

# **Infrastructures of continuity and change**

## **A material culture approach to finance, heating and maintenance in Belgrade homes**

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## **Abstract**

This thesis explores the relationship between people, their things and socio-economic change. Based on Belgraders' experiences of Serbia's economic transition, it focuses on the material impacts produced inside homes as objects are revalued, ownership lines are redrawn and domestic space is reconfigured. These material alterations are linked to social changes as they provoke residents to reflect on how their state, neighbourhoods or families should be organised.

I focus on five residential buildings built at different points in the city's development, from 1939 to 2010. I study the buildings' archives and the activities of today's residents to trace relationships constructed through infrastructure, drawing attention to three types of systems that permeate domestic space. I follow the consumer credit industry's IT architecture and find how financial value is created as households manage their day to day living. I explore the municipal heating system's liberalisation and find it is reshaping ideas about social good and individual autonomy. I study the buildings' communal spaces and find an institutional vacuum in which residents self-organise to maintain their buildings and manage social relations. I argue that these infrastructures - finance, heating and maintenance - are the basis for both continuity and change as they reach into the domestic sphere to shape the relationship between people and things, but are themselves reworked.

Supplementing my anthropological approach with literature from STS and economic geography, I find that the regulatory reforms partially rework the fabric of Belgrade homes. This leads me to argue that transition changes the nature of things and can be interpreted as a loss of ontological certainty, but I show that this is an uneven reworking of materials. Visions of the socialist good life, corruption from the 1990s turmoil and aspirations of liberalism can all be found scripted into the contemporary organisation of housing in Belgrade.

## Contents

|  |     |
|--|-----|
| Chapter 1. Introduction .....                            | 1   |
| 1.1. A note on terminology used .....                    | 12  |
| Chapter 2. Understanding change through materiality..... | 14  |
| 2.1. Introduction.....                                   | 14  |
| 2.2. Critical insights from material culture .....       | 15  |
| 2.3. Infrastructure and sociotechnical hybrids.....      | 21  |
| 2.4. The materiality of finance .....                    | 32  |
| 2.5. Conclusion .....                                    | 38  |
| Chapter 3. Researching life in the city .....            | 41  |
| 3.1. Introduction.....                                   | 41  |
| 3.2. Participant observation in the city .....           | 44  |
| 3.3. Learning about infrastructure .....                 | 50  |
| 3.1.1 Finance .....                                      | 53  |
| 3.1.2 Heating.....                                       | 54  |
| 3.1.3 Building maintenance .....                         | 56  |
| 3.1.4 Interviewing .....                                 | 57  |
| 3.4. Going inside homes .....                            | 60  |
| 3.5. Selecting and researching the Buildings.....        | 65  |
| 3.6. Evaluating the research design .....                | 73  |
| Chapter 4. Building Biographies.....                     | 76  |
| 4.1. Introduction.....                                   | 76  |
| 4.2. Stefana Ulica 1939-40 (Building 1) .....            | 79  |
| 4.3. Bulevar Lumumba 1972-1976 (Building 2).....         | 89  |
| 4.4. Dunja Ulica 2009-2010 (Building 3).....             | 101 |

|  |     |
|--|-----|
| 4.5. Conclusion .....                                      | 110 |
| Chapter 5. Finance and the value of domestic space .....   | 112 |
| 5.1. Introduction.....                                     | 112 |
| 5.2. Spare rooms and international finance.....            | 114 |
| 5.3. The theory and practice of credit bureaux.....        | 121 |
| 5.4. Forms of patronage and power.....                     | 126 |
| 5.5. Consumer credit and financial subjects .....          | 130 |
| 5.6. The tangling of data and family.....                  | 135 |
| 5.7. Conclusion .....                                      | 140 |
| Chapter 6. Radiators, a source of uncertainty.....         | 144 |
| 6.1. Introduction.....                                     | 144 |
| 6.2. Accepting the state.....                              | 146 |
| 6.3. Redefining the empirics.....                          | 151 |
| 6.4. Creating the consumer .....                           | 158 |
| 6.5. A failure in objectification .....                    | 165 |
| 6.6. Conclusion .....                                      | 168 |
| Chapter 7. Maintaining buildings, creating certainty ..... | 170 |
| 7.1. Introduction.....                                     | 170 |
| 7.1. Yugoslavia's bifurcated housing system.....           | 174 |
| 7.2. Usurping space .....                                  | 181 |
| 7.3. The urge to tidy .....                                | 190 |
| 7.4. Conclusion .....                                      | 196 |
| Chapter 8. Conclusion .....                                | 200 |
| Appendix 1: Summary of resident interviews.....            | 233 |

## List of Figures

|   |     |
|---|-----|
| Figure 4.1 The rough location of Building 1 marked on the General Plan of Belgrade 1939 (Source: Urbel, Belgrade Institute of Urban Planning) .....   | 80  |
| Figure 4.2 Plan showing the new façade for the extension of Building 1, Stefana Ulica (Source: Belgrade City Archive).....  | 86  |
| Figure 4.3 Plan showing the altered layout of the flats in the extension of Building 1 (Source: Belgrade City Archive) (insert) .....   | 87  |
| Figure 4.4 Planning New Belgrade; A maquette viewed from the perspective of the old city (Source: Kovačević et al. 1961) .....  | 90  |
| Figure 4.5 The rough location of Building 2 marked on the General Urban Plan of Belgrade, 1972 (Source: Urbel, Belgrade Institute of Urban Planning) .....  | 93  |
| Figure 4.6 Belgrade Bank celebrates its savers with an advert in the national newspaper Politika on world savings day, 1973 (Source Politika, 31 <sup>st</sup> October 1973, author’s photograph) ..... | 96  |
| Figure 4.7 Converting space in Building 2; turning a studio into a 2 bedroom flat for a family of four (Source: Author’s photo).....  | 100 |
| Figure 4.8 The rough location of Building 3 marked on the 2005 master plan of Belgrade (Source: Urbel, Belgrade Institute of Urban Planning) .....  | 102 |
| Figure 4.9 Infrastructure crossing agricultural plots (Source: Beodom).....   | 107 |

## List of tables

|  |    |
|--|----|
| Table 1: List of Interviewees by theme .....               | 59 |
| Table 2: Research methods according to the buildings ..... | 62 |

## List of Images

|  |    |
|--|----|
| Image 1 Politika’s image of ‘Huligani’ (Hooligans) on the counter Pride Parade demonstration in Belgrade, October 2010 (Source: Foto Beta) ..... | 46 |
| Image 2 ‘We’re Coming’ - sticker advertising the counter demonstration to Belgrade’s Pride Parade 2011 (Source: Author’s photo) .....            | 75 |

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## Chapter 1. Introduction

This thesis studies Belgraders' experiences of Serbia's economic transition to examine how socio-economic change is produced in everyday lives and domestic spaces. Following the overthrow of Milošević's government in 2000, Serbia's political leadership has been in the process of reconnecting the country's economy and its infrastructure to neighbouring countries and negotiating membership to the EU. This provides a transitional context in which previous certainties are destabilised and new futures are imagined. This thesis focuses on how Belgraders cope with such destabilising processes and examines the social and material resources that are drawn on to manage socio-economic change.

The economic turbulence of post-socialist countries in Eastern Europe has given rise to a rich set of ethnographic accounts (Verdery 2003; Verdery 1996; Dunn 2004; Humphrey 2003b; Burawoy & Lukács 1992; Creed 1998; Hann 2006b; Patino 2008; Collier 2012b) and edited collections (For example Bridger & Francis Pine 1998; Humphrey & Mandel 2002; Caldwell 2009; West & Raman 2009a) of how such changes impact on the sphere of everyday life. My research sits within this body of work, contributing an account of Serbia's socio-economic change but using a specifically material culture lens. I focus on everyday experiences and domestic spaces in Belgrade and question how these are linked to such processes of change. I examine this relationship by looking at technical systems and infrastructure which extend into the home and create links between domestic space and external markets and political structures. Such systems allow me to connect the everyday experiences of residents to the country's political and economic reforms, but I make this link in order to argue that these experiences and materials are the substance of the reforms. I am arguing that Serbia's transition is being engineered by policy, but it is being materialised at the level of individuals and households.

I use the term infrastructure to group together the three different sociotechnical systems that I study in this thesis. Each infrastructure combines material elements with social relationships and structures of the political economy in order to function.

Belgrade's district heating system provides the clearest example. It is made up of a system of pipes that transmit water heated at a remote plant into radiators in the home. Through this infrastructure the radiators connect this domestic space with the ability of the city to manage and run its heating infrastructure, and to import fuel from foreign suppliers. Changing the management of the system affects the private space of the home. This can be a material impact; radiators go cold if a dispute or breakdown disrupts the supply of fuel or the pumping of heat through the city. The effects of this connection can also be felt in other ways; for example if the obligation to maintain the radiator is changed from the heating firm to the home owner, the impact becomes one of responsibility and financial liability. In this way such technical systems can be described as sociotechnical systems because they combine the social and technical relationships that support the functioning of the system. Thinking in this way, consumer credit can also be called a sociotechnical system and conceptualised as an infrastructure which creates similar patterns of material and immaterial impacts. The refusal of credit can lead to the material changes in the home, but the granting or refusal of credit requires an IT network able to connect the value of a thing with the responsibility of a person. I make this conceptual link to provide a comparative frame between infrastructure designed and developed in the Yugoslav era, with infrastructure designed and developed following Serbia's 2000 revolution.

Through researching how these 'old' and 'new' infrastructures currently permeate homes, I became aware of a third type of sociotechnical system relevant to my research; one that could be classified as 'abandoned'. This classification came from my observation of the communal areas and services of residential buildings. During the Yugoslav era, these had been socially owned and formed the material base of the self-management governance system for housing. The privatisation of Serbia's housing weakened the connection between the governance structure and the fabric of the building beyond the threshold of the private flat. This lost connection has made it difficult to find the funds to maintain these shared systems and spaces and has led me to conceive of these dilapidated areas in terms of a rupture between the social and the technical. A residential building is a sociotechnical system because it requires a governance structure to maintain its structural integrity and ensure that the private



spheres of the home are connected to the materials and technologies of the building's shared spaces and services. Building maintenance then, can also be conceptualised as an infrastructure within the housing sector, but unlike the heating networks of the energy sector, or the consumer credit architecture of the financial sector, residential building maintenance features much lower in the priorities of a government managing transition. It is not a revenue earning sector for the economic actors seeking profit from the emerging markets of transitional economies. Consequently, this sociotechnical system of leaking roofs, broken elevators and neighbour disputes provides a counterpoint, an absence with which to compare the functioning of credit and district heating systems. These are the three "infrastructures" that I explore empirically in this thesis.

Theories of material culture offer a starting point to analyse and interpret these relationships, taking me inside people's homes to understand the ways people value the spaces and objects inside. I have also used other theories drawn from Science and Technology Studies (STS), and from Economic Geography to help me link these domestic spaces to the policies of reform governing the management of Belgrade's infrastructure. As I describe more thoroughly in the next chapter, I draw on Latourian STS to put the production of scientific knowledge and facts under analysis. I also draw on Economic Geography to identify the spatial spread of reforms in Serbia. Combining these perspectives allows me to engage critically with the technical processes and academic theories that are structuring the socio-economic changes in Belgrade. Economic policies and legal reforms target the same questions that I am interested in, they are concerned with how objects are valued and exchanged, and in identifying the role of the state and the opportunities for market actors. However I use the pictures produced in academic and policy literature as integrated parts of the country's sociotechnical infrastructures rather than as explanations of what is or should be happening within the country. I share with economics and political science an interest in understanding how transition is working, but I do so as an observer 'hovering at the margins' as Verdery describes (2003, p.9) rather than seeking to steer reforms along a path of transition.

In critical accounts it is common to put 'transition' in inverted commas, to indicate the fallacy of any sort of defined, predictable path from one certain state; the planned economy to another certain state; the market economy. But if we understand transition as a point between two states of certainty then Serbia is in a state of transition. People operate in the hope that a defined state of certainty is the end goal, and is achievable. They have also left a state of certainty, as today seems less clear than a past which has lost some of its heterogeneity and uncertainty as it has become the basis for memories. However these imagined futures are diverse and are being constructed through a range of formal and informal strategies. Such diversity is missing from the 'transition' defined by 'transitology', as Hann (2006b) disparagingly calls normative accounts prescribing post-socialist socio-economic reform. Such accounts define a single end state which should be achievable within a timeframe of specified return-on-investment cycles. By contrast I use the term transition to question the range of possible futures that are being constructed and the time frames in which they're achievable. I do this in part to reclaim the term from the more dominant normative accounts produced on Serbia's economy and use it to provide a different account of transition. I want to examine the range of material and social resources that are used to achieve a more certain future, and to examine for example, how consumer credit strengthens rather than diminishes intergenerational family relations (Chapter 5) or how Yugonostalgia can mobilise progressive political action (Chapter 7). I therefore ask the reader to interpret my use of the term as opening a question about which futures are being materialised through the policies, strategies and materials that are being used to stabilise the uncertain present.

I use the lens of materiality to understand this range of possibilities and question which pasts and futures seem more certain in comparison to the malleability of today. It is the malleability of today that critical accounts of 'transition' draw attention to. This helps to argue that there is no clear path to achieve the end state 'a liberal capitalist society' and establishes the aim of research as understanding the processes which are shaping contemporary social life. One of the processes that is influencing this malleability is the form of capitalism that shapes Serbia's political economy. Critical social theorists identify the current form of 'flexible' capitalism as qualitatively

different from a Fordist era of capitalism (Amin 1994) and argue for close attention to be paid to contemporary processes of subject and object formation as countries become integrated into a global economy (Jameson 1991; Harvey 1990). The anthropological approach to material culture resists the idea that capitalism is the only process producing objectification and instead explores how other value systems create a dialectical relationship between people and things (Miller 2005; Appadurai 1986; Kopytoff 1986). This approach suits a transitional context because it is able to tease out how such value systems co-exist within capitalist economies. This is the approach that underpins my study of life in Belgrade as political reforms orient the economy towards a flexible capitalist mode of production, but make use of the city's existing materials and value systems.

The financial crisis, which began to affect Serbia's economy as I started my fieldwork, provides an additional element in understanding these relationships between people and their things. The crisis temporarily suspended one form of global exchange - the flow of finance between corporate banks - and in doing revealed a loss of certainty in value which was more than just a metaphorical process (Žižek 2009). Objects that were solid started to crumble and not just in the minds of traders or investment bankers; homes that were constructed through the subprime lending boom are now falling apart as the crisis has caused them to be abandoned mid-build or be repossessed. This resonates with experiences of the dissolution of Yugoslavia, when an economic crisis contributed to the disintegration of a federal state and ended in war. There were no stores of value that were able to transcend time and the structuring principles of brotherhood and unity were pulled apart by nationalists who argued that these principles were fabrications trying to create value out of nothing.

Such a dramatic and disturbing collapse can be understood as foundational. It creates uncertainty over the very fabric of society and, as I argue in this thesis, undermines a confidence in the materiality of things and in the social relationships that make people. Discussing the profound impact of the Yugoslav conflicts through the lens of materiality, Anthropologist Steff Jansen has argued that today in Bosnia 'an ethnographer [is] confronted with nationalist proclamations of all kinds of things as

*ontologically national'* (2013, p.36 emphasis added). My study does not focus on nationalism, but I share Jansen's perspective that the wars and the transition have created a degree of ontological uncertainty in the region. It is from this perspective that I examine Serbia's transition as a process of people working to make things certain again. Belgrade today can be studied as a place where new lines get drawn around new objects. The country has changed its shape, the political systems have changed, the territory in which the currency can operate has changed, these all implicate the ability of an object to materialise value. To understand this I have focused my study on infrastructural systems. I am looking at the pipes, networks, beliefs and technologies that serve to create a sense of boundedness and that help to map places in which values work and things feel more certain. I explore these processes mindful of the power that comes from defining the value of things by contributing to the distributed power of discourse as Foucault (1989) argues and in terms of building the power of social institutions as Appadurai (1986) argues.

To carry out this study of infrastructure and transition my research was guided by the following questions:

- 1) How are every day spaces and experiences linked to Serbia's transition?
- 2) How can a material culture study of infrastructure help explain the ways that social relations are understood and acted on in contemporary Belgrade?

I also hope to answer a broader question on the theoretical relevance of adopting this material culture perspective to understand socio-economic change. To this end I have also framed this thesis to answer the question:

- 3) In what ways are political economies created out of sociotechnical specificities?

These are the questions which I have used to shape the arguments of this thesis and I have organised the work into the following chapters:

**Chapter 2** is an overview and explanation of the theoretical literature that has shaped my research questions and approaches. In this chapter I explain the way I approach the relationship between people, their homes and socio-economic change, firstly by using material culture to understand connections between people and things. Then I look at infrastructure which is a particular type of thing and use insights from Science and

Technology Studies (STS) to explore what kind of material-immaterial hybrid it is. Thirdly I explore how finance can also be approached as an infrastructure that has a similarly troubling material and immaterial hybrid form which permeates the home, drawing domestic space into the network of global finance.

