and stay in the house in order to have a good position in the negotiations. If these tools of '*interessement*' fail during the negotiation, then *Stop Desahucios*

can decide to pressure the bank with actions. These actions I have considered to be part of the *enrolment phase* of ANT, in this phase specific actors negotiate and work together, they *enrol* in a program of action by which the network is mobilised. The thesis presents an encampment at a bank in a village outside of Granada as an example of enrolment. After thirteen days of camping and negotiating at this bank the debtors arrived at a solution for their debt. However, I argue that this enrolment does not stabilise, the network between *Stop Desahucios* and this bank is not effectively mobilised, as the bank will not provide the same solutions with their other debtors that are with the movement, unless they too engage in a series of protest, like an encampment.

The Government, in the phase of '*interessement*', is persuaded to work towards a change in the system by *Stop Desahucios* through a discourse of collectiveness. *Stop Desahucios* shows the government that they are part of a big network of social movement through mass protest. The government mainly wants to maintain order, through mass protest *Stop Desahucios* shows the government that they are capable of creating disorder. In this way they hope to be able to persuade the government to change the laws, and eventually its whole system. *La Marcha de Dignidad,* a mass protest in Madrid, has provided an example of an attempt to the enrolment of the government. It is hard to say if this enrolment actually happens, but there is a general trend by the Spanish government to make laws for the protection of debtors.

Stop Desahucios also has to interest, enrol and mobilise its own members. The framing of the problem of eviction as something that is caused by the current economic and political system helps to interest members to join or stay within the movement. Members, before they join the movement, often struggle with feelings of guilt, shame, and anxiety. They think it is their fault that they cannot pay their debt, that they are alone in this situation and that there are no alternatives but to be evicted and stay in debt for the rest of their lives. By coming to the movement they see that they are not alone in this situation, there are many people at the meetings in the same situation. They are taught that the general situation of the country has caused their problem, that this problem is a collective problem and that they can help each other to come out of this situation. The identity of the debtor is also framed differently within the movement. They are no longer considered to be *moroso*, defaulters, but they are considered as *afectado*, an *afectado* is someone who is affected by the crisis; a victim, but not a helpless victim.

The movement attempts to empower the *afectado* by teaching them to function within the collective and helping them to take charge of their own problem, with the help of other *afectados.* The members of the movement follow a course with the movement in which they learn financial

concepts, so they are able to counter the knowledge of the financial experts and negotiate solutions to mortgage problems. Also, *Stop Desahucios* attempts to show its members that there are real alternatives to neoliberalism. By functioning without money, organising itself horizontally, instead of hierarchically, and making decisions through consensus. The idea is that everyone within the movement is equal and that they collectively work together to solve the problem of eviction. However, it is clear that the most effective form of '*interessement*' of its members for *Stop Desahucios* is solving concrete cases of mortgages, and thus effectively preventing eviction.

The thesis concludes that the network of *Stop Desahucios* – Spanish government – banks is at sometimes at some points actually mobilised, when the bank starts giving real solutions and when the government changes laws, but this situation never really stabilises. The bank and the government are not effectively convinced of the framing of the problem of eviction by *Stop Desahucios.* However, the banks and the government are influenced by social pressure. The government does not completely repress the protest of the movement and the government has changed laws towards more protection measures for debtors. The bank is open to negotiation with the members of *Stop Desahucios* and, when sufficiently pressured, presents solutions to problems of their debtors.

Appendix B: Resumen en Español

Resumen de la tesis escrita por Kas Muijres

Muijres, K.
2014   'Movilización por el derecho a la vivienda: una aproximación teorica actor-red a la organización horizontal a raíz de la crisis económica, en Granada, España .' Un tesis para el grado de Antropología Cultural en la Universidad de Utrecht, Países Bajos