**Chapter 3** introduces the research design and the methods. I used the quite standard ethnographic tools of participant observation and semi-structured interviewing. In this chapter I explain how my theoretical interests shaped the approach I took to research and how my approach subsequently evolved during the fieldwork period. The priorities and the struggles of the people I met and spent time with shaped my understanding of the nature of the changes that are happening in Belgrade and caused me to rethink my approach. It was through this process that housing moved from being the vehicle through which the research was carried out to being an object of research.

**Chapter 4** provides the context in which the research was conducted. This is written in the form of the biographies of three of the five buildings that became central field sites over the course of the research. This biographical approach provides a narrative structure to orient a necessarily brief overview of Serbia's recent history and one which draws particular attention to Belgrade's urban development, as well as the evolution of property relations and the housing finance models employed. This approach allows for contemporary historical sources to be used as well as current academic, government and industry produced literature that aims to describe, influence or to critique the processes creating the structures of the political economy. This approach is taken in acknowledgement of the contentious nature of the historical record in Serbia, and the way that history has been instrumentalised, but also because political and economic structures and institutions are currently in the process of being reworked.

The situation in Serbia changes; the process of EU accession provides a clear path, but Serbia's journey along it is politically contested, furthermore the economic crisis has thrown previous certainties into disarray about what the EU might offer, and whether Serbia will join. Yet despite these uncertainties and competing futures, houses are

being built, mortgages are being taken out, people continue to make sense of the world and their place in it. I have written the context for this thesis by following three specific buildings specifically to reintroduce a sense of permanence into what might otherwise become an unintelligible account of Serbia's uncertainties and transformations.

**Chapter 5** focuses on the development of the consumer credit industry in relation to other ways of realising the economic value of domestic space in Belgrade. Through this comparison I show that the versatility of domestic space and its latent value are problematic for the organisational science of the credit industry. I discuss how they affect the state's ability to implement a financialised model of welfare. By tracing the way that households use and value domestic space, I find that individual homes dissolve into a network of liveable spaces that are disaggregated across locations and times. Households in Belgrade rely on space that is available in different family members' properties and residents in homes change according to the day of the week, the time of year, or because of life events such as marriage, childbirth or death. Such disaggregated networks are maintained through alternative economic practices as different generations pay utilities bills, refurbish rooms, or store things in the homes of extended family members. Such activities are able to accommodate the new financial products of formal economic institutions and consumer loans and mortgages are entered into by households managing their interests in these disaggregated property portfolios.

In this chapter I use these economic practices to question the kinds of subjects that are being constructed through the architecture of the formal financial sector. Serbia's credit bureau provides a critical example of "transition" because it is a new institution that is facilitating the growth of the credit industry by building IT network to exchange information about borrowers. The bureau holds records on the country's adult population and shares this data with the banks operating in Serbia. I examine the economic theory underpinning its construction and explore its operation. This helps me to identify the political relationships that are formed through the data collected by Serbia's credit bureau and the spheres of exchange that are overlooked by the bureau.

**Chapter 6** continues the disaggregation of the home but focuses specifically on radiators and the city heating system. I examine the liberalisation of Belgrade's district heating system and connect people's attitudes towards the radiators in their homes to their understandings of social good and individualism. This helps me to question the relationship between infrastructure and ontological uncertainty. Municipal infrastructure systems provide a vehicle for this form of investigation because their construction suggests a sense of state purpose; a confidence in the separation between what is public good and private responsibility. Such confidence was particularly true in former socialist societies where the future was knowable and achievable, and infrastructure was the necessary base to progress towards this future. This confidence is also true in current economic theories of development in which infrastructure enables economic growth through market efficient allocation of resources. Consequently the change in managing such services like district heating exposes a shift in this confidence and the material empirics on which it was founded. Liberalisation shows evolving perceptions and changing understandings of which futures are achievable for whom and by what means.

In this chapter I describe the investment and renovation programmes which are currently being carried out according to EU accession policies and the development goals related to energy efficiency and energy security. I examine the arguments made against the wastefulness of the previous system and detail the regulatory solutions being championed. I argue that these solutions construct a problem space of risk and responsibility and locate this inside the homes connected to the system. This should allow homes to become sites of consumer autonomy as residents are given control over what the industry defines as their 'real' consumption. However such control is undermined by the technical layout of the system which keeps homes connected to one another. I suggest this creates a case of failed objectification as heat is a difficult substance to turn into an object and create the material base for the liberalised model of consumer sovereignty. Furthermore, the regulatory reforms assign joint ownership of heating infrastructure to tenants and in doing so breathe life into a collective from the socialist era – the *kućni savet* (house council).

**Chapter 7** studies the domain of the *kućni savet*. In this chapter I step back over the threshold of the home and into the shared corridors, lifts, attics and basements of residential buildings. I explore the architectural history of these spaces in the former Yugoslavia which positioned them as the material base out of which to build the superstructures of a socialist collective ethos. The attics and basements of residential buildings housed shared facilities and provided communal space for self-management meetings and residents' celebrations as well as individually owned storage units. I find that as Yugoslavia disintegrated in the conflicts of the 1990s, the state lost its ability to regulate consensus over the use of these areas. They became havens for abandoned property and people; providing shelter for refugees, commercial opportunities for blackmarketeers or dumping grounds for waste. I examine the disputes provoked today as residents confront the maintenance burdens and investment needs of these spaces and deal with issues that are institutionally and ethically unclear. I find that for some residents the unkempt communal areas and usurped attics are symptomatic of social decay and provide cause and justification for a retreat into private space. But I also find an urge to tidy surfacing, one that draws on a mix of Yugonostalgia and entrepreneurial drive.

The management and use of these spaces contain debates around the good life, notions of citizenship, and shifting boundaries of responsibility. I argue that these debates, disputes and collaborations confirm the assertion that the material forms developed through socialist planning have an intransigence which affects the shape of contemporary political and economic forms (Collier 2012b; Humphrey 2003b). This domain is not a key policy area for the government and through this oversight it is possible to see the fragmented nature of the political economy. This helps to understand the specificities of Serbia's post-socialist political economy and how these relate to Belgrade's social and material fabric.

**Chapter 8** draws together the findings of the empirical chapters in order to argue that transition can be interpreted as a loss in ontological certainty. By adopting a material culture approach to view Serbia's systemic change I find that transition can be seen to undermine the spaces in which certain ways of valuing things works. It changes the



meaning of objects and the practices of materialising value out of them. In this chapter I explain the development of my argument through the original empirical material presented in the thesis. I link this theoretical perspective to tangible processes of change that are affecting the way that social relations are enabled and acted on in Belgrade.

### 1.1. A note on terminology used

My thesis studies current processes of change that have been produced following Serbia's experience of two radical political projects; firstly Socialism and secondly Nationalism. Such systemic changes create a problem in finding the terms to describe it. On the one hand it seems appropriate to acknowledge that Serbia's experience is fairly unique and that the country's future development is at best unpredictable. On the other hand it is also useful to recognise certain common themes and experiences that run through the social fabric of states that also adopted socialism and have implemented reform programmes. This seems relevant not least because the experiences of these countries are being used by policymakers in Serbia to formulate their own reform processes. Therefore, while acknowledging the different transitional strategies adopted by elites and the diverse set of everyday experiences of the people living through this period of change, I have used the following set of simplifications and labels:

**Socialist and Post-Socialist:** I use these two terms to broadly group together the countries which had a socialist or communist government until the revolutions that followed the 1989 fall of the Berlin Wall.

**Soviet and Post-Soviet:** I use these two terms to refer specifically to the countries and regions that were part of the USSR.

**Yugoslav and Post-Yugoslav:** I use these terms to refer to the six countries and two autonomous regions that made up the Socialist Federal Republic of Yugoslavia from 1943 until Slovenia seceded in 1991.

**Self-management:** This term refers to the specific form of socialism established through workers councils in the Socialist Federal Republic of Yugoslavia from 1949 onwards.

**Transition:** I use this term to refer to the ongoing transformations that are occurring in Serbia and other post-socialist states following the end of socialism. I do this

acknowledging the term's role in simplifying and reifying a process of political and economic turbulence and a period of profound social upheaval.

**Theories of economic development:** This is the broad framing that I use to indicate a transitional context and I mean it to refer to the varied set of economic policies that institutions like the EBRD, the IMF, or the EU through accession criteria, advise or impose. When discussing specific policies that are being implemented by Serbia's government I attempt to locate their origins more specifically in the bodies of academic theory or policy literature that produced them.

## Chapter 2. Understanding change through materiality

### 2.1. Introduction

This thesis is written as a study of the socio-economic change that is currently happening in Serbia, but it's a study that critically engages with everyday materials that provide the basis for change, rather than the economic development philosophies that are practiced through policy. This approach stems from the anthropological interest in material culture which reads into the form, position and value of objects the social norms and world views of the people who use them. Serbian society at the time of research was home to competing world views produced through the instrumentalised pasts of nationalist politics and the changing future prospects of the EU accession process and the economic crisis. These contested social realities problematise the ordering of objects according to agreed norms and require a conceptual framework able to bring out the specifics of these processes. Consequently theoretical insights have been borrowed from other academic debates, in particular Science and Technology Studies' exploration of the relationship between knowledge and its empirical facts and economic geography's interest in the uneven spread of market knowledge and practice. Combining these three theoretical approaches has enabled me to explore Serbia's changing material landscapes as the political economy is shaped by the entry of global capital flows and the import of EU policy and regulatory frameworks. But this exploration has been carried out in a way that prioritises the lived experience of change and *emic* understandings of these processes. This is done by examining homes as sites that are permeated by the socio-technical systems of finance, heat energy and building maintenance and as places where the infrastructures delivering these services are domesticated according to varying conceptions ranging from ideas of self, responsibility, morality, social good. This is done to understand how households and neighbours negotiate the social, economic and political differences that inflect a society coming out of socialism, war, nationalist isolation and is now on the margins of EU membership. The objective is to examine Serbia's experience of 'transition' for alternative understandings of how global capital and market liberalisation affect social relations and to consider sociotechnical specificities as the material out of which political economies are created. As outlined

in the introduction, I aim to understand how materiality is implicated in the ways that social relations are understood and acted on in contemporary Belgrade.

In this chapter I start with an explanation of the material culture framework which engages with objects as active constituents of social relations. Approaching objects through the lens of material culture opens questions about the relative powers and vested interests in assigning form to matter and is an approach, as Strathern (1999, p.14) explains, which helps to undo 'assumptions about the naturalness or givenness of the properties of things'. This undoing can be helped further by seeing infrastructure as 'sociotechnical' systems which come into the home and in doing so, trouble the divide between social life and the technologies that support it, and connect the domestic sphere to the uncertainties of the political economy. In section two of this chapter I outline the way infrastructure can bring about particular types of social relationships and specific forms of political-economies. In particular I'm interested in the concept of hybridity from Actor-Network theory as one that is able to pick apart the discursive orders and technical functioning of 'modern society' to better view the social relations and material outcomes that are produced. In section three I question the degree to which this view of infrastructure as a sociotechnical network can unpick the complexity of international financial systems. I draw on insights from social studies of finance and economic geography to locate financial markets as constituted through socially grounded materialities.

## **2.2. Critical insights from material culture**

Material culture is a strand of Anthropology that focuses on how objects are integral to processes of self understanding and in the production and reproduction of social life. The materials used and valued can serve as media through which an outside observer can learn about group relations and dynamics. As Bourdieu's work on the habitus argues (1977), objects and practices governing engagement with the material environment are integral to the socialisation of group members and the expression of social relationships. The objects and organisation of the Kabyle home provided Bourdieu with an ability to read continuity in cultural norms amid colonial deracination policies of 1950s Algeria (Wacquant 2004). Bourdieu's work turned a classic mode of

anthropological investigation on the use of artefacts into a 'theory of practice' able to draw together individual agency with the structures of a political economy. It is an approach that recognises the importance of materiality for understanding the social world. This approach can be expanded through Hegelian dialectics, as Daniel Miller does, to explore theoretically how social relations are made through making things (Miller 2005, 2010). I have aligned myself with the dialectical approach to materiality because of the nature of the questions I am interested in and the way I understand the relationship between the external world and how we can know it. When I ask myself whether I get closer to the 'real world' and the 'real me' by removing the things I have, I find myself answering negatively, that in doing so, I limit my ability to be myself, and to understand the world. This doesn't mean focusing on material wealth, but on the nature of the relationships between things and people and how they operate to produce social relations and categories of value.

Engaging with the question of value opens a whole field of anthropological theory into exchange processes, systems of meaning and modes of calculating. Since Mauss' work on the gift, this is a theoretical field populated with arguments over the form and function of an object's status. From Appadurai's concept of regimes of value (1986) and Kopytoff's biographical approach to reveal an object's journey in and out of commodity status (1986) to Graeber's current work on debt (2011). This work has established that an object's movement between spheres of exchange can reveal forms of power that control meaning and delimit value. Later work grapples with the issue of globalisation and examines how it is the regimes of value that move rather than the commodity (Appadurai 1986; Appadurai 2012; Graeber 2001). As Maurer (2006, p.21) argues, 'shifting the optic from exchange to flow' can help undermine the reified objects and subjects 'sometimes presumed by the analytical categories of exchange. Globalisation provides a cultural framework that can reconfigure the value of objects, as it can turn even the permanence of a building into the fluidity of a commodity (Sassen 2009). I am drawing on these anthropological insights into value and exchange and combining these with attention to the spaces in which forms of value can be operationalised, as I discuss in greater detail in the third section of this chapter.

Miller takes material culture in a different direction (2001; 2005; 2010) and builds a theory of materiality from a dialectical starting point through the process of objectification. Using Hegelian philosophy, Miller asks that we reject the division between human subject and material object. Although a divide between person and thing can be drawn, both humanity and materiality are mutually constituted. They can only be understood in relation to each other, but more than this, they can only be produced through each other. In conceptualising and producing an external materiality, the subjects produce themselves. We cannot understand ourselves except through our capacity to produce things and through the things we produce. Miller explains his understanding of dialectics:

‘We cannot comprehend anything, including ourselves, except as a form, a body, a category, even a dream. As such forms develop in their sophistication we are able to see more complex possibilities for ourselves in them. As we create law, we understand ourselves as people with rights and limitations. As we create art we may see ourselves as a genius, or as unsophisticated. We cannot know who we are, or become what we are, except by looking in a material mirror, which is the historical world created by those who lived before us. This world confronts us as material culture and continues to evolve through us.’

(Miller 2005, p.8)

This passage describes how the boundary between subject and object can be overcome philosophically as it becomes impossible to determine a subject without the materiality through which it produces and understands itself. However we experience the world as separated into different material registers, and this separation can be theorised through the concept of objectification. This is the process through which our materiality appears or becomes beyond our control or understanding. The things and institutions of social life develop their own historical trajectories and we may no longer recognise society’s role in producing or influencing these forms. This alienation from our materiality can happen historically through time, but also geographically through space as modified institutions and products appear barely recognisable in some social environments. In appearing beyond society’s control the process of objectification necessitates an engagement with the question of power.

I find Miller’s adjustment to the Marxist analysis of alienation through objectification useful. He suggests that power dynamics should not be limited to the class interests

and categories that betray a western liberal capitalist understanding of society (2005, p.18). I have also drawn on Rowlands' argument that political economies can be understood as 'hierarchies of materiality' in which certain groups have more power to engage in social reproduction (2005, p.80). This is particularly evident in situations of system change when competing value systems struggle over the same material landscapes. In these times 'people come to experience themselves in the eyes of others as more material, more massive and condensed, or as ephemeral and immaterial' (Rowlands 2005, p.81). This is an approach which resonates with economic geography's study of alternative economies exemplified by Gibson-Graham's work (1996) and the emphasis they put on analysing alternative provisioning strategies in order to destabilise accounts of the pervasiveness of capitalism. Williams' (1973, p.11) makes a similar argument on residual and emergent cultures which recognises that 'new meaning and values, new practices, new significances and experiences, are continually being created'. Miller's approach though is not to focus just on practice to understand different value systems, but to remain committed to researching materiality with the view that 'the study of material culture often becomes an effective way to understand power, not as some abstraction, but as the mode by which certain forms of people become realized at the expense of others' (2005, p.19).

Material culture provides particular ways of analysing this tension between continuity and change as policies are adopted by states reworking their political economies. The concept of transition is treated sceptically within ethnographic accounts of change in post-socialist countries. Hann in particular describes the macro level analyses of the political and economic sciences as producing a 'transitology' which is flawed and unable to adequately describe the shape and development of political and economic changes on the ground (2006b, p.2; see also Verdery 1996; Verdery 2003; West & Raman 2009b). However he goes on to argue that during the 1990s there was a change as these disciplines began to engage with the complexity of transition. The formerly socialist states have fared differently and their range of experiences have been explained through the concept of path dependency. However Burawoy and Verdery caution against identifying 'patterns familiar from socialism' as evidence of unbroken continuity arguing that it can be the case that 'what looks familiar has causes that are



fairly novel' (Burawoy & Verdery 1999, p.2). The task is to identify whether there is continuity in a certain set of social relations or whether the continued use of the familiar cultural labels and interpretations of a previous period masks what is a new set of social relations. From this perspective anthropological inquiry can help to identify the substantive aspects of change and theorise these in terms of the extent these demonstrate the specificities of evolution of norms of the society studied, or speak to the norms of the mode of production and provide insights into the operation of 'flexible capitalism' or 'neoliberalism'.

There is a body of literature that focuses on the material culture of homes in post-socialist societies and examines how consumer goods are integrated into the formation of new social relations or classes. This has been researched through analysing perceptions of what form of material should now be normal following the end of socialism, for example Fehérváry's work on luxury goods in Hungary (2002) or a new inability to access the goods were previously 'normal' such as Drazin's example of furniture difficulties in Romania (2001). Housing can also introduce new aesthetics, such as Humphrey's query into what forms might be required by the class of New Russians (Humphrey 2003b) and Gądecki's analysis of discourses of luxury that produce and shape the gated housing estates appearing in Warsaw to service a form of middle class (2012). To me, these studies are examinations into relative materialities and show the relevance of using this approach to study evolutions of cultural categories and social norms. But they also show the value of a second conceptual tool that is introduced through the material culture framework; the possibility for a 'failure in objectification' (Miller 2005, p.21). This critically engages with the question of immateriality in response to the oversights that a focus on existing materialities might create. If we accept that making things helps us to make ourselves and the social world we inhabit, then a failure in objectification implies a restriction in the way social complexity can evolve.

The question of objectification and its failures opens questions about the material available to create and express social values in a political economy coming out from Socialism and war. It is an approach which suggests that there is theoretical potential

in searching out absences in the material record and in questioning which needs are not being met, or which potential futures are not being materialised. I believe these questions of immateriality are pertinent to the analysis of social relations in contemporary Serbia where the legacy of the war and isolation has severely constrained the political economy. The process of contraction has been studied to understand the causes of the conflict which tore apart Yugoslavia in the 1990s. In rejection of the essentialist argument that the wars were due to ancient ethnic hatreds, Gordy (1999) has used the term 'the destruction of alternatives' to describe the constriction of the public sphere in the service of nationalist ideologies. He argues that Milošević's regime was able to control cultural production and dominate popular and political culture to reduce space for critique and enable him to retain power. The argument is powerfully made, but having been researched in the late 1990s, it also suggests that work is needed to understand the re-opening of alternatives in post-Milošević Serbia.

Studying the material forms appearing on Belgrade's landscape can contribute to this research agenda. The cityscape is changing as shopping malls and churches appear on the landscape. Some of these forms are typical to a post-socialist urban context (Andrusz 2006; Grime & Kovács 2001) and some are more specific to Serbia's historical trajectory and geo-political position (Hirt 2008). Being in the process of EU accession means that the idea of 'Europe' looms large in the public sphere, bringing with it the promise of potential futures subject to the correct material adjustments being made in the way institutions are run and markets operate. Velikonja (2004) has coined the phrase *EUrosis* to indicate the Freudian phantasm existing in Balkan accession countries in which Europe is constructed as the best of all possible worlds while the lived reality at home is simply ignored. He mentions the material paraphernalia that accompanied Slovenia's accession into the EU as every *thing* became shaped, coloured, and branded with the blue and yellow stars of the union. For Serbia, still on the waiting list and watching the crisis in the Eurozone unfold, the relationship is different, but still dominates the public sphere and the material landscapes. Exploring Belgrade's changing cityscape through the lens of materiality raises the questions of how abstract ideas like the EU, the state, the market come to have material effects,

and I believe is particularly relevant in a context in which theories of 'transition' and 'economic development' are being implemented.

The materiality of the EU can be tracked in Serbia through institutional reforms, data collecting standards, inflation targeting regimes. Such materiality can be examined in the way that Riles' suggests, by conceiving of it as a network; 'a set of institutions, knowledge practices, and artefacts thereof that internally generate the effects of their own reality by reflecting on themselves' (2000, p.3). Riles follows Strathern's approach to the nature of subject-object relations and suggests that 'relations might be analytically prior to the subjects and objects of relation' (Riles 2011, p.34). I am considering the way that socio-economic change within Serbia can be understood as co-existing networks of relationships that shape the subjects and objects, reworking the same materials and the same people, depending on the sets of relations being enacted. I'm approaching these networks in the way that Riles' does, by questioning the specific techniques that enable a network to create its own internal reality, and by searching for the space outside the network. Infrastructure provides a particular material to understand this because of its network-like form. It physically cuts through the boundaries of public and private causing debates about ownership and responsibility. It unsettles synchronic time as previous moralities governing technical norms and spatial organisation continue to be present in our homes (Miller 1988). It disturbs a sense of scale as the smallness of radiators belie the size of public water systems (Gandy 2004; Gandy 2006). Consequently infrastructure has 'the rhetorical power of the hybrid [which] rests on its critique of pure form, of which the archetype is the critique of separation of technology from society, culture from nature, and human from nonhuman' (Strathern 1996, p.521). Studying infrastructure allows these processes of separation to be examined.

### **2.3. Infrastructure and sociotechnical hybrids**

Infrastructure provides a central problematic in my thesis. Lefebvre describes how infrastructure in the home provides a path for critical analysis (2004 [1974]). He writes:

‘Consider a house[...] one might almost see it as the epitome of immovability ... A critical analysis would doubtless destroy the appearance of solidity of this house, stripping it, as it were, of its concrete slabs and its thin non-load-bearing walls, which are really glorified screens, and uncovering a very different picture. In the light of this imaginary analysis, our house would emerge as permeated from every direction by streams of energy which run in and out of it by every imaginable route: water, gas, electricity, telephone lines, radio and television signals, and so on. Its image of immobility would then be replaced by an image of a complex of mobilities, a nexus of in and out conduits.’ (Lefebvre 1991, pp.92–93)

Lefebvre’s passage describes how the individual and contained house can be destabilised and set in motion by critical analysis. This rendering of the immobile as mobile and boundaries as permeable is the beginning of a critique that uses ‘the network’ to understand contemporary society in a way that problematises the skin bounded self, the rational agent of modernity. Similar to Miller’s engagement with the material dialectics of subject formation, Lefebvre’s passage blurs boundaries and peels back the skin to expose a self constituted and permeated by networks.

The study of networks can become an approach to research that is interested in processes of assembling different forms of bodies beyond the self and different modes of operating beyond calculative rationality. This is an approach that can help to grapple with new social forms, but can also pull apart the old forms of analysis that renders Lefebvre’s house as solid rather than as ‘a nexus of in and out conduits’. Following Latour (1993; 2005) such solidity can be seen as a product of modernity’s scientific ideal that separates the facts of the natural world from the representations and relations of the social world. Through this separation the walls of the house become firm as they produce a purified domestic space inside which social and natural laws function. But this solidity can be undone, Latour suggests, by recognising that this process of ‘purification’, is underpinned by a process of ‘translation’ which mixes the seemingly discrete spheres of social and natural facts (Latour 1993, pp.10–11). In the case of central heating infrastructure such translation might ‘link in one continuous chain the chemistry of the upper atmosphere, scientific and industrial strategies, the preoccupations of heads of state, the anxieties of ecologists’ (1993, p.11). It is these types of phenomena, neither purely natural, nor purely manmade which are better conceived as networks or hybrids.

Hybridity offers more than a dialectical understanding of the relationship between social and material worlds. For Latour, dialecticism is a product of modernity that is confident in the separation between subject and object, by contrast hybridity exposes the uncertainty of the modern sciences. The social and natural sciences operate in a world of phenomena which are not easily categorised as either social or natural and knowledge is produced from hybrid mixes of matter, technology, science, politics and culture. Actor-Network theory attempts to expose these hybrids by challenging the basis of any fact, act or text as being dependent on a cast of technologies, institutionalised behaviours and modes of thinking assembled in specific times and places. Latour's attack is directed at the philosophical underpinnings of modernity's social and natural sciences, however for me the usefulness of his critique is that it expands the frame of analysis when considering changing political economies; including not just social-material relations, but drawing more explicit attention to technologies and scientific enquiry, seeing them as political and power laden in their ability to separate social from technical.

There is a tension between the 'flattened down' ontology of ANT (Latour 2005, p.252) and a dialectical interpretation of the material – social dualism. Hegelian dialectics asks us to consider how the world becomes external to the knowing subject, while ANT asks us to consider the object world as actants and assign some agency to the material world bringing it level with (rather than supportive of) the social world. There is a debate to be had about which approach is better able to transcend the subject-object divide, but my interest in these two theoretical approaches is more prosaic and less philosophical. I am interested in these theories because they help me to think about the ways everyday spaces and objects contain and shape social values. My aim is to learn how the material world shapes ways of thinking and modes of practice, as well as how ways of thinking and modes of practice shape the material world. To do this I borrow insights from both Material Culture and ANT, because I believe the approaches can be used to complement each other when carrying out research, even though they compete as modes of philosophical inquiry. Material Culture has evolved through studies of consumer goods, while ANT has evolved through studies of scientific knowledge production and techniques. As discussed above, the Material Culture lens

allows me to draw on the wide literature relating domestic consumption practices to social norms. Bringing ANT into my theoretical framework helps me to study aspects of the material world that are inadvertently rather than self-consciously consumed and therefore helps me to analyse infrastructure which enters the home.

Infrastructure provides a material through which to examine the constitution of state power and social life. As Scott argues in 'Seeing like a State' (Scott 1998), infrastructure in the hands of an authoritarian state pursuing modernity, is the vehicle to make ideology material with deleterious consequences. Such straightforward reification has been critiqued by accounts that stress individual agency (Fitzpatrick 1999), show evidence of subversion (for example Buchli's account of the Narkomfin house(2000)) or expose a simple lack in production ability to produce the necessary totalising infrastructure (for example Kotkin's (1997) account of Magnitogorsk's chaotic construction cited by Humphrey (2005, p.40)). However it can still be worth understanding the values that have been scripted into the built environment, not because these provided the only form for social relations to develop, but because they did provide certain ways of thinking and provoke certain modes of practice (Humphrey 2005).

There is a relationship between the political project behind the development of infrastructure and the form of government that manages infrastructure. Graham and Marvin (2001) have coined the term 'the modern infrastructural ideal' to categorise and historicize a particular form of infrastructure development that relates to the form of urban governance that occurred with the rise of the modern industrial state and link this to contemporary conceptions of personhood and society (2001, pp.43–89). Infrastructural ideals configure both public and private spheres. The functionalist management of the modernist era developed through a 'powerful set of ideological beliefs asserting the positive transformative powers of modern science and networked technologies' and saw the evolution of technocrats needed to service the expanding urban population (Graham & Marvin 2001) This produced an understanding of the city as a system whose inputs and outputs could be rationalised and managed by a principal of universal access. Ostensibly apolitical, such functional urbanism produces a

specific form of knowledge production and resource management which supports the formal political and economic structures of an industrial nation state. It established a public realm that was both 'a physical artefact and a political idea' (Gandy 2004, p.367). This public was created materially in the city through the construction of concrete systems that map urban territory and define its limits, but also discursively as managing infrastructure and financing it through municipal bonds produced a centralised public administration.

Materially urban infrastructure contributes to the shaping of the modern state beyond narrowly urban confines as resource management creates links between society configured as 'the public' and territory configured through resource planning tied to 'wider strategic goals such as rural development, power generation and fiscal policy' (*Ibid.* 368). Infrastructure is a way to research how modern municipal management and state power evolve through such tasks and technologies, but is also implicates private space. The modern infrastructural ideal helped to produce an "invented tradition" of domesticity' which evolved through new conceptions of 'washing, hygiene and bodily privacy'(Gandy 2004, p.367). Such traditions can be interpreted as operationalising a boundary between nature and society as potable water pipes masks the external labour processes that go into the production of safe drinking water and the material processes by which 'bad' water is made 'good' (Kaika 2004). Through this masking, infrastructure helps to construct a purified domestic space in which external nature is kept out, but this can be a fragile state. By achieving certainty in the domestic sphere through the purification of a 'socio-natural' hybrid there is a threat that this certainty can dissolve if what was socially accepted as good reverts to nature.

Such hybridity is made visible when disruptions in the supply expose the home to both manmade and natural disasters that threaten the home's connection to safe water sources and constant supplies. In this frame '[r]epair and maintenance are not incidental activities. In many ways they are the engine room of modern economies and societies' (Graham & Thrift 2007, p.19) because any disruptions to service as usual will limit normal life to be lived. When infrastructure falls apart it exposes internal weakness as the self is no longer able to maintain the previous boundaries between

public and private, nature and culture, science and society. If infrastructure is attacked militarily it becomes a weapon through which an external force can impose a different regime of living and manipulate materials to pathologise the everyday life of an Other (Coward 2009). From a cross-cultural perspective infrastructure can be used to explore the differences between such internal boundaries that it helps to create or threaten and to question whose normality is being maintained through infrastructure (Ekers & Loftus 2008; Gandy 2008; Gandy 2005; McFarlane 2009; Chakrabarty 1992). These studies point to the usefulness of disaggregating the forms of modernity have been pursued through infrastructure in different times and places. For example, using the development of Mumbai slums, Chatterjee rethinks the type of public that has been envisioned and distinguishes between 'civil society' of rights bearing individuals and 'political society'. This refers to the model of enfranchisement created through slums that is based on identifying with, or being identified as a group to obtain rights. Infrastructure produces qualitatively different purified forms of nature and society if it is studied as a time and place dependent sociotechnical hybrid.

The ability for infrastructure to both produce as well as destabilise a sense of certainty and a collectively held confidence in norms has been studied in a post-socialist context (Humphrey 2003a; Alexander 2008; Alexander et al. 2007). The specifics of Yugoslav modernity and post-Yugoslav socio-economic development have not been addressed from this perspective<sup>1</sup>, but research on Soviet and post-Soviet cities shows that infrastructure had particular significance in the socialist pursuit of modernity. As Humphrey (2003a) explains, despite being eclipsed by production as the driver of progress in official discourse and economic priorities, infrastructure was the base from which progress could be achieved. In the Soviet context urban systems such as transport, power and heating earned the status of basic necessity and were developed as critical to rendering life liveable in the centrally planned cities. They enabled the unwalkable centres to be crossed, or the inhospitable environment to be tamed. Humphrey's work on Soviet infrastructure and its post-Soviet existence argues that

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<sup>1</sup> Stefan Buzar's (sometimes Bouzarovski) work is the closest, but takes a regional perspective and focuses more specifically on energy security and energy poverty related issues (Sykora & Bouzarovski 2011; Bouzarovski 2010; Buzar 2007b)



'the built environment which made material certain precepts, did continue actively to contribute to the conceptual worlds of Soviet people' (Humphrey 2005, p.40). Writing on Kazakhstan, Alexander (2007, p.73) also notes that in the Soviet social context 'the flows of water and electricity were manifestations of continuing bonds and renewal between a paternalistic state and its citizens'. Humphrey goes further, arguing that in Soviet society people were 'deeply inculcated' (2003a, p.91) with the Marxist view of infrastructure as the base from which the superstructures of consciousness were produced. For both of these authors it is with the end of state socialism that these bonds are made visible as they are being reconfigured.

The withdrawal of the state from the management of infrastructure has exposed a 'psychological-ideological landscape, which has specific post-soviet contours' (Humphrey 2003: 104). As utility services falter through underfunding and poor maintenance the Soviet power of modernising the wilderness gives way to a sense of fragility and vulnerability; no longer 'an index of modernity, it has become a sign of decay' (*ibid*). As services are privatised or manipulated by political elites a sense of 'social upheaval' or 'moral loss' is experienced (p.92). Alexander highlights how this upheaval has changed experiences of private and public spaces. The unbundling of infrastructure services produces certain anxieties, Alexander explains that 'water, in particular, had been part of the infinite bounty of nature that the state had administered for the good of the population' (p55). To charge for water and expose it to privatisation by foreign interests troubles conceptions of what is public. Privatisation also produces alienation into the home as collective ownership of housing was abandoned and what had been a 'whole' had to be split into different parts and registered for ownership. As Humphrey also explains, such ownership does not have to be acted on to produce a sense of insecurity. She writes that 'in a place like Ulan-Ude the infrastructure continues to exist more or less in the old Soviet framework whereby it was provided virtually free. But what is new is that its existence is seen as a right that *individuals* should fight for' (2003: 103). The materials have stayed the same, but conceptions of personhood have changed.

This contradiction between a continuation of 'service as usual' amidst a sense of profound change forms the central problematic in Collier's work on budgetary reform and central heating systems in post-soviet Russia (2012b)<sup>2</sup>. This tension between continuity and change leads Collier to develop an argument against understanding post-soviet reforms as an example of generic neoliberalism<sup>3</sup>. He argues that this label has come to connote a homogenising governmentality and is little help in analysing the specific processes of change that are taking place. Rather than include more and more areas, attitudes or actions into a neoliberal whole, Collier (2012a) advocates a more localised interpretation of reform that avoids binaries between old and new forms of economic practice, and which does not equate neoliberalism's archetypes with its actually existing versions. Viewed from this perspective neoliberalism ceases to be a catch all form of contemporary governmentality or 'some actorless force-field of extra local pressures and disciplines' (Peck & Tickell 2002, p.401). Collier's more fractured analysis stems from his refusal to equate neoliberalism with governmentality as a dominant and homogenous logics of government. Instead he calls for a topological analysis that can disaggregate between the specific 'political rationalities' which are in operation within a given political economy. For Collier (2009) there is a difference between researching neoliberalism through the spaces and subject positions that confirm this form of governmentality and looking at sites where there are competing forms of governmentality (see also Rose et al. 2006). Collier defines this topological analysis of power as research into how the same materials and technologies of government are put into the service of different forms of governmentality. The task becomes one of linking different forms of power to specific configurations of techniques and technologies and understanding the different subject positions and social relations produced through these configurations. For Collier, this enables

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<sup>2</sup> My research was carried out before the publication of Collier's work, and without awareness of this research, but despite this his arguments have been influential in helping me to frame and analyse my own empirical material.