Esta tesis se centra en la denuncia de los desahucios por parte de *Stop Desahucios* en Granada, España. *Stop Desahucios* es la organización local de Granada del movimiento nacional por el derecho a la vivienda. Este movimiento se organiza de forma horizontal a través del modelo asambleario, donde las decisiones se toman por consenso. El movimiento se centra en la protesta contra los desahucios y por el derecho a la vivienda. El movimiento percibe la crisis económica como la causa de los desahucios. Este crisis económica, que comenzó con la caída de varias corporaciones financieras en Estados Unidos, provocó el estallido de la burbuja inmobiliaria española. El estallido de la burbuja inmobiliaria provocó la subida del paro en España, a lo que el gobierno nacional reacionó con políticas de recortes. Estas circunstancias han aumentado los riesgos para el pueblo español de caer en atrasos hipotecarios, que finalmente pueden resultar en un desahucio.

La pregunta principal de este tesis es: *"¿Cómo protesta Stop Desahucios Granada en relación a las relaciones de poder involucradas en el problema de los desahucios?"* El objetivo de responder a esta pregunta es saber más sobre el funcionamiento de las relaciones de poder en el contexto de la crisis económica. Un objetivo más teorético fue investigar el funcionamiento de procesos para crear redes, según una aproximación de la teoría actor-red. La teoría actor-red es un método de análisis que permite una perspectiva de los procesos de formación de redes sin involucrar las relaciones específicas de los individuos en la red. El argumento principal de este tesis es que *Stop Desahucios* intenta de movilizar una red con el gobierno y el banco para resolver el problema de los desahucios. La solución de este problema ideada por *Stop Desahucios* es el cambio del sistema político y económico neoliberal.

El marco teórico de este estudio establece un entendimiento de las relaciones de poder involucradas en la protesta contra los desahucios, según el legado de Foucault. Su legado incluye una manera de pensar sobre poder, como una relación, no como algo que pueda ser en poseído por alguien. Poder, según Foucault, solamente existe durante la lucha como relación de poder. Algunas relaciones de poderes son importante para esta tesis.

En primer lugar, relaciones de poder neoliberal, que vienen impuestas desde el exterior sobre, pero también internalizado y expresado por, el individuo a través de una forma de gobernar neoliberal. Las relaciones de poder neoliberales están impuestas por políticas del gobierno como la desregulación, la privatización y las politicas de recortes. El individuo internaliza estos relaciones de poder a través de un sistema de 'conocimientos' que expresa los ideales de este sistema, vía 'subjetivación'. Estos ideales neoliberales son individualismo, competición y actividad económica, en la forma de cálculos de costes y bienes. Otras relaciones de poder, que son importantes para este estudio, son crédito y deuda, y el sistema financiero. Los bancos tienen poder porque son propietarios sobre la propriedad del deudor. Las tasas de interés generan la jerarquía entre el banco y el deudor. El banco recibe un pago del deudor como compensación del crédito, eso establece una superioridad del banco sobre el deudor. Además, en la naturaleza del sistema financiero el deudor se opone a una institución financiera anónima, poderosa y mundial. Este institución financiera tiene todo el conocimiento sobre el mecanismo financiero, así que es imposible para el deudor el negociar en igualdad de condiciones.

Appadurai (2000: 630) habla de las relaciones de poderes corrientes, él explica que en el sistema financiero, las entidades financieras y los estados-naciones negocian los términos de gestión del mundo. Los movimientos sociales se oponen a este proceso de negociación. Los términos de gestión del mundo son los del neoliberalismo, y el movimiento por el derecho a la vivienda en España intenta oponerse a estos términos. El movimiento usa colectividad, organización horizontal, y un funcionamiento altruista (sin dinero) para oponerse al individualismo, la competición, y la actividad económica del neoliberalismo. El movimiento experimenta con alternativas al neoliberalismo en su propria organización. El movimiento también intenta empoderar a sus miembros para enseñarles los conceptos financieros que se usan en los bancos. De este manera la diferencia de poder entre los bancos y deudores se neutraliza ya que poseen el mismo conocimiento.