<sup>3</sup> The journal *Social Anthropology* recently hosted a debate between Collier (2012a), Wacquant (2012), Hilgers (2012) and Peck and Theodore (2012) about their different theoretical approaches to neoliberalism in which Collier defined his approach as rejecting Wacquant's view that neoliberalism can be best understood as a totalising hegemony. See also Barnett (2010) who argues that such a view depoliticises political institutions, and Ong (2007) who sees neoliberalism as one form of existing governmentality amongst others

neoliberalism to be specified 'not as a logic of power, but as a problem space' (2009, p.91). For me, this topological approach to socio-economic change strengthens a material culture understanding because of its emphasis on locatable materials and practices through which different forms of social relations are shaped and reshaped.

Neoliberal reforms in the post-socialist context can be analysed as intellectual enquiries into the management of existing materials and the forms of social life they support (Collier 2012b). These economic policies are based on a specific form of empiricism bred by the scholars attempting to critique the inefficiencies and inequalities of the post-war welfare state (Collier 2012b, p.246). The origins of policy reforms can be traced through historical economic intellectual debates as well as through the mundane objects by which these reforms are carried out. Collier uses this form of analysis on post-soviet municipal reforms to show some archetypal forms of neoliberalism where the state attempts to "responsibilize" citizens not just as subjects of need but as sovereign consumers making calculative choices based on individual preferences' (Collier 2012b, p.8). However it also shows the areas of life where no such attempts are made and that the current 'norms for social provisioning' can be identified and related to the forms of Soviet social welfare they 're-inscribed' (Collier 2012b, p.9). Collier stresses the role that materiality of previous forms of provisioning plays in new management systems. For him, the continued functioning of infrastructure like district heating in small cities throughout Russia shows that the materiality of these systems has an 'intransigence' which is causal. This suggests a post-socialist infrastructural ideal which can be understood as a very specific form of government intervention produced through the application of identifiable set logics on existing social contracts and material dependencies.

Infrastructure in post-socialist societies is therefore a useful material to explore the workings of neoliberalism, as well as lingering forms of socialist era configurations of power or social relations. It is particularly suited to Collier's topological approach because, as discussed above, it has a territoriality that that is both material and discursive. It is this characteristic that makes insights produced through economic geography particularly relevant. Geographers of post-socialist transformations have

worked to conceptualise the 're-articulation of the scales at which economies and societies are managed and political choices are structured'(Stenning 2004, p.87). Collier, Humphrey and Alexander's work can be helpful in understanding this rearticulating through materiality, taking inquiry into domestic space to understand household anxieties and strategies, as well into political space as concepts of 'social need' and categories of citizens are formulated and acted on. However this rearticulating can also be seen to be a selective process which abandons certain spaces.

The spatial oversights created through the reforms of post-socialist infrastructure is an argument made by Dunn (2008, 2005) in her analysis of regulations for industry. Her focus is on the role played by industry standards in reconfiguring social relations beyond the specific enterprises targeted by the new regulations. However, similar to Collier, she uses insights from Actor-Network theory to avoid more totalising accounts of a neoliberal hegemony. She traces the spatial spread of officially sanctioned standards and shows the areas of everyday life where these are absent. In these overlooked areas households or firms draw on ethics, practices and values developed under previous logics of provisioning. She argues convincingly that post-socialism can be seen as 'a collapsing state that is withdrawing from parts of social space not because it is adhering to neoliberal principles of self-regulation but because it is losing the capacity to order and regulate people and things'(Dunn 2008, p.144). This for me is a compelling way to examine post-socialist change as a loss of consensus, both at the level of discourse and at the level of sociotechnical regulation and one that productively combines with the concept of failed objectification cited earlier.

When infrastructure becomes the focus of regulatory reforms it can be possible to see how development policies alter or continue forms of state support, but it can also expose the areas where this strategy is absent. In this way infrastructural reforms help show importance of the specifics of place and the historical moment. Policy advice for transition economies has evolved in response to the various trajectories that the formerly socialist economies have taken. This change has been historicized into two periods; a focus on 'privatization, liberalizations, and stabilization' that dominated

economic thinking and policy in the 1990s, followed by a shift in the 2000s towards the 'sociotechnical systems' like municipal infrastructure to understand them as enablers of reform (Collier 2012b). These periods are given a geography by Peck and Tickell (2002) who describe the institutional differences between what they term the 'roll back' of the state and the 'roll out' of neoliberalism. From my perspective it seems relevant to add an additional dimension to this geographical and historical slicing of post-socialist policy frameworks, and this is global finance. Following the 2007 economic crisis, the global economy into which the states are integrating has also changed and this opens lines of enquiry that are relevant to post-socialist economies where models of finance driven growth are being pursued by domestic governments and international policymakers.

Finance is a key element in reform programmes as central budgets fall and financial markets are used to generate the funds needed. But I am interested in studying finance as an infrastructure in its own right, because I feel that this approach offers a productive comparison with the piped infrastructures discussed earlier. Sociological studies of finance have traced the spread of finance in terms of access and inclusion; mortgage redlining for example shows the very material mapping of financial conduits that connect territory to financial products (Aalbers 2008; Aalbers 2004). These material conduits connect the tangible materials within an economy to international financial flows as Sassen's work on securitisation has shown (2009). Finance can also be understood in terms of literacy and socialisation in to norms, as work carried out on 'the everyday life of finance' shows (Martin 2002; cf Langley 2007; Langley 2008 on the construction of investor subjects). In these cases, just as water on tap helps to bring into being a particular form of domesticity and sense of ontological security in the home; so the domestic consumption of retail<sup>4</sup> financial products can be analysed as having similar effects. In this way, an analysis of the materiality of finance is in part an investigation into 'how the practices of investment come to be represented as integral

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<sup>4</sup> Retail banking refers to high street banking, the consumer credit market and mortgage for example, rather than the financial products of the investment and corporate banking world. I make this separation while also acknowledging that the divisions between retail and investment banking and their products are in a state of flux.

to a secure and autonomous life' (Langley 2007, p.74). However, in the way that utilities are not global standards, the spread of financial infrastructure and the flow of financial products into homes is not globally ubiquitous. This has led to a research area critically engaging with 'financialisation' the term used by a range of social sciences to describe the increasing importance of the financial sector and financial processes in other areas of social and political life. This research examines the 'extended and deepened social and spatial reach of financial intermediaries and practices; the generation and transmission of risk, uncertainty, and volatility; and the production of material, social and political unevenness'(Pike & Pollard 2009, p.30) . Furthermore the economic crisis of 2007 has shown the fractious relationship between states and commercial banks operating in their territory. In countries like the UK and US with established financial infrastructure and a history of using financial markets to achieve social policies, the crisis exposed the difficulty in managing financial flows in line with the social objectives and regulating the sector as a utility would be regulated. In order to conceptualise finance as an infrastructure, therefore it is helpful to take a step back and look how the materiality of finance has developed as a field of research.

#### **2.4. The materiality of finance**

The materiality of finance is part of a broader critical engagement with markets which revolves around the relationship between economic theories and the socio-material phenomena they seek to understand. Examining how markets function from an STS perspective Callon (1998; 2007) argues that the discipline of economics is concerned with modeling economic ideals rather than studying economic activity, or actual market exchange. These models are projected onto economies and succeed in producing a purified economic sphere through various sociotechnical agents, which can translate an object's value and rationalise an agent's calculative parameters enabling both object and agent to perform a specific market. The elements which impede real life from following the economist's model are classified as externalities to minimise the imperfections they introduce. By first creating then removing externalities, economics is able to generate an internal epistemic coherence based on an empirical reality. In other words, economic theories help to create a real world in

which this economic knowledge works and people act and things get valued in the way that economists expect them to. Alternative approaches try to 'avoid telling capitalism's story' by paying closer attention to what is being externalised through theory (Mitchell 2002, p.244). Mitchell's research in development contexts (2002 on Egypt; 2006 on Peru) works to expose the boundaries of capitalist logics. However both Callon and Mitchell are interested in understanding where, when and through what means economic knowledge is able to create real world market activity that matches its abstract models.

This interpretation of the relation between model and market practice is disputed by some anthropologists who are skeptical of the extent that such economic theories are able to produce the reality they describe (see the debate between Callon (1998) and Miller(2002) about this). An alternative view is put forward in Miller and Carrier's (1998) edited collection on 'Virtualism'. Rather than seeing actual market exchange as constituted through a form of value translation, this approach shows how objects and actors operate according to place specific logics of value and exchange practices. Strathern adopts this perspective in her analysis of how audit culture is becoming an orienting principle within late capitalist societies. She specifically advises ethnographers that it is worth noting how free market governance structures support new subjectivities even though 'the evidence suggests that the measures put in train very often fail to create them' (Strathern 2000, p.281). The difference between the anthropological view and the STS view seems to me to depend on the questions that the researcher is interested in answering. Whether, following Callon, the point is to understand how market exchange happens despite the fact markets are composed of such heterogeneous agents with materially and ethically influenced actions, or whether, following Miller the aim is to understand how market exchange happens because of this very heterogeneity.

When turning to the specific field of study concerned with financial markets a similar divide between analytical approaches is apparent. On the one hand some researchers are interested in understanding the internal coherence of financial markets (MacKenzie 2009; Zaloom 2006), while on the other, some examine the edges of these

markets where the coherence frays and financial knowledge is seen as a debated field (Miyazaki 2005; Miyazaki & Riles 2007; Riles 2010). Exemplifying a Science and Technology Studies approach MacKenzie (2009) is committed to understanding how financial facts provide an ontological basis for markets to happen. He looks at how financial information loses its authorship and appears as external reality to the logics of the market, existing out there to be discovered. He goes as far to argue that sociological studies of finance should not compete with economics to understand the facts on which financial markets are based, explaining that '[m]odern financial economics, for example, offers an analysis of markets that is remarkably successful—more successful than any systematic alternative (behavioural finance included)—and the social studies of finance should not, in my view, see itself as committed to disputing that success' (MacKenzie 2009, p.30). His point is that financial theories create the conditions in which financial value works.

The financial crisis has exposed this troubling reliance on economic theory as the way to understand the nature of its own facts. It re-exposed the authorship and made an artefact out of what had been previously been taken as fact. Such a loss of ontological certainty can be heard in Alan Greenspan's testimony at Congress cited by Žižek (2009, p.30). Greenspan states:

'I found a flaw in the model that I perceived as the critical functioning structure that defines how the world works ... Those of us who have looked to the self-interest of lending institutions to protect shareholder's equity, myself included, are in a state of shocked disbelief'.

His answers show a loss of faith in the model of the market as a self regulating sphere of exchange between self-maximising rational actors, and his testimony references how this has shaken his understanding of how the world works. MacKenzie has also changed his perspective and writes 'the crisis has shown how dangerous it can be ... to assess market processes in abstraction' (Mackenzie 2011, p.1834). For me, this warning slightly contradicts his earlier position and suggests a problem in relying on the industry's own theoretical interpretation of the 'facticity' of its own facts.

The anthropological approach is more sceptical of the capacity of financial modelling to create the world as it imagines it, or for people to operate as purely self-interested



actors freed from social norms (Maurer 2005). For example, Zaloom's ethnography of traders operating in the derivatives markets of Chicago and London is more attentive to the gaps in knowledge and the uncertainties in which these financial markets are produced. She shows how finance flows not only because of the traders' analysis of modelled reality, but on their bodily feelings and hunches. None the less her interest is in understanding how this market functions and in doing so she separates the sphere of derivatives trading from other areas of life. From her perspective understanding global financial flows is only possible by 'jumping in to understand the human actions and technological materials that make global exchange happen' (2006, p.3) and there is a limited benefit from 'embedding' this market in a particular social context, outside of the traders' pits. Maurer explains that 'the embeddedness framework no longer seems adequate to financial worlds whose entanglements with other domains render inside and outside difficult to ascertain' (2005, p.188). This entanglement comes about because the task of understanding finance is a project not only for the researcher, but also for the people they are studying.

Finance then, is also a problem space. This can be explained through the approach that Miyazaki and Riles (2007) take to understand how financial workers view financial theory and relate it to the world. They argue that the actors in financial markets attempt to generate the conditions of certainty, but are aware of the difficulty in achieving this in real world contexts. Drawing on ethnographic research in Japan, a country which has seen the failure of economic solutions offered by the IMF and World Bank, they argue that both they as observers, and their ethnographic subjects the traders, are aware of the limits to understanding financial markets and the knowledge of how to act in them. This causes Miyazaki and Riles to argue against the STS view of finance that fills such gaps in knowledge with sociotechnical assemblages which are able to make the market work. They counter that '[t]here are no gaps to be filled in with detailed local knowledge and sociotechnical facts' (2007, p.326). Instead there are voids in knowledge and struggles to fill these. For Miyazaki and Riles, the outcome of their research is not to answer how these struggles produce functioning markets, but more broadly how they destabilise existing ways of thinking or produce new ones.

From this perspective in the problem space of finance it is possible trace 'emergent forms of life' (Fischer, 2003 cited by Miyazaki & Riles, 2007)

To understand how financial theory relates to emerging forms of life I find it useful to think of financial knowledge as a disputed terrain rather than an unquestioned doctrine. This then helps to engage with the power dynamics that shape the knowledge being applied. I find a comment from the economist Joseph Stiglitz, useful in explaining the relevance of this approach, particularly to the post-socialist context. Stiglitz was the chief economist of the World Bank in the 1990s and was critical of the shock therapy regime advocated by the Washington consensus for Russia, a position that shows the need to ask what form of financial knowledge is used to produce financial markets. But I use a more recent comment to illustrate my point which was written by Stiglitz in response to the current economic crisis:

'We forgot that a financial system is a means to an end, not an end in itself. Indeed, the output of the financial sector in good accounting systems is treated as an intermediate good. Whatever benefits there are should be reflected in the higher output that its risk management and capital allocation services facilitate. A good financial system should be one that provides these services at low cost – using little of society's resources' (Stiglitz 2009, p.287).

To me, this comment shows awareness within the economics discipline that it is possible to get lost in the detail of achieving a functioning market, rather than questioning the purpose of a specific form of market. Stiglitz recognises the power imbalance that can occur when the financial sector is seen as an end in itself and asks for economists to consider the utility of finance, rather than stay focused in the specific dynamics of financial exchange. In his description the financial sector should act as an infrastructure that provides a social good at little cost. By adopting this perspective it then becomes possible to ask the same questions that are asked of the water systems discussed in the previous section; what infrastructure needs to be put in place, how should it be managed and paid for. These are the struggles that the governments of post-socialist economies are engaged in, struggles to make financial markets work. The analytical point for the anthropologist then becomes to ask what logics of government stem from this management and how this infrastructure works to confirm or destabilise social relationships and lifeworlds.

Developing financial infrastructure in post-socialist economies has been studied from a number of perspectives. Guseva (2005) and Guseva and Rona-Tas (2001) give critical accounts of creating the credit card market in Russia, while Bockman and Eyal (2002) argue that post-socialist economies have been used as testing grounds for new theories and approaches to finance (see also Stenning, Smith, Alena Rochovská, et al. 2010). Gabor (2010a; 2010b; 2012) critiques the relative powers of central banks in Balkan states when engaging with international financial institutions to put in place economic policies and regulations. This body of work is useful in showing the selection of different forms of economic knowledge and the application of this knowledge to create institutional forms by state and commercial actors in post-socialist economies. However I find an ethnographic study by Verdery (1995) particularly clear in discussing how finance and financial knowledge gets entangled with social life outside the economic sphere and contributes to changing social relations under the conditions of post-socialist instability. Her account of the Caritas pyramid scheme that dominated financial life in Romania in the early 90s describes a post-socialist context where the atmosphere of uncertainty and new moralities overlapped with this financial scheme to produce new sets of values, facts and possibilities. The pyramid scheme grew rapidly to pay out huge sums and created the possibility to imagine new ways of living. Verdery relates these new imaginings to tangible outcomes felt in the sphere of households. She describes, for example elderly people who lost their carers as unskilled workers received new opportunities. She also tracks it to the political sphere and the battles to manage wealth creation which led to the eventual collapse of the scheme. Verdery places her emphasis on understanding new forms of social life that are enabled through new financial forms, rather than on understanding the financial form in itself. This is the emphasis that I adopt in my own approach to understanding everyday life in Belgrade.

The approach that I take is to study finance as an infrastructure that is used to construct certainty in an uncertain world in which the future is unknowable. This takes into account the fact that there is money to be made rendering various futures more probable. But it also takes into account the emotional response to dealing with uncertainty by converting it to probability, essentially closing the open system of life. I

take this perspective because my focus is on understanding everyday experiences of socio-economic change in Belgrade. The global flows of finance feature significantly in producing changes in Serbia, as do economic theories on how the country should adapt its regulatory frameworks in order to harness these flows and create the material conditions for finance driven growth. However I am not focussing on how these changes produce the internal coherence for the markets. Instead I look at these flows of finance as managed infrastructure and this helps me to engage with question of how these flows of finance are shifting the balance between different cultural logics, helping new ones to emerge or reducing the possibility for previous cultures to be reproduced. For me, this offers a way to examine the competing empiricisms that are used to achieve certainty through financial architecture and understand the vision of normality being pursued through the introduction of specific financial end products into the home.