La crisis económica ha dado un impulso a los movimientos sociales ya que los bancos y el gobierno han perdido su credibilidad. El gobierno porque ha usado el dinero del pueblo, los impuestos, para financiar la quiebra de los bancos. Los bancos porque era necesario usar dinero del gobierno para salvarles de la quiebra. Esto se opone a la ideología neoliberal, en la cual la idea es que el gobierno no

se entromete en los corporaciones. Además, en España la corrupción del gobierno y las políticas de recortes en un contexto de crisis económica han afectado mucho la credibilidad del gobierno.

En la parte empírica de est tesis los hallazgos de este estudio se presentan según la teoría actor-red. Los hallazgos se derivan de un trabajo de campo en Granada entre febrero y abril de 2014 con *Stop Desahucios.* Durante mi estancia he hecho 24 entrevistas de forma semi-estructurada y dos entrevistas historia de vida, sobre endeudamiento y actitudes sobre el estado y los bancos. En adición de las entrevistas he hecho un análisis de discurso de los diarios sobre movimientos sociales, protestas y corrupción. El método principal del estudio era participación observación en las asambleas, acciones y manifestaciones de *Stop Desahucios.* Debido a limitaciones en el tiempo del estudio, mi inexperiencia, y la dificultad de ganar la confianza del movimiento, he elegido centrarme en *Stop Desahucios.* Por lo que no he recogido datos de bancos ni del gobierno. Esto ha resultado en una recogido de datos unilateral. He hecho una intento de estabilizar este unilateralidad para utilizar la teoría actor-red.

Según la teoría actor-red las redes se forman por traducción del 'problema' y de la 'identidad' de los actores en relación a este problema de una manera que une estos actores en la misma red en la cual perciben tener el mismo interés. Este proceso de formación de la red consiste en cuatro fases. La primera es la fase de la *'problematisación'*, en la cual se definen el 'problema' y la 'identidad' de los actores de una manera que el motivo de tener una red es claro para todos los actores. *Stop Desahucios* intenta persuadir a los bancos y al gobierno del marco del problema como: ' *desahucios son la mayor violencia del Estado contra el ciudadano.'* La solución de este problema será cambiar el sistema neoliberal. En este marco del problema, el gobierno tiene toda la responsabilidad por los desahucios. *Stop Desahucios* percibe a los bancos como empresas, que solamente quieren ganar dinero, y que tienen que seguir la ley, por lo que el gobierno tiene la responsabilidad de las acciones del banco.

La segunda fase es la del *'interessement'*, en la cual *Stop Desahucios* tiene que persuadir al gobierno y a los bancos de su marco del problema y su consiguiente solución. *Stop Desahucios* utiliza algunas herramientas para persuadir al gobierno y a los bancos que tienen que cambiar el sistema neoliberal. *Stop Desahucios* intenta persuadir a los bancos para ayudar a los *afectados* con un protocolo de negociación. Los miembros de *Stop Desahucios* que tienen un problema con su hipoteca siguen un protocolo, según el cual tienen que empezar con parar de pagar la hipoteca al banco. Si no pagan la hipoteca, el banco estará más dispuesto a negociar ya que quieren el dinero del deudor. Durante los negociaciones los miembros de *Stop Desahucios* utilizan leyes para negociar una solución por la

deuda del miembro. Es importante que el deudor se quede en su casa durante estos negociaciones, porque sino el banco puede apropiarse del inmueble. Si estas herramientas de interressement no funcionan, *Stop Desahucios* puede poner presión al banco con acciones. Yo veo estos acciones como parte de la fase de '*enrolment'* de la teoría actor-red, en este fase los actores especificos empiezan a cooperar. Esta tesis toma una acampada de *Stop Desahucios* como ejemplo de este fase. Después de trece días de acampada y negociaciones al lado de un banco los *afectados* han llegado a una solución para sus hipotecas. Pero, esta cooperación no es una situación estable, en el momento después de la acampada hubo una cooperación entre el banco y *Stop Desahucios,* eso no significa que en otro momento habrá esa cooperación. El actor-red de *Stop Desahucios* y el banco nunca llegan a una '*movilización'*, la cuarta fase de la teoría.

Al gobierno, en la primera fase de '*interessement*', se le persuade para cooperar a un cambio del sistema con un discurso de colectividad. *Stop Desahucios* muestra al gobierno que es parte de una red grande de movimientos sociales vía manifestaciones masivas. El gobierno quiere orden, *Stop Desahucios* muestra con manifestaciones que es capaz de crear el caos. *La Marcha de Dignidad,* una manifestación masiva en Madrid, es un ejemplo de un intento de '*enrolment*', la segunda fase de la teoría, del gobierno. Es imposible decir si estos manifestaciones realmente persuaden al gobierno a cambiar algo, pero si hay una tendencia, desde que existen estos movimientos sociales, de hacer leyes para la protección del deudor.

Stop Desahucios también tiene que interesar, movilizar y cooperar con sus proprios miembros. El marco del problema de los desahucios como algo causado por el sistema político y económico actual ayuda a mantener el interés de la gente en juntarse y permanecer con el movimiento. Los miembros, antes de adherirse al movimiento, tienen sentimientos de vergüenza, culpabilidad y ansiedad. Piensan que es su propria culpa el ser incapaces de pagar la deuda, que están solos en esta situación y que no hay alternativas al desahucio, quedándose endeudados por el resto de sus vidas. En el movimiento se ve que no están solos en su situación, que hay mucha gente en la asamblea en la misma situación. El movimiento les enseña que la situación general del país ha causado su problema con su hipoteca, que este problema es una problema colectivo y que con cooperación entre todos se puede resolver este problema. La identidad del deudor también cambia en el movimiento. Pasa de moroso a *afectado*, un *afectado* es una persona que sufra las consecuencias de la crisis, es una víctima, pero no una víctima impotente.

El movimiento intenta empoderar al *afectado*, al enseñarle como funciona el movimiento y al ayudarles a tomar las riendas de su proprio problema, con la ayuda de los otros *afectados*. Los

miembros del movimiento siguen un curso de formación con el movimiento en el que aprenden los conceptos financieros, por lo que son capaces de enfrentarse al conocimiento de los expertos financieros y negociar soluciones para los problemas hipotecarios. Además, *Stop Desahucios* trata de mostrar a sus miembros que hay alternativas reales al neoliberalismo. Al funcionar sin dinero, organizarse horizontalmente (en vez de forma jerárquica) y al realizar la toma de decisiones a través del consenso. La idea es que todo el mundo dentro el movimiento es igual y que colectivamente trabajen para resolver el problema del desahucio. Sin embargo, está claro que la forma más efectiva de intéressement de sus miembros para *Stop Desahucios* está resolviendo casos concretos de afectados por las hipotecas, y por lo tanto prevenir con eficacia el desahucio.

La tesis concluye que la red de *Stop Desahucios* - el gobierno español – bancos funciona a veces en cooperación, cuando el banco comienza a dar soluciones reales y cuando el gobierno cambia las leyes, pero esta situación nunca se estabiliza. El banco y el gobierno no están convencidos con eficacia de la formulación del problema de los desahucios por *Stop Desahucios*. Sin embargo, los bancos y el gobierno están influenciados por la presión social. El gobierno no reprime por completo la protesta del movimiento y además ha cambiado las leyes hacia medidas de mayor protección para los deudores. El banco está abierto a la negociación con los miembros de *Stop Deshucios* y, cuando presiona lo suficiente, presenta soluciones a los problemas de sus deudores.

Appendix C. Spanish Laws

Several laws are utilised by the movement for the right to a house in Spain. This appendix represents a summary of the most relevant ones.

Article 25(1), Universal Declaration of Human Rights:
"Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."

Article 31, Revised European Social Charter
"Everyone has the right to housing"

Article 47, Spanish Constitution 1978
"All Spaniards have the right to enjoy decent and adequate housing. The public authorities shall promote the necessary conditions and establish appropriate standards in order to make this right effective, regulating land use in accordance with the general interest in order to prevent speculation. The community shall have a share in the benefits accruing from the town-planning policies of public bodies."