## **2.5. Conclusion**

My fieldwork period started just shortly after the ten year anniversary of the October revolution that toppled Milošević. This anniversary provided the opportunity for critical reflection on the experience of Serbia's development over the decade and produced accounts of frustration, apathy and scepticism that were visible in the media and in everyday conversations. I understand the rising disappointment with the political classes and the state of the economy since the 2000 revolution as a society struggling with inadequate material conditions out of which to construct a range of social forms and personal ethics. This struggle can be traced in the anecdotes of young Serb migrants who describe their frustration and the perceived need to leave Serbia to pursue the jobs, education, or alternative lives in other countries<sup>5</sup>. It can be traced in the demographics as falling birth rates are linked to the housing shortage which prevents young couples from setting up independent homes (Petrović 2004). It can be

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<sup>5</sup> This observation is made on the basis of informal conversations that I have had with friends and acquaintances, but a similar perspective can be found in Bajić-Hajduković (2009). See also Greenberg (2011) on the inadequate material conditions for 'a normal life' expressed by Novi Sad students in 2003.

traced in the nostalgia for Yugoslav market socialism which sees the federation as having been able to create cultural diversity and economic productivity that was more than sum of its parts. Yurchak (2006, p.8) describes this phenomenon in contemporary Russia, and argues that an 'undeniable constitutive part of today's phenomenon of "post-Soviet nostalgia," ... is the longing for the very real humane values, ethics, friendships, and creative possibilities that the reality of socialism afforded'. In this thesis I explore how these values and ethics were created dialectically through the materiality of socialism, and in the possibility that such ethics continue to exist in the material culture of homes. I argue that such materiality is the basis both for continuity and also for change as the structures of the political economy reach into the home to rework the relations between people and things, but in doing so are themselves reworked.

The material culture framework allows for homes to be studied as sites in which objects are valued according to different frameworks. It can assess how objects provoke or reduce feelings of certainty and solidarity, how they help to rework conceptions of the past or expectations of the future. With the dramatic political and economic changes that Serbia has experienced since the collapse of the Yugoslav socialist system, the material culture frame helps to explore the extent object – subject relations are being targeted by new socio-economic structures and the extent they are repositories for other value systems. Infrastructure provides a set of materials to conduct this analysis. It offers a way into the home where it is domesticated; it offers a way into the structures of the political economy, by which I mean the logics of economic and political thought that govern social life. It has a territoriality as it runs into neighbourhoods connecting homes to each other, and to international energy and financial markets. As Alexander writes 'pipes and light switches connect [] citizens and their domestic spaces not only to urban, corporate and state organisations but to international geopolitics' (2007, p.82).

In this chapter I have outlined the bodies of theory that I have found useful to help me study these connections through the role that infrastructure plays in post-socialist change. These different approaches have encouraged me to engage with the specific

forms of modernity that were envisioned through centrally planned infrastructure systems and the cultures of urbanity that evolved in these cities (Alexander & Buchli 2007). Understanding how infrastructure supports or destabilises these cultures of urbanity means raising questions about the changing socio-economic value and technical functioning of shared infrastructure, and asking how these changes affect a sense of self and social relations. It means assessing how these materialised value systems have been targeted by external actors in pursuit of different forms of political and economic organisation, but also how such systems have been maintained or abandoned through internal mechanisms. I have created a theoretical framing of infrastructure that helps me to disaggregate its sociotechnical networks of actors, materials and critique and ask about the kind of 'normality' that is being achieved through these systems and by extension to seek out the spaces and processes that fray this sense of order. In the following chapter I describe how I studied these sociotechnical hybrids; how I ethnographically traced the links between policy documents and PR campaigns, radiator upgrades and mortgage loans, abandoned furniture and notions of an ethical life, concepts of individualism and practices of solidarity; and attempted to assemble these disparate elements into the networks of meaning and practice that underpin everyday domestic life in Belgrade.

## Chapter 3. Researching life in the city

### 3.1. Introduction

I moved to Belgrade in September 2010 with a number of academic interests structuring my research design. Firstly, as discussed in the previous chapter, I held a theoretical interest in understanding how infrastructure and technical systems are put into operation. I wanted to examine the construction and maintenance of systems like electricity, district heating, consumer credit that all have a part which is used and personalised inside homes, but which all also remain connected to energy or financial markets and are subject to state regulation. Following Strathern's (1996) call to understand how networks are 'cut' I wanted to understand how such systems were categorised by the service providers and by the service users as either private or public and how the lines of responsibility were drawn between households, market actors and public sector bodies. Secondly, as will be discussed further in chapter 4, I wanted to examine the historical basis supporting the ways that such divisions and categorisations are being made today, both in terms of providing a reference point to evaluate the present but also in terms of the material differences that separate different groups and neighbourhoods. I wanted to conduct research capable of understanding how these histories are acted on today; informing attitudes and values, but also how they have produced material forms that support differentiated social positions and maintain, increase or diminish such inequalities. Thirdly I held a commitment to avoiding methodological individualism and to following the more holistic approaches that social anthropology and human geography advocate. I wanted to carry out ethnographic research that was capable of understanding the connections between people and things as productive of social relations, to gain insight into how the values and uses ascribed to things in the home can be interpreted as ways of understanding how people think of themselves and how they position themselves relative to their family, their neighbours, or their state.

The strategy that I felt would allow me to combine all these different facets was to focus on specific buildings in Belgrade and examine households' use of types of

infrastructure within their homes and their buildings. The buildings could provide a way of avoiding methodological individualism by allowing me to select respondents as users of shared spaces and services, rather than as individuals who are representative of a specific socio-economic group. The buildings would also help me to explore how histories have been embedded in the urban tissue; they offer material substance and documentary evidence of the development decisions and investments made by previous generations or older political philosophies. Buildings harbour previous technical standards and politico-legal standards that shape the rights and use of the domestic and semi private spaces within the buildings and have left material remains inside homes. As discussed in the introduction, the buildings' histories could provide me with a form of narrative coherence to navigate Serbia's contested history, and way of performing a genealogy of housing policy and technical standards in a Foucauldian sense to see how power operates through such organising (Foucault 1989). But also in terms of a more ethnographic approach stemming from Bourdieu's approach to the Kabyle house (1977) and Comaroff and Comaroff's (1997) historical approach to the materiality of the home. These put the emphasis on the layout and use of space and the way it is valued in order to interpret the evolution of social norms.

The research strategy that I designed therefore had a number of angles to help me study this interaction between resident and the material qualities of their residence. I needed to carry out research 'behind closed doors' as Miller has termed it (2001) and go inside people's homes to look at how they use and value the spaces and systems in their home. I drew on material culture studies of homes such as the archaeological approach of Buchli and Lucas (2000) and Buchli's work on Soviet and post-Soviet Russia (1997; 2000). The work of feminist geographers also helped me engage with methods that identify how domestic space is experienced differently by family members (Blunt & Varley 2004; Blunt & Dowling 2006). The second angle I wanted to include was the extent that the material landscape of the home was shaped by external factors and processes. This meant understanding specific sectors within the political economy that design and maintain infrastructure and which send experts or metrics into homes in order to compose technical standards and values. Here the work of Bowker and Star (2000; Star 1999) was helpful to include research around how



communities of experts develop standardisations for technical systems, while Dunn's (2004; 2005) work provided a particularly post-socialist perspective. I was also informed by the work of economic geographers and anthropologists who trace the spread of policy reforms and expert knowledge (cf Ong 2007; Peck 2010). The third angle I was keen to pursue was the differences between neighbourhoods and here the approaches developed through urban anthropologists informed my research design. In particular Hannerz's work on anthropology and city (1980), and ethnographic studies that focus on neighbourly interactions and interpret these with reference to the political economy of housing, for example Zukin's (1989) study of loft living in New York, and Low's (2003) study on gated housing in the US and Mexico.

This diverse collection of influences all place importance on the value of ethnographic accounts and make use of the staple methods of ethnography; participant observation, semi-structured interviewing and open-ended interviewing as well as analysis of literature and visual culture. These were the methods that I used to develop my explanations of the ways in which systems in homes are shaping social relations in Belgrade. I applied these methods to explore my three areas of focus; homes, technical systems and urban spaces. My research strategy changed during the course of my fieldwork period in response to the opportunities and difficulties that presented themselves, as well as in response to my growing awareness of the issues that were more critical in the story I was trying to tell. In this chapter I discuss in more detail how I structured my research, starting with my experience of being a participant observer in Belgrade, followed by the methods I used to gain insight into some of the city's infrastructure systems, and then a discussion of the residential buildings I selected and the research that took place within them. This order reflects the development of my research strategy over the course of the year I spent in Belgrade. The first months were spent orienting myself in city, improving my Serbian language skills and trying to build contacts and develop networks of people that I could recruit into my research. I then started to interview representatives from the sectors that were in charge the city's heating system, or developing the credit information exchange system. I was also meeting people and trying to negotiate access to buildings that could become sites for more detailed research. I constantly cross-

referenced the data I collected through these methods with the explanations and opinions produced through the media, through industry, by the public sector or in academic analysis as I scanned online news, noted adverts, and researched in the city and national archives. I then combined all these sources to build the ethnographic pictures that I present in the following chapters. This chapter describes the processes through which I gained access to these various sources of information and the decisions I took to help me focus my gaze and construct my understanding of this interaction between homes, people and socio-economic change.

### **3.2. Participant observation in the city**

Participant observation is the cornerstone of ethnographic research methods according to textbooks on anthropology (cf Leach 1982) and social science methods (cf Eriksen 2001). The ethnographer goes into the field and becomes both participant and observer; in the thick of things and yet at the same time just to one side; observing the action, reflecting on it and able to turn the messiness of life into an orderly account of it. Yet writing about this method and establishing it as part of an informed strategy of research is an uncomfortable process. It seems difficult to formalise what I was doing while I was in Belgrade and pinpoint what exactly I was participating in, what specifically was the subject of my observation. Such insecurities are a common theme in methods textbooks and the insecurity is even greater when researching in an urban centre undergoing an economic transition. This situation seems less accessible by the methods developed in the traditional anthropological settings of non-industrial societies. For example in the introduction of my copy of 'The Gift', Mary Douglas explains that following Marcel Mauss' work, all students seeking to understand the logics of exchange start by noting meticulously the flows of debt and obligations within their chosen society (1990, p.xii). This seems a daunting prospect in contemporary Belgrade where the population is large, the flows are spread out, and perhaps more problematically, there are competing logics and practices. Other ethnographic accounts of post-socialist transition offer guidance in using participant observation to uncover some of these competing logics. For example, in her work on Romania,

Verdery (2003) describes the struggles held in courtrooms as well as the debates held in kitchens as families tried to make the new structures of the Romania's political economy function. Pine (2002) gives an account of the changing meaning of money in Poland researched by observing how different currencies are used for specific events or types of purchases. These type of accounts helped me to shape the way that I collected and reflected on economic practices, but I was also sensitive to how Belgrade's geography played a part in shaping these practices. Doreen Massey describes space as the 'simultaneity of stories so far' (2005, p.89) and I used this analogy to tailor my use of participant observation to be conscious of the role that location plays. The logics of exchange that occur in formal financial centres are different to the intergenerational logics of family exchange practices. This way of looking at a changing society within a complex urban context resonates with Marcus' (1986) argument that ethnographic representations of complex societies can be pursued by using different field sites and that such partial representations can still support explanations about broader cultural logics and social dynamics.

One incident that happened at the beginning of my fieldwork period helps illustrate the way I used participant observation as a tool to help me conduct research in and about Belgrade. On the 10<sup>th</sup> October 2010, Belgrade held its second Pride Parade. The first had been held in 2001 in the period just after the end of Milošević's regime, but due to the violent attacks on the demonstrators the city had not put on another march. The 2010 march was organised by LGBT groups in Serbia and supported by the city's administration. The authorities provided a very large police presence to protect the marchers from the opposing protestors of different organisations including church and far right groups. The parade was planned to take place around a small square in the city centre. Supporters were bussed into the area, behind police lines, while protesters were kept out. I had only been in the city for a couple of weeks and the few acquaintances I had at the time were avoiding the march. I hadn't wanted to go alone, but on the morning of the parade I was surprised that I could hear the noise of muffled chants from my apartment. I decided to head over by myself and see what was happening. I had started walking up my empty street before I realised that the air was filling with tear gas. Throat burning, eyes starting to weep and about to turn back, I

saw a boy running. He was framed only for a second as he sprinted across my line of vision, but his image; hooded, face masked by a bandana, gave me a jolt of fear. The image was replaced immediately by that of a woman running down the street that I was hesitating on. Middle aged and well dressed, she was out of place. The look she threw at me reflected my own gaze: 'what are you doing here'. She was holding on tight to a shopping bag, the loaf of bread it held provided an explanation for her presence. Caught out at the wrong moment, she was racing home and I should be doing the same. Me; foreign, liberal, I shouldn't have been on the street, I should have been in the cordoned space of the parade, rubbing shoulders with the American ambassador, demonstrating that liberalism could find a place in Belgrade. Instead I was caught on the edge of a riot, participating in something, but lacking the perspective to understand what was going on.



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**Image 1 Politika's image of 'Huligani' (Hooligans) on the counter Pride Parade demonstration in Belgrade, October 2010 (Source: Foto Beta)**

Through subsequent conversations I had with people who'd been on the march I learned that the security presence had been so strong that those inside the protected area had not known riots had broken out. The police had kept the protestors out of that small part of the city, pushing them into my neighbourhood where the offices of the Democratic Party had been attacked, and trolley-buses had been used to repel the police. I had stepped out as the police were starting to fight back with tear gas to dispel the rioters. By late afternoon things were quiet again and I walked through my still smoking neighbourhood into the centre of the city to marvel at the extent of the damage and at the speed with which life had returned to normal. My fieldwork diary

records the burning bins and the smashed street furniture that I surveyed in the company of many Belgraders who were taking a proprietary turn through their city in the early evening. My understanding of the event continued to be shaped as I heard different reactions. These included the initial TV coverage which was just looped footage of the riots showing the ferocity of the fighting without any analysis or much editing. I also noted an immediate outpouring of emotion on Facebook, particularly from young Belgraders living abroad who expressed guilt at not being in the city when they had been needed. This indicated a group who had left Serbia in search of liberalism, both cultural and economic, but who struggled with sentiments of solidarity with those who remained in Serbia to build these values. The event also produced similarly conflicting examinations in comments pages, on blogs, in conversations, all questioning the role of the parade for the LGBT community, for the international community, for Belgrade and Serbia, and debating the consequences and the costs.

Participant observation is the method I used to access and record these conflicting sentiments and responses. It provides a way to understand the divisions within Serbian society that avoids fixing them into the discrete social categories visible in Serbia's political landscape. Čolović, a well-known political anthropologist from Belgrade, has described how the 1990s saw the rhetorical construction of a national 'we' category in the Serbian press, which did not tolerate difference (Čolović 2002). Gordy's (1999) work on the use of the media and popular culture in the service of Milošević's regime also paints this picture of a dramatically constrained public sphere. Ramet, a political scientist argues that the country's political culture continues to be split, and that these divisions are even deeper today (2011). She identifies the 'hard liberals' who earned their stripes protesting the wars and fighting against Milošević's regime, who are now supporting EU membership at any cost. They are distinct from the 'soft liberals' who are keen to normalise things, and are opposite to the 'ultra-nationalists' who are opposed to further integration with the EU and are defenders of Serbia's claim to Kosovo. But Ramet (2011, p.6) also mentions a fourth group 'the apoliticals' and voter turnout data suggests that this group is large. The 2012 parliamentary elections saw 46% of those eligible to vote do so, down from 68% in

2008<sup>6</sup>. The rioting could be used to support this ‘deeply divided society’ thesis, because it showed the strength of feeling of those willing to take to the streets on both sides, as well as the vested interests supporting each side. Church groups backed one side, along with far right extremists groups linked to Russian extremist groups<sup>7</sup> while the US and European governments supported the other. But the discussions and emotional responses that I subsequently noted show more nuanced engagements that are difficult to allocate to the fixed categories identified in Ramet’s work.

Participant observation is a useful method for reengaging with the complexity of values in today’s Belgrade because it can be used to find the spaces which allow for complex interaction and mutuality. The researcher is not confined to locations which are obviously striated with such political differences. In my research I used it to explore the mundane areas of life rather than focus on the more extraordinary parts. The occasions like the one I describe above show how lines can get drawn and participants choose sides, but my field notes are records of much less dramatic episodes. They contain the off the cuff comments made to me, such as the unsolicited advice from bus passengers on when to buy and validate tickets. These were conversations that led from the state of the roads to the state of the country. I also noted the passing references to frustration at poor quality heating, or rubbish being thrown into the street, or comments on the snobbery of using a credit card. These were the types of comments that provided me with data to reflect on and to analyse. These discussions were insights into how people evaluated what the state owed them and what they owed the state. These provided me with a range of popular perceptions on what the market could or should provide, and how the family and informal networks could help ease political or economic relationships. I used these comments to explore the flows of debts and obligations and different modes of reciprocity and solidarity. These helped me to undo the image of the autonomous consumer and to avoid defining the

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<sup>6</sup> Data from <http://www.idea.int/vt/countryview.cfm?CountryCode=RS>, (see also Greenberg 2010 for an account of disaffection and non-participation among young people)

<sup>7</sup> After the riots an investigative documentary produced by B92 examined the links, Insaider (insider) October 2010

category of urban in opposition to the category of Balkan (Thiessen 2012; van de Port 1998; cf Jansen 2005).