El Real Decreto-ley 6/2012, de 9 de marzo, de medidas urgentes de protección de deudores hipotecarios sin recursos

Royal Decree-Law 6/2012, urgent protection measures for mortgage debtors without resources

Goal: To establish measures for the restructuration of mortgage debts for those who have extraordinary difficulties with paying, especially for those who are on the threshold of social exclusion. The financial entities that have signed this law are obliged to fulfil its requirements. There are three options:

1. Option 1: Restructuration of the mortgage debt

You are on the threshold of social exclusion when:

- The family unit, nuclear family, is without income from work or economic activities
- The mortgage quote is higher than the net income of the family unit
- None of the members has other goods or inheritance rights that can fulfil the debt
- The mortgage is over the only home in the property of the debtor

- The guarantor of the house has to comply with the foregoing
- If there are co-debtors that are not part of the household, they have to comply with the first three points.
- The maximum price of the house according to the census:

Municipalities until 100.000 inhabitants	Between 100.001 and 500.000 inhabitants	Between 500.001 and 1.000.000 inhabitants	More than 1.000.000 inhabitants
120.000€	150.000€	180.000€	200.000€

To exercise this Royal Decree:

- Interest: the default interest after the accreditation will be a maximum of: the sum of the agreed upon interest and 2,5% over the left over capital of the loan.
- Transfer taxes: the scripture will be exempt of the gradual quote of the notary for the amount of juridical acts that are documented in this tax.
- Local- estate: in the transmission of the non-recourse debt the passive subject that substitutes the taxpayer will be the entity that required the building. However, the entity will not be held responsible for the import of the amount of tax obligations.
- -Income Tax, Corporation Tax, Income and Wealth: the capital gain from the non-recourse debt will be exempt from this tax.
- Tariff and notary rights: they benefit 50%; the debtor will not have any additional cost from the financial entity.

Extrajudicial execution procedure:

- A unique auction agreed upon in the scripture of the constitution of the mortgage
- If the highest bid is less than 70%, the debtor has ten days to abandon the house.
- After these ten days, the bank can award itself the estate for 60% of the taxation price.
- If the bank does not bid, the good is for the bid that is higher than 50% of the taxation price, or that covers the complete debt.
- If there is no bidder, the bank has 20 days the reclaim the estate for 60% of the taxation price.
- If the auction stays abandoned and the bank does not acquire the estate, the notary will take care of the termination of the execution and will close and protocol the certificate, according to the corresponding juridical way.

2. Option 2: Access to Renting

Requirements:

- The juridical resolution of the eviction of the principle residence needs to be acquired before 01-01-2012 and the solicitation needs to be done within six months from the moment they produced the eviction.
- Lease contracts after the non-recourse debt, when the family income does not exceed 2,5 of the IPREM:

Year	monthly	12 pays	14 pays

2013	532,51€	6.390,13€	7.455,14€

Conditions of the contracts:

- During 2 years without a right of extension, accept for written agreement.
- Rent (2 years and extensions) according to the code of good practise, before according to the market.
- After six months of non-payment of rent, it is possible to initiate the process of eviction.
- After 2 years it is possible to initiate the process of eviction and the reclaim non-paid rent.

Artículo 5 Código de Buenas Prácticas

Article 5 Code of Good Practice

Restructuration of the debt. Within a month the bank has to apply the following:

- A gap of 4 years
- Extension of the term up to 40 years since the start of the loan
- Reduce the type of interest to the Euribor+0,25% in the gap
- Possibility to reunite debts
- Without debt prepayment costs in a period of 10 years from the restructuration. If it is unfeasible to ask for any of the following complementary measures.

Complementary measures:

Re- movement of capital for debtors on the threshold of social exclusion, even though there exists an announcement of auction, if the restructured quota exceeds 60% of the income. The bank can accept or reject it within a month.

- Reduction of 25%
- Reduction equivalent to the difference (loan – paid off) or (fees due – fees paid)
- Reduction of half of the difference between (taxation – 2 x (taxation – granted loan))

One can request non-recourse debt:

- In the case that the debtor is on the threshold of social exclusion
- Before the announcement of the auction (and without posterior fees)
- Where restructuration and re- movement are unfeasible
- The entity will be obliged to accept non-recourse debt

Living conditions:

- The cancelation of the complete debt and guarantors
- With non-recourse debt, the debtor can stay for two year in rent, paying yearly 3% of the import of the debt
- The non-payment of the rent has a 20% delay interest
- The entity may negotiate with the debtor the cancellation of the added value for collaboration.

Real Decreto-Ley 27/2012, del 15 de noviembre, de medidas urgentes para reforzar la proteccion a los deudores hipotecarios

Royal Decree-Law 27/2012, of the 15th of November, urgent protection measures for mortgage debtors without resources

Approach:

The suspension of evictions for 2 years (with the juridical or extra juridical process of mortgage execution, but before the eviction)

Social Requirements:

- Numerous Family (minimum of 3 children)
- Single parent family, two children to take care of
- Family with one member with a disability of more than 33%
- Debtor is unemployed without any monetary help
- Victims of gender violence

Economical Requirements

- The income cannot exceed 3 times the IPREM
- In four years an increase of x1,5 the mortgage effort
- The mortgage is over the only housing property
- The quota is more than 50% of the income

Real Decreto-Ley 1/2013, 14 de mayo, de medidas urgentes para reforzar la proteccion a los deudores hipotecarios, reestructuración y alquiler social

Royal Decree-Law 1/2013, 14th of May, urgent protection measures for mortgage debtors without resources

Approach:
A change is the measure of Royal Decree-Law 6/2012 (Code of Good Practice).
It is necessary to create a housing stock that is in the property of the credit entities for the evicted families that have a shortage of income.

Chapter 1 Suspension of eviction

Immediate suspension during 2 years of eviction for families in risk of social exclusion in juridical process of mortgage execution or extra judicial sale. If the debt cannot be covered with the estate, the will be earned as interests with delay: remunerative debts +2% of the outstanding debt.

Social Requirements:

- Numerous Family (minimum of 3 children)
- Single parent family, two children to take care of
- Family with one member with a disability of more than 33%
- Debtor is unemployed without any monetary help
- Victims of gender violence

Economical Requirements

- The income cannot exceed 3 times the IPREM
- In four years an increase of x1,5 the mortgage effort
- The mortgage is over the only housing property
- The quota is more than 50% of the income

Chapter 2: measures to better the mortgage market

Mortgage action
In the scripture has to be included the regular character of the estate. In case of an execution of a living residence:
- The default interest of mortgage loans over the living residence cannot be more than three times the legal interest of the money (12% is maximum).

Extra Judicial Sale:
- In the case of non-payment of capital or interest it can be executed against the mortgaged goods or by way of extra judicial sale.
- The price in the case of auction will not be distinct for the process of direct judicial execution, or inferior to 75% of the taxation.
- It is only possible to conduct extra judicial sale when it is clear in the mortgage and the mortgage has to include the character of the estate.
- The Extra judicial sale can only be applied to mortgages that are created to guarantee the obligations of which the quantity appears to have been initially determined, of their normal interests and default. If the scripture foresees the reimbursement of capital, to the solicitation of the extra judicial sale has to be accompanied a document that has practiced the agreed liquidations.
- The sale will be realised in only one electronic auction, where the Civil Procedure Law decides the types and conditions.
- In the Mortgage Regulations will be determent the form and the persons that have to be notified if there has been an auction, the effects of the auction and who presents the paperwork for the sale.
- When the Notary considers that one of the clauses of the loan could be abusive, he has to let all parts know and he can cancel the clause if it has been presented to the judge, and the judge has decided that indeed they are abusive.

Appraisal Companies
- Appraisal Companies have to make themselves equivalent and be independent, above all when at least 10% of their benefits are associated with a financial entity. The have to be verified by the Spanish Bank. They have to submit themselves to an auditing of accounts.
- The credit entities are obliged to accept whatever contribution of taxation from the client. This can realise verifications without cost by the client.