By noting these types of interactions in a fieldwork diary every haphazard opinion directed towards me could be threaded into my understanding of how things work in Belgrade. Every encounter had the potential to demonstrate how the city runs and offered a chance to see how social categories are being shaped or interpret the ways that social relationships are being enacted. I tried to record as much of the minutiae of living in the city as I could and then substantiate these notes as I watched the news, saw advertising campaigns, went to see Serbian films at the cinema, chatted with friends and with strangers, took the opportunity to discuss things that had happened, opinions that I'd been introduced to. Throughout the year I was constantly asking to be shown how things work, rethinking my interpretation and attempting to validate my understanding.

Validity is one of the critical concepts used by Hammersley to evaluate the insights gained through ethnographic methods (1992). In comparison to the verification processes available to the quantitative methods, ethnographers should be concerned with explanations that are valid and relevant. Hammersley explains that 'in framing descriptions, then, we cannot be concerned solely with truth: what is to be included in the description must also be determined by assumptions about what is relevant' (1992, p.25). Spending a year as a participant observer in the city was about creating a web of interpretations with which I could then move on to construct a valid representation of how life works in Belgrade. This was a process of stripping out the myriad of details and leaving a coherent narrative of the experience, but a narrative that is relevant. This criteria of relevance was a way that I dealt with the changing society I was researching. My empirical chapters are written in response to the accounts produced in the reports and analysis that come from disciplines engineering Serbia's political and economic transition; the truths and value hierarchies of law, economics, political science that are being put into practice by IMF conditions or through Serbia's EU accession process. These are all accounts of how life should be lived. The empirically based portraits of the next chapters attempt to describe how life

is being lived in the shadow of these ideal types. They explore how people are dealing with such profound changes with special attention to the material effects of these changes; both the reworking of the materials of previous norms and the new materials demanded by the new political economy. This was how I approached Belgrade's infrastructure.

### **3.3. Learning about infrastructure**

One of the original ethnographic accounts specifically of infrastructure was written by Martha Star who explains that such research is tricky because infrastructure, as a material object, is so commonplace it does not offer the researcher 'the usual sort of anthropological strangeness' (Star 1999, pp.378–9). The task for the researcher is to foreground this object and see how it is used, and how it manages to hide in plain sight. But when a society is undergoing systemic change, as Serbia currently is, then infrastructure can become strange as it becomes the site of debates over privatisation and liberalisation. One of the first steps in my research design was to identify which of Belgrade's systems would provide this anthropological strangeness and prove to be accessible empirically and theoretically interesting. In preparation for my fieldwork I had read technical papers and policy strategies relating to a number of sectors including heating and electricity and also consumer credit and the internet. This meant I had an overview of the stages of liberalisation of the utilities sectors, and of the extent of the penetration of the consumer credit and the internet markets. This gave me an understanding of the industry and policymakers' perspectives on what was important for Belgrade's development and what they saw as the barriers to implementing this development. I tried to balance this perspective with other points of view on how Belgrade was 'transitioning' and what should be happening. To do this I scanned the press and checked online newspapers daily, keeping a spreadsheet of the different coverage from four papers with editorial lines ranging from more liberal, to



more conservative<sup>8</sup>. It was through this process, in combination with the informal insights I was noting through participant observation, that I focussed my study on the urban district heating systems, and on the consumer credit industry. I continued to interview people about the specifics of the internet market and culture in Serbia, but this did not evolve into a research theme that I analysed for this dissertation.

My shift away from the internet and towards heating and consumer credit was encouraged by the newspaper coverage of these topics. I'd arrived in the run up to the heating season, the period of the year that the city provides heat to its captive customers, and the heating system was the subject of much coverage. As is discussed in greater detail in chapter 6, the newspapers debated the impending switch on the cities' radiators with certain representational tropes and narrative arcs over the supply of fuel, and the state of the equipment. In comparison, coverage of the consumer credit industry was very rare, despite the fact, as discussed in chapter 5 that almost all of Serbia's adult population is connected to the industry with their data being held by the credit bureau. In comparison the heating system is only available to urban populations in Serbia, and supplies less than half of Belgrade's homes. This absence of coverage seemed at odds with the fact that credit is a common topic of conversation. On the European Journalism Centre's website there is an analysis of the Serbian 'media landscape' which specifically mentions the problem in reporting on economic issues. This article argues that 'most reporters specialise in the coverage of political issues; the quality press lack highly-qualified journalists for reporting other issues that have become important in the meantime. Recruiting new experts on banking, environmental problems or social welfare reform is difficult in itself, but for these papers they cannot attract new reporters with the very low pay that is all they can afford to offer' (Matić & Ranković 2010). The contrasting coverage, and the difference

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<sup>8</sup> The four papers that I kept up to date with were Politika, a national broadsheet paper known to be supportive of the ruling elite. B92, originally an independent and anti-establishment radio station (See Collins 2001 for a history of the station's activism during the 1990s), but now combines its broadcast output with an online news site with a publishing arm and has evolved into a corporation that pursues a less oppositional editorial line. The third news site was from the newspaper Danas, a broadsheet that gives a similarly liberal perspective, but is associated with higher journalistic standards, rather than the more corporate brand of B92. The fourth was the website of the tabloid Blic assigned by Ramet as a proponent of the 'soft liberal' perspective.

between the way money was discussed and how it was reported, the different levels of engagement all suggested to me that the two systems offered productive research themes to explore shifting social values through a materiality lens.

The online coverage also added further confirmation. The readers' comments showed how the two systems were related from the public's point of view, in terms of how the city's services could be afforded. The two comments below show different perspectives on this relationship between consumerism and public services. They were posted in response to an article about the new system of metering being implemented with the liberalisation of the heating sector. The article raised the cost of installing meters, saying that it would amount to 50 euros per radiator (Petrović 2010) and provoked a flow of comments. Two of these are particularly clear in showing different perspectives on the liberalisation debate and the removal of a rates funded service priced according to apartment size, for a dynamic tariff service priced according to heat energy supplied.

'The meters need to be introduced urgently. How can we be paying for heating according to the area of the apartment? Where else still has that? I want to pay as much as I spend [...] I will switch off the radiator when I don't need it or when I'm on winter holidays and I will not pay for heating which I haven't used. Introduce the meters immediately. Enough of paying without metering. What century are they living in, these people rebelling against the heating plant's decision? It seems that what the world thinks is normal, Serbia thinks is abnormal. Is there anything fairer than a man paying for what he's used? I don't think there is.'

'Excuse me please, but why would I pay 50 Euros for that meter and finance the heating firm? The ultimate hypocrisy is that the firm says that they will 'meet the citizens halfway' and the citizens can buy those devices on credit. What that sounds like is our public enterprise, i.e. the state, making loans. That's unconstitutional. To buy and install the meters, so that the firm can then be sold off more easily.' (Petrović 2010)

These types of comments introduced a range of themes that I wanted to explore further; attitudes towards consumer sovereignty, indexing Serbia's modernity in reference to 'the rest of the world', shifting understandings of resource availability, attitudes towards waste, fair play, the social contract, scepticism towards the motivations of those with state power. This encouraged me to focus more on these two systems and I reduced my efforts on making contacts with internet service

providers and spent more time developing contacts in heating plants and lending institutions.

### **3.1.1 Finance**

To understand how the consumer credit sector is currently functioning in Belgrade I approached a number of academics from Belgrade University who either study this topic, or work as consultants for the state or the private sector. Through these contacts I was able to arrange interviews with various actors in the sector. These included an interview with the head of the Serbian Credit Bureau, Dr. Kovačević who had been part of the team that had designed and established the new bureau in 2003. She was able to explain to me the process of implementing the exchange of credit information between the banks operating in Serbia. Having worked in the sector since the early 1980s she was also able to reference the change in banking practice over this period. Her account provided a counterpoint to the members of staff I interviewed who worked in high street banks and who were newer to the industry. I arranged meetings with staff at two banks; the Greek owned Piraeus bank and the German owned Volksbank. These banks had started operating in Serbia in the preceding five years and the representatives I interviewed were in charge of developing financial products for their bank. They were able to provide me with insight into the relationship between the Serbian banks and their foreign owners<sup>9</sup>. These conversations also helped me to understand how the credit market is seen by the banking staff, and the type of opportunities they recognise in Serbia's economy during a time of constraints in the flows of international finance. I had wanted to negotiate access to the customer floor and see the relationship between the bank and their clients in action, but this was not possible. My understandings of the client-customer relationship were therefore limited to my own experiences of opening a bank account, the conversations I had with residents about their experiences, and informal conversations I had with people who worked in banks.

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<sup>9</sup> I also found Pešić's (2010) account of the cultural clashes between working styles of Serbian and Austrian employees working at Raiffeisenbank insightful.

Although I wasn't able to formally observe the process of negotiating a loan between clients and their banks, this process is a frequent topic of conversation. The difficulty of accessing credit, advice over whom to approach in banks, the experience borrowing and paying back were all topics of conversation that I noted in my field diary. These types of interactions were also present in popular culture providing me with an additional source of interpretation and representation of the growth of the consumer credit industry in the country. There is a memorable scene in the film *Klopka*<sup>10</sup> when a father goes to ask for a loan to pay for urgent hospital treatment for his child. He lists his assets; an old car, a small flat, a public sector job within a failing enterprise. A smiling clerk explains they're of little value and he will not be able to secure a loan. The father asks why the clerk is smiling while denying the money for the child's treatment. The clerk replies that it's because the foreign owned bank monitors its employees and if he was not smiling while with a client he could be fired. It is a scene which depicts a number of attitudes confirmed through other observations and conversations; that assets gained through socialism are hard to translate, that the culture of credit is somehow alien and smug, and that it is hard to make ends meet in Belgrade today.

Making ends meet has a culture of its own and through these conversations and encounters I gained a better picture of how the informal market creeps into the new credit system, helping this technical system to function. I met middlemen who work with struggling businesses to help them access loans formally, charging fees of between 3 and 5% of the loan's value. I heard of people with formal employment putting money in others' accounts to help their friend's bank balances temporarily meet certain requirements and pass formalities. I also gained an understanding of how material assets are drawn into the web of managing financially. These details form the basis for my discussion in chapter 5 on finance and consumer credit.

### ***3.1.2 Heating***

To gain understanding of the mechanics of the heating system's operations and liberalisation I contacted academics working on the question of public sector reform.

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<sup>10</sup> *Klopka* (The Trap) was produced in Serbia in 2007, directed by Srđan Golubović, written by Srđan Koljević and Melina Pota-Koljević

Through them I was able to gain access to Belgrade's heating company, Beogradska Toplana. I interviewed a manager of this organisation and met with the respondent once in the plant, and once in a less formal situation to chat more generally about the firm and the experience of liberalisation. This initial introduction also meant I was able to negotiate access to the heating companies in Serbia's second and third largest cities, Novi Sad and Niš. This enabled me to understand the dynamics of public sector reform better, in particular the way that the political situation impacted differently on the cities and their heating firms. Novi Sad is in an autonomous region in Serbia and is further along the path of liberalisation. It had conducted a large public education campaign to explain about the reform process and the new tariff structure. Novi Sad is oriented towards Hungary and was used as the reference point for some of my respondents in Belgrade as being more advanced in reforms. Niš is the third largest city located in the south of the country and oriented towards Bulgaria. The firms negotiated energy supplies with different energy providers, and had different relationships with their city administrations.

The heating companies in both Novi Sad and Niš were more accommodating of my requests than Belgrade's firm. I was able to talk with non-management members of the organisation including some of the engineers and the customer service representatives. I went into the operations rooms to learn how the service operated. I was shown where the investments and upgrades had been carried out to digitalise operations. In Belgrade the heating company was less receptive to my requests for research access. I had hoped to meet engineers and make site visits with them, to see how they worked in people's homes and the interaction between the service providers and residents. The company was not happy to give me this level of access, instead my understanding of these relationships was based in the conversations I had with residents. I matched these glimpses of the systems in operation with an overview of national strategy for district heating by interviewing the district heating specialist at the Energy Agency. I also interviewed the district heating project leader at KfW, the German development agency which has been running maintenance and investment programmes in the heating plants throughout the country since 2001. In terms of civil society perspectives, I had some interviews with academics and NGOs about public

sector reform, but there is little in the country in terms of engaging with issues of energy consumption and environmentalism, nor of energy poverty, a category that has recently come into academic studies. This absence is discussed in chapter 6.

### **3.1.3 *Building maintenance***

As mentioned above, I had originally intended to study internet use as a third perspective on the materiality of Belgrade's socio-economic change. As I became more focused on the way that credit and heating systems were connected, I also became interested in the way that building maintenance was a critical component in this story. If I focused only how the external systems of finance and heat were entering interior domestic spaces then I would have to ignore that the building's fabric was also part of the story of how assets are converted and resources are consumed. As will be discussed in greater detail in chapter 7, the common spaces and infrastructure in residential buildings are the shared responsibility of homeowners. All buildings in Belgrade with over 3 apartments have to form a building assembly (*skupština zgrade*) to manage their jointly owned areas. I had researched this system of governance prior to the start of my fieldwork as building maintenance is part of the broader debate around current housing policy in Serbia. It is influenced by the more comprehensive topic of property law reforms and the difficulty of enforcing these (Mojović 2006; Petrović 2007; UN Habitat 2006). I had researched these broad topics in order to situate my understanding of the division of responsibilities between homeowners and state actors, and also the potential for market operators to enter. I had expected to work with presidents of building assemblies to negotiate my access to residential buildings. Through the course of my fieldwork I began to see these organisations as providing more than access and context to the evolving property regime. They became a central theme of my research and are discussed in chapter 7.

Heating, credit and building maintenance are all topics that provoke debates over liberalisation, but all offer a slightly different perspective on this process of change. Heating infrastructure is more embedded in the public sector and brings an emphasis on state actors, while the technical systems associated with credit require more

attention on market actors. Examining the struggles over building maintenance provided me with an opportunity to emphasise neighbourly relations and how these interact the materials of power; contracts, signatures and stamps. I studied these three themes through their materials; pipes, radiators, credit reports, presidential stamps and ownership papers, and also in the way they were used and discussed.

#### ***3.1.4 Interviewing***

As I focused my research on these three areas, I used more formal interviews to help me get specific information about my research themes. In total I conducted 28 of these interviews that I categorised into different groups according to whether the interviewees were approached as residents or whether I interviewed them in their professional capacity, as a representative of the private or state sectors or a civil society organisation (see Table 1 below). These more formal interviews were structured around an interview schedule that I wrote to guide the discussion which was based on specific issues raised in academic and grey literatures on the development of the sectors as well as the debates raised in the press or informally. These semi-structured interviews helped me to fill in the gaps in how reforms are being implemented, but also allowed me to gauge how the industry uses the media itself and how the relationship between public institutions like the heating firm or city maintenance organisations were managed in the public sphere.

The interviews were carried either in English or Serbian. I had been learning Serbian for three years by the time I started my fieldwork and could read and write the language, although found speaking a battle of confidence, not just learning by rote. As mentioned above I spent the first three months taking private language lessons to improve my ability to speak and continued to have lessons throughout my fieldwork. Although eager to practise, I found that many young Belgraders would switch to English when I started speaking in Serbian. I also found that people working in organisations with international links expected to speak English. In fact language could work in my favour when negotiating access to interviewees, as some people were keen to practice conversing with 'a native speaker'. Employees in the municipal sector were less likely to speak English, but for all the more formal interviews I

prepared my questions in both Serbian and English and expected to be able to conduct them in either. The more structured environment of an interview helped compensate for my slightly nervous use of Serbian. I could guide the discussion along the lines I was interested in, but also knew that I would have time to accurately translate the recorded interview material and confirm any details. For the less formal interviews that took place in homes, language was something that could help me gain detail as people patiently explained to me and enjoyed teaching me new vocab or concepts. But as discussed below, my Englishness could also contribute to a more hostile reception. These were experiences that I dealt with on a case by case basis.

At the start of each of these more formal interviews I explained the nature of the research project and asked to record the interview. Doing this gave me an opportunity to clarify for the professional representatives that their opinions would be used in publically available research, I also assured residents of their anonymity and the voluntary nature of the interviews. All the residents names used in this thesis are pseudonyms, as are the street names of their buildings. This exposition at the start of the interviews was required by my obligations to the university ethics board which meant I had to be clear about my research aims and the role the interviewee had in contributing to the project. But in addition it also provided me with an opportunity to ask for further contacts who might be helpful to further my understanding of the issues discussed and who might be interested in being part of the project. I found this a useful way to clarify the process, and it was successful in putting me in touch with people who had interesting perspectives to share with me.