Strengthening of the protection of the mortgage debtor:
- It is required that in a public document there is the firm and a handwritten expression of the client to make sure that the client has been adequately informed about the possible risks derived from the contract.
- It is necessary that limits to the variety of interest rates are stipulated and that these limits are properly contracted in a hedging instrument Amendment 2/1981: 3rd Mortgage Market Regulation

Chapter 3: Betterments in the processing of mortgage executions

The dispositions can only be applied when they fulfil the following requisites:
- Only when they handle only against mortgaged goods that are guaranteed by the debt.
- The documentation of the mortgage determines the taxation for the auction that is not inferior to 75% of the value.
- The documentation has to consist out of an address for the notifications and requirements that are fixed by the debtor.

Stipulations:
- When the Tribunal decides that one of the clauses can be abusive, it will give audience for 5 days to both parts.
- When the abusive character of one or various clauses appears, there will be a decree for the inadmissibility of the execution or they will settle the same execution without the application of the considered clauses.
- The enforceable costs towards the evicted debtor cannot be superior to 5% of the reclaimed quantity.

Debt after the allocation
- In the case of an execution only over the mortgaged goods in guarantee of a debt in money, if the product of the auctioned mortgage goods are insufficient to cover the credit, the executor can ask the office for the quantity that is missing.
- Without damage of the foregoing, assuming the allocation is over the living, if the result is insufficient to satisfy the performer, the implementation shall conform to the following:
  - The evicted person will be liberated of 65% of the non-paid debt within 5 years.
  - The evicted person will be liberated of 80% of the non-paid debt within 10 years.
  - If within 10 years the estate changes from owner, the debt will be reduced with 50% of the gain of that sale.

Requirements for the bid:
- The auction has to be announced in a concise way and with all information necessary.
- If the best bid is more than 70% it will be approved and will take place within 40 days.
- If there is no bidder, within 20 days the entity can acquire the estate for 50% of the auctioned price or for the quantity of the debt. If it is over the primary living residence it will be done for 70% or if the debt is less than 60%.

Chapter 4: Changes in Real Decreto-Ley 6-2012

Approach: it applies for contract of mortgage loans of which the debtor or guarantor is on the threshold of social exclusion and has been so on the date when the execution came into effect.

In all the following circumstances someone will be considered to be on the threshold of social exclusion:
- The income of the household do not exceed three times the IPREM (1597,53€). If there is a disability or dependency, then look at the BOE.
- In the last for years the effort to pay the mortgage compared to the household income has risen x1.5
- Without income from work or economic activities

- Especially vulnerable are: big families, single parent families with 2 children, families with a disability or dependency or a permanent incapability to work, and families with a child that is younger than 3 years old.
- If the mortgage exceeds 50% of the net income of the household.
- None of the members is in the possession of other goods or inheritance rights that can pay the debt.
- If the mortgage is over the only residence in property of the debtor.
- If there are no other real or personal guarantees.
- If the co-debtors are not part of the family unit they have to comply with the first three requirements.
- Maximum price of the residence, these are the prices when the house was bought and the price depends on the amount of inhabitants of the municipality and the amount of people in the household, per person the number with the + in front of it has to be added to the former number, with a maximum of 3 persons. (For example: a household of 5 in a small municipality= 150.000+ (3x30.000) = 240.000€ :

Municipalities until 100.000 inhabitants	Between 100.001 and 500.000 inhabitants	500.001 and 1.000.000 inhabitants	More than 1.000.000 inhabitants
150.000€ +30.000€	187.500€ +37.500€	225.000€ +45.000€	250.000€ +50.000€

Appendix D: Map of Granada
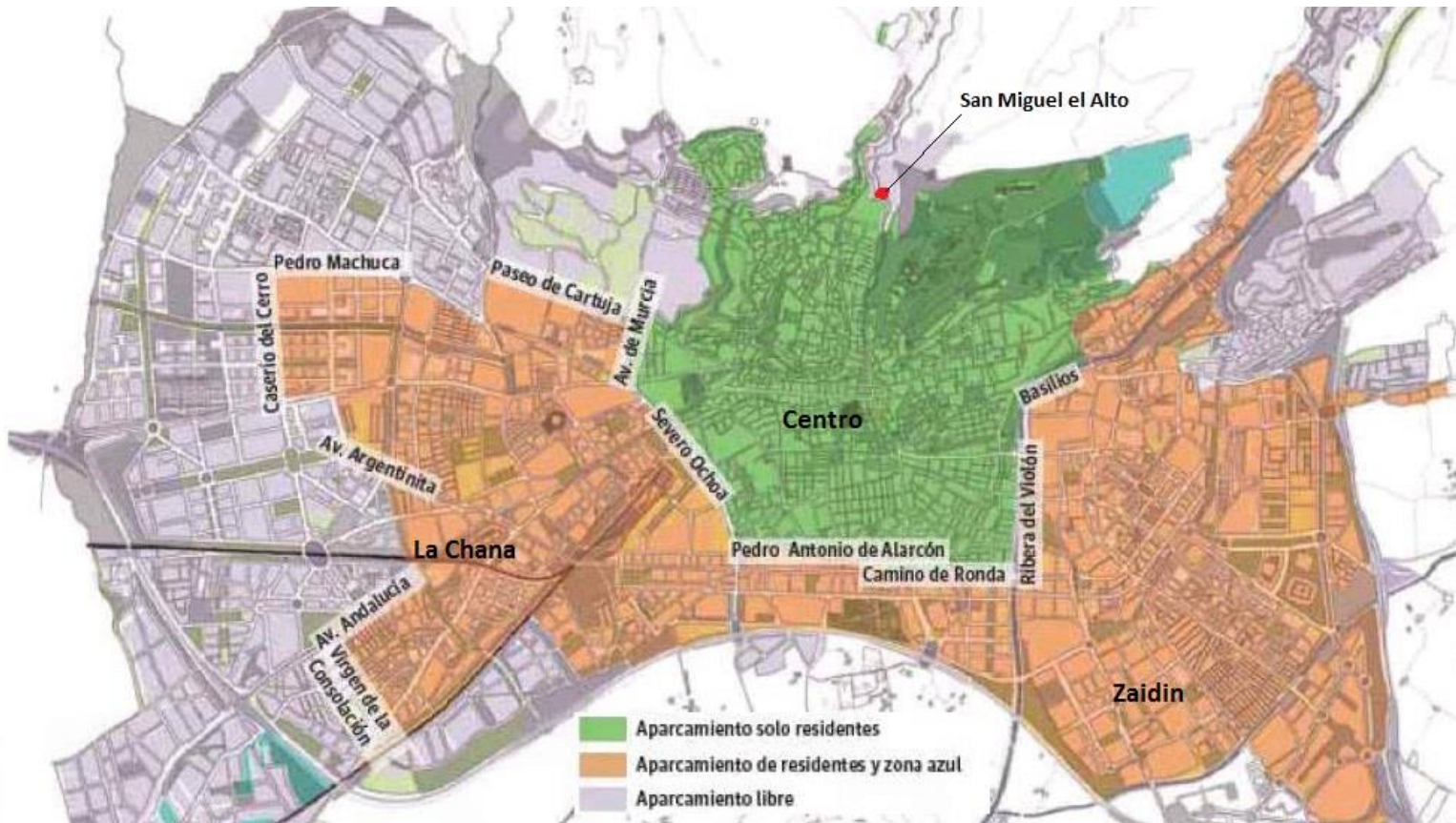
Map of the city Granada and surrounding neighbourhoods, La Chana and Zaidín. The Red dot is the location of the caves of San Miguel el Alto.

http://granadadespierta.granadaimedia.com/2012/11/20/con-zona-azul-hasta-en-almanjayar/
Accessed on: 17-06-2014

Appendix E: Map of Spain

The City, and the province, Granada, are in the Autonomous region Andalucía. Madrid is in the Middle of the Country. http://www.misionaprendizaje.com/page/12/ Accessed on: 17-06-2014