Table 1: List of Interviewees by theme

| Interviews                                  | Themes  |         |             |         | Total |
|---|---------|---------|-------------|---------|-------|
|   | Heating | Finance | Maintenance | General |       |
| State employees or representatives          | 6       |         | 5           |         | 11    |
| Private sector employees or representatives | 1       | 4       | 3           | 2       | 10    |
| Civil society representatives and academics | 1       | 1       | 3           | 2       | 7     |
| Residents of targeted buildings             |         |         |             |         | 44    |
| Residents of other buildings                |         |         |             |         | 7     |
|   |         |         |             |         | 79    |

This breakdown is helpful in summarising the range of interviewees, and certainly corresponds to how I approached the process of collecting interview material. I wanted to speak to people whose perspectives could provide me with substantive information about the process of reforms and as well as subjective details about how these reforms were being carried out. However by making such a classification I am also masking the additional data that I was able to take through the process of organising and conducting the interviews, and the relative quality of the interviews. It suggests that the hour I spent in the city government offices was as productive as the repeated conversations and meetings I had with other respondents, but this was not the case. Some of the connections I developed through Belgrade University have continued to provide me with points of reference and clarifications as I have written up the thesis. However it was the case that even arranging the appointments with city officials was an insightful process into the way that bureaucracy operates. It was also useful in helping me to confront my own impact on the interview process. I was able to see the differences in the assumptions that interviewees made about me; about why I was conducting the research; what impression I must hold about Serbia and its recent history; what I thought was the best ‘solution’ for the country. Some interviewees assumed I had a negative impression of Serbia and took the opportunity to address what they understood to be my prejudices and knowledge gaps. Others internalised the external observer’s gaze and assumed I would struggle to comprehend why Serbia was as it was, that it must be impossible for someone coming from ‘such an orderly country’ to understand life in Serbia. I tried to document the responses I provoked

through these interviews and to reflect on my impact on the research process as I analysed the information I'd collected.

Strathern has written that '[t]he idea of data collection has come to seem suspect in recent years - both the collecting (because of its political connotations) and the data (because of its epistemological ones)' (1999, pp.3-4). My use of semi-structured interviewing helped me to engage with these dynamics because I was able to put myself in a position to collect information that was comparable, that was clarifying or critiquing the experience and processes of liberalisation in Belgrade. I also found that this form of interviewing allows the interviewee to adopt different perspectives and personas during the same interview. During some interviews a person approached for their official title and knowledge would slip into a discussion about the issues of being a homeowner, or their role in their building assembly for example. While residents would move from such domestic and personal matters to discuss more professional matters if their professional status provided them with a particular insight they felt might benefit my understanding. I attempted to limit both my political bias and epistemological certainty by being open in the way I recruited interviewees and in the way I responded to their questions and answers during the interviews. This meant that I did not use statistical sampling techniques, instead I negotiated my way. I followed recommendations from people who'd heard about what I was doing and thought they knew someone I should meet. This meant that I collected a rich and varied set of interviews, although I never lost the feeling that I was collecting a mess of information, rather than anything that resembled 'proper' data. It was through this indirect route that I managed to find five residential buildings to become fieldsites.

### **3.4. Going inside homes**

In the planning phase of the project I designed my research to include five residential buildings. This was a number that I felt would be manageable in terms of allowing me to spend time building contacts and getting detailed knowledge about life in each building but also provide me with a good breadth of coverage both in terms of the city's geography and in its historical development. Broadly speaking I had conceived of three eras that matched the morphology of the city as it was explained to me in

popular terms; the old centre, the socialist planned suburbs and the newest developments on the unregulated periphery. The five buildings that I studied are listed in Table 2 below. The table also indicates the different types of methods I used and shows how my research strategy changed during the course of the fieldwork. Although I did carry out research in five buildings, I built strong connections in the first three buildings, and feel I had a less strong coverage of buildings 4 and 5. This applied to the archive material I collected as well. I collected a much richer set of documents and information about the development of buildings 1, 2 and 3, and I used these to orient my account of the city's post-World War Two development in chapter 4. By contrast buildings 4 and 5 added supplementary details, as is explained below.

**Table 2: Research methods according to the buildings**

| <b>Building</b>   | <b>1</b>   | <b>2</b>   | <b>3</b>   | <b>4</b>   | <b>5</b>   |
|---|--|--|--|--|--|
| Year of construction  | 1939   | 1976   | 2010   | 1966   | 1970   |
| Number of storeys   | 4  | 12   | 3  | 10   | 3  |
| Number of flats   | 21   | 144  | 11   | 67   | See notes below  |
| Flat sizes  | One room and two rooms   | Studio (45.70 m <sup>2</sup> )<br>Two rooms (80.32 m <sup>2</sup> )                  | Studio (34.86m <sup>2</sup> )<br>Two rooms (48.45-52.16m <sup>2</sup> )<br>Three rooms (54.50-69.25 m <sup>2</sup> ) | One room(38 m <sup>2</sup> )<br>Two rooms (66m <sup>2</sup> )<br>Two and a half rooms <sup>11</sup> (63 m <sup>2</sup> )   | One room and three rooms   |
| Heating supply<br>(TO = Toplana, a specific city heating plant) | TO Dunav (1986-87) Pipe M1   | TO Novi Beograd (1965) Pipe M3   | Not on the city's heating system.  | TO Konjarnik (1976) Pipe M1  | TO Banovo Brdo (1964)  |
| Description   | The building connected to the city heating in 2005, but only half of the residents opted to connect the others use a variety of radiators, oil heaters and boilers running off electricity | The building was constructed with connections to the city's district heating system. | A ground heat pump supplies roughly 80% of the heat energy needed for the underfloor heating and cooling system      | Initially the building had a central boiler shared with 2 neighbouring buildings, but this was closed by Beogradska Toplana and the flats are now connected to the city heating network. | The building was constructed with connections to the city's district heating system. |
| Borough (Opština)   | Palilula   | Zemun  | Zvezdara   | Vračar   | Čukarica   |
| Participant observation from                                    | October 2010- October2011  | May – October 2011   | May – October 2011   | May – October 2011   | July – October 2011  |
| Total households interviewed                                    | 6  | 17   | 4  | 12   | 5  |
| Open ended interviews   | October 2010- October2011 (6)  | May – October 2011 (7)   | May – October 2011 (2)   | May 2011 (2)   | July 2011 (5)  |
| Semi-structured interviews                                      | n/a  | September 2011 (10)  | May 2011 (2)   | September 2011 (10)  | n/a  |

<sup>11</sup> The half room indicates a kitchen which has a dining area.

This table shows that I made a difference between the type of interviews that I carried out with residents. My approach to interviewing changed during the course of the fieldwork. Initially I worked through a key contact to introduce me to their neighbours. Later on, as I recruited two large tower blocks, I adopted a canvassing style of approach to help me recruit more residents in the larger buildings. The specific approaches I took are detailed below on a building by building basis, but in broad terms the interviews that I arranged with residents were structured around four themes. These were the family's housing history and use of space in the home, the building, the neighbourhood and any other property; the utilities and the internet, in particular what they thought of their heating and whether they used any other sources; credit, whether they'd taken a loan for their home or the things in it; and also the building assembly, whether they participated and their opinions of the organisation. I left the questions very open and encouraged the respondents to take the conversation in directions that they wanted to discuss. These interviews lasted from between 45 minutes to over two hours and varied in the depth of information discussed and the breadth of the conversation. The interviews were conducted either in Serbian or in English. I transcribed and translated all the interviews while I was still in Serbia. As explained in more detail below, I asked for support to help me canvass opinions in the two larger residential buildings. This meant that I was also able to check through my translations and interpretation of the material with a couple of students from the Belgrade's sociology department. I was also helped by my language tutor, to confirm how I was translating and interpreting the material. A brief summary of each interview which combines the conversation and my notes taken about the flat is listed in appendix 1.

I also followed Low's lead on ethnographic research that takes places both in the home and in the surrounding neighbourhood (Low 2003 Appendix 1 provides a full explanation of her methods). I paid attention to neighbourhood differences, which meant talking to residents about their impression of the area, what they liked about it, how it had changed, but also making my own notes on the neighbourhood. I spent time in the buildings observing the flow of residents through the hallways, sharing conversations in the lifts, noting the interactions as pushchairs were wrestled through heavy entrance doors, or dogs were reprimanded for barking. These observations

proved secondary to my focus on the material culture of these spaces. I was interested in the bits and pieces left in hallways, the tone of the notices pinned on information boards, and the refurbishments which had produced visible differences between floors. I would note these types of observations in my field journal and they helped me to compare the different buildings. I also followed Bouzarovski's approach and questioned how the use of space and the construction material of the building were part of the household's strategy for coping. Through his study of homes in Gdansk he found that 'as a result of constraints on incomes and the housing market, livelihoods became deeply affected by the extent to which buildings could be flexibly transformed to suit housing needs and host nonmarket economic practices' (Bouzarovski 2009, p.853). When inside the home, I was interested in the internal renovations and particularly the position of the radiators, whether these had been moved or blocked, how the family used the space and evidence of how flexible the room layout was.

These types of notes and observations gave me an idea of how the layout and space and changed over time. They provided a different material record from the officially archived documents however I did not take many photos. There were three main reasons behind my decision not to use photography. Firstly I had offered my respondents anonymity, therefore was reluctant to take photos that could be easily identified as a specific building. Secondly I was conscious that photographing these semi private spaces would mark me out as an unsettling presence, and thirdly I was concerned about not doing justice to visual methods. My first trip to Belgrade in 2005 had been as a freelance filmmaker employed by an international NGO. The job started my interest in studying Belgrade, but also left me less certain about using visual methods. On my first visit, when I couldn't speak Serbian and was accompanied by an interpreter, I was on the street filming when a passer-by approached. He wanted to know what I was filming and why, asking that I only show nice things about Serbia and not the usual stereotypes. It was an encounter that left me aware that visual representation of Serbia is a field of study in itself. It is something I explored in my masters, but my emphasis for my PhD research was on the way that people use and value domestic spaces. I felt that putting a lens between me and the residents would have pulled the research in a different direction, albeit a fascinating one. Instead I

chose to follow the example of other ethnographers who write about homes, rather than those that use photography or film as their primary research tool (for example Pink & Leder Mackley 2012; Pink 2006) and for presenting their findings (for example ethnographic films such as Gary Kildea's 'Celso and Cora' or David MacDougall's work). This meant that I limited myself to taking occasional photographs, but in hindsight I could have used photography much more even if I was not going to use it as the basis for researching visual culture and using a visual anthropology theoretical framework.

### **3.5. Selecting and researching the Buildings**

#### ***Building 1***

My introduction to the first building occurred when I answered a small ad about a room for short term rent and moved in with a family living in the building. I stayed for a few weeks while I sorted out a more permanent living situation, but stayed in touch with the family. In spring I asked if they were happy for me to make their building the subject of my research. They agreed to put me in touch with other residents, either taking me in person to meet neighbours, or providing me with contact details.

Because I had stayed with the family, I was sometimes asked to babysit their toddler, and spent time in the play area in front of the building, getting to see some of the dynamics between residents. The family had bought the flat in 2005 and so were among the newer residents in the building. The building has a group of pensioners who have lived for decades in the building, there are a group of younger households, in their 30s 40s and 50s who have bought flats in the building since 2000 and then there are a few student households who are renting off people who inherited the flats through family.

The additional spaces in the building included a set of basement lockups which belonged to the flats on the first three storeys. Two large shed-like attics had been built on the roof and residents of the flats on the top storey were able to use those as storage space. They were also used as drying areas. The rest of the roof was open and was used as a terrace by some of the younger generation of residents. On the whole the areas were well tended and clean. The building assembly was registered and

functioning, minor issues and cleaning were not problematic and the president collected money for these. Issues such as redoing the front door lock had been resolved recently through these fees, but bigger issues represented more of a problem. Getting the building connected to the city's district heating system had involved a hard won co-operative effort and renewing the roof looked to be the next question that would require major investment and coordination.

## ***Building 2***

I was introduced to the house council leader of building 2 through a contact at Belgrade University. This building suited my requirements because it had been built in the 1970s in the socialist new town, as will be detailed in the following chapter. The building had 144 flats and I had hoped that through using the snowball technique I would be able to gradually extend the number of participants in my study. Initially this technique worked and I was able to spend time in the homes of a number of families. Through this process I was also lucky enough to be put in contact with one the head civil engineers behind the neighbourhood's development. One of the residents knew the engineer's daughter who still lived in a neighbouring building. These kinds of contacts and connections showed the longer term memory that occurs within buildings and neighbourhoods. It was a useful way of recruiting initially, but although I was introduced to friends of friends, the networks did not extend throughout the whole building. I had originally planned to introduce myself and my research at building assembly meetings to recruit more interviewees, but this showed my lack of understanding of how the management body actually operates. There is a small executive body that is responsible for putting into action the decisions that have been sanctioned by over 50% of the flat owners. In practice majority agreement is achieved by the executive members knocking on flat doors in order to collect signatures. This had two implications in terms of methods; firstly it meant there was no great gathering of residents to whom I could present myself, secondly it meant that the members of the executive were unwilling to use up the limited amount of goodwill and enthusiasm for collective action by introducing me to their neighbours and asking them to participate in the research.



To increase the number of interviews I had with residents of this building I decided to adopt a different strategy and took to knocking on doors myself. I designed a more structured interview schedule to help me present my research and guide the interview in a situation where I had a less time and had to respond to ad hoc rather than arranged interview opportunities. I designed the schedule myself but worked with a housing sociologist at Belgrade University to ask for her experience in conducting research inside homes. I was warned that people would be suspicious of an outside researcher and so was given Belgrade University letterhead to print the information sheet, and was also put in touch with a sociology PhD student, Dragana, who accompanied me and helped me to recruit interviewees and transcribe the material we recorded. Although I did not encounter any obvious suspicion, the relationship was valuable from my perspective because Dragana was experienced at conducting surveys and excellent at encouraging people to participate. She was also willing to discuss the way I'd translated and interpreted the material. But because the relationship was formal, her time was limited. We only spent two days in the building canvassing the residents for their opinions. I had been sceptical of knocking on doors to gain access to homes, but in fact the process was more successful than I had hoped. Some residents refused, but some invited me in and I was able to get broad overview of the building's demography. This proved more diverse than in the first building, although there were similar groups - a set of original residents who were now pensioners, students who rented and some families who'd bought flats in the last ten years. However this building also helped me see the inheritance dynamic that produced a flow of different generations through properties as well as those middle aged renters who found themselves without access to flats owned by kin or the means to buy.

Using a more structured set of questions allowed for some common aspects to appear across the interviews. It enabled a fairly quick comparison in the way the flats were organised and had been altered. For example almost all flats had laid down parquet floors following a consensus that the standard issue '*tisun*' carpet was unhygienic. It also showed the similarities and differences in how the collective life and key events in the building's recent history were narrated and showed the dynamics between neighbours, for example groups of pensioners who knew each other on different

floors. This approach also helped me to see the extent of the emptiness of the flats. As we knocked at doors neighbours would tell us that the owner was absent and say where and when they had gone. This emptiness developed into one of the analytical themes in my research as I realised that much data is a record constructed on the premise of an active consuming individual, but when studying the life of the building it becomes evident that empty space also consumes. I shaped my analysis to try and incorporate this absence and to reflect on its impact on how the building functions.

Building 2 had been constructed with drying rooms on the top floor, but these had since been converted into flats. The building did not have a basement, but on the ground floor it had two communal spaces which were then rented out to a nursery and to a plumber. The rent from these businesses provided the building with an income. The building was well maintained inside, although one of its three lifts had been taken out of operation. The entrance hall was tidy and there was a list of the flats with the names of the occupants showing who lives on which floor. Leasing the spaces to provide an income had enabled the building to pay for maintenance, although the contracting process had been disputed. I learned about the action provoked by these disputes from the building assembly and from the residents. The story of the relocation of the plumber's workshop was retold to me by most of the residents I interviewed and is discussed in chapter 7. The reoccurrence of similar narratives and similar floor layouts also helped me to feel that I had a good understanding of the social life of the building, even though I interviewed only 17 of the 144 households in the building. Unfortunately I was not able to interview the households who lived on the top storey in the converted flats. They refused my own approaches, and I was not able to find a contact to introduce me to them.

### ***Building 3***

Building 3 was a new development built in one of Belgrade's suburbs. It was the second of a pair of buildings developed by a couple that I'd met a few years before during my masters research on Belgrade's property market. When I first met the couple they had just built the first building, but had not yet started on the construction of the neighbouring building. When I returned to Belgrade two years later for my

fieldwork I got in touch with the couple. By this stage they'd completed the second building and had sold all of the flats in it. I explained my project and asked whether they would be happy to let me make one of their buildings the focus of my research. They agreed to put me in touch with some of the residents who had moved into the second building, but explained that although all the flats had been sold, they had not all been occupied and I was given phone numbers and email addresses for four of the eleven households.

The building was split between two entrances with four flats making one half and five the other. I interviewed two households from each half, all of whom were young households ranging from their late 20s to early 40s. This demography can be explained in part by the newness of the building and that young families represent the biggest segment of demand in Belgrade's property market as they seek space outside of the parental home to set up on their own. The demography of the building also revealed some other dynamics of Belgrade's property market. On the top floor of the building were two flats owned by pensioners. One belonged to a lady who had owned the land under the building and had received the apartment from the developers in exchange for the plot. Her neighbour was the developer's mother. The developers had held on to this apartment and had designed a large flat with separate living areas for the developers' mother and brother. The pensioners were a much less visible presence in this building than in others. In Building 2, doors were left open as pensioners popped round for coffee in each others' flats, in Building 3 by contrast, it was more typical to see the children, either outside playing together or going inside to play computer games.

I was able to make good contacts with two of the households that I'd interviewed. Since moving in, Vuk and Višnja had become good friends with their immediate neighbour Predrag and usually popped in to see each other at the end of the day for a drink. They were of a similar age to myself and were happy to invite the lone researcher to some of their activities. I was able to spend quite a lot of time in their company, in one or other of their apartments. This meant I was able to revisit some of the answers they'd given in the interviews and go into more detail. I was also able to hear gossip about the neighbours. For example I learnt about the retired policeman who had invested in the flat on the ground floor and although he had no immediate

plans to live there, he did come occasionally at weekends to look after his garden. I learned about the residents in the other half of the building, and heard how Vuk, Višnja and Predrag compared the state of their communal places with the others. The building did not have the drying spaces of the other two buildings. The collective areas included the underground parking and a boiler room. The building's heating and cooling was supplied by a ground pump which fed an underfloor heating system in each flat. Through spending time in the building I was able to hear discussion over the operation of this system and see some of the dynamics that went into the development of communal management of the building's facilities. I also heard about the struggles over the facilities available in the suburbs; from poorly maintained roads to a lack of kindergarten places. The children from the two buildings played together and the young families negotiated the difficulties of living in an area of limited infrastructure. Shortly after I left Belgrade some of the couples worked together to build a children's climbing frame and swings, to make a children's play area separated from the traffic.

#### ***Building 4***

I recruited the fourth building through Mira, whom I met because she had gone through the process of taking out a mortgage in Belgrade. As we discussed the mortgage industry, I explained my aim to research the social life of specific buildings and Mira offered her building. Having just bought a home there, she was herself interested in how her new neighbours understood their responsibilities to the building. She agreed to help me carry out research on the building, but being new meant that she was not able to introduce me to many residents other than her immediate neighbour. This meant I adopted the canvassing approach I used in the first tower block and with Dragana's help I managed to interview ten households in two days. I stayed in touch with Mira and continued to visit the building and the surrounding neighbourhood, but I did not get the level of access that I had managed in the first three buildings. It was partly a result of spending more time with households from the other three buildings that I found myself with less time to build contacts in Mira's building. However the research I conducted there was useful in providing a contrast to

the other three buildings. The most notable difference was that the building assembly was not functioning in the way it did in the first two buildings. The assembly was not registered with the local authority although according to residents, the president had been nominally in post for a decade or more. I would see him fixing small things in the building's entrance hall, but he refused to be interviewed. The limited building assembly activity translated into a more unkempt feel in the building which was differentiated according to each floor. The top floor was freshly painted, and had pot plants, while other floors had junk piled against the doors of the non-working lift. The building had a basement with lock ups for each flat, but I didn't visit this area. The access door was locked and Mira did not have a key. Her flat's lock up had not been sold to her with the flat.

Canvassing the building meant that I was able to get an overview of the building's demography which proved similar to Building 2. There were original residents, student renters, older renters without access to loans or family flats, and new homeowners who were typically couples with children. This building also had an additional category of residents who were staying in flats belonging to friends or to business associates. The building is in a central part of Belgrade and in one of the more upmarket districts. These two aspects may have impacted on the flow of people through the building. In this building two of the respondents discussed the resale value of their flats, a factor not mentioned in other interviews.

### ***Building 5***

I was introduced to members of the building assembly of this building through a professor at Belgrade University. I was told to contact them because they had a well organised assembly and my contact felt I should learn more about how the residents had managed this. I accepted this recommendation and interviewed the residents that my contact knew. These residents in fact lived in two neighbouring buildings that were part of a larger development. The buildings, 11 in total, had been constructed in the 1970s in part for the university. They are low rise buildings with around 20 flats, set in parkland in a fairly upmarket neighbourhood. The residents that I interviewed were all of a similar socio-economic status; they were middle class professionals or retirees

who had worked in well rewarded jobs under the socialist period. Although they described how their standard of living had fallen in the 1990s and continued to be low given Serbia's slow economic development, most had material assets that put them above day to day economic worries. I spent some time in the area and I had a good relationship with my initial respondent, but I feel that I had the least insight into the dynamics of life in this fieldsite. I decided not to canvass these buildings because of the homogeneity of residents. I was also concerned about pulling my attention away from the other three buildings that I'd developed better access. Therefore this fifth fieldsite served more as a means of contrasting the insights gained in the other buildings. In particular the residents of these buildings were mobilising around the issue of property tax. A new valuation system was introduced during the course of the fieldwork and these buildings had been assigned to a higher tax bracket. The residents were hoping to contest this. Such dynamics showed class politics in a way that the more socio-economically diverse buildings didn't reveal. The issues that I heard about in the other fieldsites concerned the more immediate struggles to ensure the safety and cleanliness of their building. These reflections are used in chapter 7 to discuss such processes of solidarity.

### ***Comparing buildings***

As mentioned above, I feel that I got good insight into the collective life of buildings 1, 2 and 3 and the development of these three buildings are discussed in detail in the following chapter. Buildings number 4 and 5 were useful in providing an additional comparison. I feel that the research I did in these buildings helped me to draw out dynamics that were unique to individual buildings or certain neighbourhoods, and those that formed part of broader social currents in Belgrade. In this category of comparative material, I would also put the interviews and conversations I had as part of the process of establishing which buildings would become sites for further research. In particular I spent time with three families who lived in individual family homes. Two of these had always been in private ownership and which they had inherited through their families, the third had been built by the couple in the early 2000s. These individual family homes provided their owner occupiers with a different set of options

about whether or not they accessed the city's infrastructure and how they managed their relationships with their neighbours. Their perspectives were useful in helping me to comprehend the difference between living in a building whose structure relied far more on state mediated intervention than detached single family houses. The conversations I had with these home owners and with residents in other buildings helped me to narrow my research and gave me confidence in my selected buildings as representative of particular eras of Yugoslav and Serbian housing policy and architectural form.

### **3.6. Evaluating the research design**

Interviewing residents and observing humdrum interactions at the five fieldsites provided me with qualitative data on how households negotiated the social and economic changes that were occurring in Belgrade during the fieldwork period. The interviews that I conducted do not provide a representative sample of Belgrade's population, but I designed the research specifically to avoid this way of identifying and analysing social categories. As mentioned above, the technique of using socio-economic markers to identify patterns of consumption within known populations creates a notional 'active self' that is separate from the materials being consumed and independent of social and technical relationships that structure consumption. Instead my research method attempted to undermine this contained and active self by selecting the interviewees through their social and material connections, as residents sharing spaces and services. The buildings themselves are also not statistically representative of Belgrade's building stock, this would have required random sampling to identify buildings by location and stock characteristics, and then negotiating access to the specific buildings. Instead I chose a snowball technique and used a spreading network of contacts to gain introductions to a number of buildings, before targeting five sites for further research. This targeting was carried out according to a rough periodisation of "pre, during and post socialism" and a rough geography of "centre, planned suburb and unplanned periphery", but this is a popular view of Belgrade gained from estate agents, and observation. With the benefit of hindsight I feel that I did not need to spend so much time building these personal networks before adopting

the strategy of canvassing the larger buildings. I adopted this strategy as a last resort, but it proved successful. I could have started with this method and devoted more financial resources to canvassing a greater selection of buildings more quickly before focussing on just three for more detailed participant observation. This would have perhaps helped me to include more unique buildings, like those in the fifth field site, where the residents are more homogenous. However, I do feel that the strategy I employed provided me with enough ethnographic detail for analysis.

The decision to limit my fieldwork to a year was largely one based on the institutionalised practicalities of the PhD process, however as the end of the year arrived I started to recognise the appearance of similar stories and issues. The onset of winter generated similar coverage about the readiness of the city's heating system and through October Belgrade's third pride parade was in preparation and under debate. I was still in Belgrade when it was cancelled at the last minute following an announcement that the city apparently could not guarantee the safety of the marchers therefore would have to withdraw authorisation for the parade. The sticker in Image 2 announces the counter demonstration to the Gay Pride Parade in 2011 and I was struck by the similarity of the graphic depiction and the newspaper image from the previous year's riots shown in Image 1 above. These annual cycles in the city's social and technical systems provided me with the chance to reflect on how I had recorded and analysed these types of debates when I had first learned about them. It helped me to feel that I had reached a point where I could withdraw from the field and begin the task of analysing the information I had collected.





Image 2 'We're Coming' - sticker advertising the counter demonstration to Belgrade's Pride Parade 2011 (Source: Author's photo)

Analysing and reflecting on my fieldwork experiences was a constant process from my arrival in Belgrade and throughout my writing up period. It was a critical process which served to redirect my gaze away from what I had thought I should be studying, to understand how issues were prioritised by my respondents and my other sources. My analysis was also organic and flexible throughout the writing up stage as I reread my fieldnotes and re-evaluated my reflections, read more literature, kept up with the press, and was updated on current events by contacts in Belgrade. This strategy helped me to shape the arguments of the thesis as I highlighted key ethnographic details and worked to explain how these were representative of the insights I had learned through my fieldwork period. As well as the rich detail of daily life in Belgrade, I also had the historical detail of the buildings to orient my arguments. The buildings were more than the backdrop to socio-economic change in the city, I wanted to understand them as integral to the changes. The next chapter explores this more thoroughly as I contextualise my fieldwork through the historical development of the three buildings I learnt most about.

## Chapter 4. Building Biographies

### 4.1. Introduction

This chapter is structured around the development of three apartment buildings in Belgrade which I am using as archetypes of their era; an interwar privately built apartment block in the centre of Belgrade; a 1970s apartment block built during high Yugoslav consumerism in a socialist planned suburb; and a private development built in 2009 on the outer edge of Belgrade's built up area. Their biographies are presented below as a way to contextualise the themes that shape the arguments of the thesis and to link property laws, housing finance models and the development of Belgrade with the evolution of social norms. The construction of the buildings is used to sketch a broad historical overview which covers Belgrade's development as the capital city of six different states. In living memory the city has seen two revolutions and dramatically different forms of political economies; from a monarchy ruling a largely pre-industrial society; to a socialist federation; through a period of civil war and nationalist isolation; and now a nominally liberal democracy engaging with global flexible capitalism. Such changes mean that history in Serbia today is a disputed terrain, 'instead of describing and analyzing past reality, it became a kind of experimental science [...] it [has been] assigned the task of creating a new reality' (Stojanović, 2011: 221-222)<sup>12</sup>. By tracing the historical development of three specific buildings, this chapter aims to avoid a comprehensive account that might validate or invalidate some of Belgrade's competing recent histories and instead draws on specific experiences to highlight the processes of change.

The city's morphology reflects these different historical records. Belgrade has evolved as its population has grown in response to different processes; through industrialisation which sent rural workers to find new ways of living in the city; through wars which have seen refugees arrive in the city as well as through natural increase which has seen new generations of Belgraders grow up and search for their own space in the city. Migrants arrive needing shelter and new futures, and the city has struggled to provide these, lacking the materials needed to house at the rate required, and at

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<sup>12</sup> Čolović (2002) discusses the use of history in the service of politically motivated ethnonationalist myths

times losing the political stability required to turn citizenship into an investment in the future of the state. During these periods newcomers been left to find their own place, and the city has spread to accommodate the new households, pushing outwards in to new territory, and upwards to fit more people into established territory. This means that the spatial pattern and the design of the building also become part of the story. They are integral to the value of the building, both its cultural value, and its economic value.

The three buildings have been developed through investments made under different types of housing finance models. Governments have assigned different roles to state and markets actors and have had different access to finance through international fora and political alliances. Channelling money into Belgrade's residential sector has been a priority for successive governments because the city has struggled to grow in pace with its population. This means that housing has been and continues to be a politically visible issue that can serve to legitimate the form of political economy being put in place. It provides a record of how adequately the government is meeting the needs of its citizens. The development of the three buildings records the differences between the housing finance models advocated by each type of government and shows the logic of economic thought that produced these models at the time. Their records are used to provide a context for determining how such logics influenced and continue to affect how households value their domestic space. Current academic interest in neoliberalism has brought attention to the ways that housing finance reproduces cultural logics (Bourdieu 2005) or the ways that global finance subjectifies households (Martin 2002; Langley 2007; Langley 2008), as discussed in chapter 2. The development of these buildings provides a way of extending this type of analysis back into the past in order to consider how the different finance models have altered the relationships between citizen and state. It also provides a method of excavating the layers of values in the buildings which have outlived the systems that created them.

The third contextual thread that is provided by these biographies is the evolution in property relations that have accompanied Belgrade's shifting political alliances and economic experiments. I follow Verdery's approach to understanding property as a system which is comprised of three parts; cultural systems which connote meaning; social relations which operationalise boundaries of inclusion and exclusion; and power

systems which adjudicate where these boundaries fall (Verdery 2004). Searching out the archive produced on a building gives an insight into its bureaucratic life. It reveals the negotiations between developers, buyers and the different levels of government over the cultural and economic value of the homes and also indicates the different ways that are used to access these homes. In doing this, the records show the elasticity of these values and the porosity of the boundaries because the rules are changed as they are being put into practice during the construction of a building. The paper trail of the building's archive shows both the ideal version of the property rules, and the messy business of putting them into practice and creating specific forms of value out of what at an abstract level is simply space enveloped by concrete.

Property transformation in post-socialist countries has been and continues to be a contested process, not just by those enduring it, but also by the different fields analysing it<sup>13</sup>. These different views examine property regime change as an elite led process and analyse how the capital accrued under a previous property system can be converted into something of value in a new political economy. However the implementation of a new property regime takes place in the sphere of everyday life; in the homes and workplaces of ordinary people. It is in these locations that ethnographers can access the evolution of cultural meanings, can witness the struggles over access to power and analyse the shifting of lines that are drawn between groups of people. By taking this perspective changing property relations are shown to be dependent on historical evolutions, as path dependency accounts argue. But this perspective also recognises that property relations are the product of contemporary capitalist processes and are not just remnants of socialist structures (Creed 1998). Verdery helps to clarify this double research perspective by asking the question: 'Do we continue to have socialist elites in postsocialist elite structures because of legacies from the past or because of something about how the world worlds *now* to produce that pattern?' (Verdery 2003, p.11). The biographies of the buildings presented below

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<sup>13</sup> The debate between the World Bank and the OECD about institutions demonstrates this; the World Bank takes private property as a place neutral institution and an absolute requirement for development, while the OECD advocates a more place sensitive approach to the institutional development that should enable growth. (Barca et al. 2012)

demonstrate how the specificity of Belgrade's property system today is both a product of the past as well as an ongoing process of the present.

#### **4.2. Stefana Ulica 1939-40 (Building 1)<sup>14</sup>**

On the 20<sup>th</sup> November 1939 Mrs. Roksanda Baćanović lodged an application with construction committee of Belgrade City to develop a new building on plot 1165/20, Stefana Street. This street is clear on the urban plan from 1939, although its surroundings are indeterminate suggesting a lack of formal development (see Figure 4.1). This is in contrast to the bold shapes of the institutional buildings that line the parallel boulevard, King Alexander Obrenović Boulevard which runs out of the Ottoman city limits and was originally part of the road to Istanbul (Norris 2008, p.138). In the plan, the outlines of the National Assembly, completed in 1936, Belgrade University Library, completed in 1926, and other faculty buildings are visible and make tangible the state building that accompanied the withdrawal of the Ottoman Empire from the region (Norris, 2008: 137). By 1939 Belgrade had been the capital city of an independent state for 60 years<sup>15</sup>, home to a political vision of a united south Slav state capable of resisting Austro-Hungarian and Ottoman imperialism, and of managing the great powers' interests in the region. Political histories of this period detail the tensions of this statecraft<sup>16</sup>, while social histories describe the variegated spread of Ottoman, Central European, and Slavic cultures and religions through the streets and villages of the region (see in particular Stojanović, 2008<sup>17</sup> for an account of Belgrade's 'europeanization'). Economic histories demonstrate the overwhelmingly rural nature of the kingdom's economy and the difficulty for the state to industrialise or to access foreign capital markets as Europe was engulfed by wars and then the depression (Lampe 1996; Lampe & Jackson 1982). However despite the turbulent period, and the

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<sup>14</sup> This chapter uses the archival and interview data that I collected about three of the five buildings that I conducted research on. In chapter 2, these are buildings 1, 2 and 3 and as I have discussed these were the buildings that I had the best coverage of, and whose archival history was able to serve the narrative purpose that I use in this chapter's presentation of Belgrade's recent history. I have used pseudonyms for the street names to obscure the exact identity of the buildings.

<sup>15</sup> The treaty recognising the kingdom of Serbia's independence was signed at the Congress of Berlin in 1879 although Belgrade had been the seat of the royal families who had governed the autonomous principality since the beginning of the 19<sup>th</sup> Century (Pavlowitch 2005 : 64).

<sup>16</sup> See Pavlowitch (2005) for an account of the creation of Serbian political entities out of the Ottoman empire, and Lampe (1996) for a history of South Slavism.

<sup>17</sup> See Stojanović (2008) for everyday history of this period

rising threat of the second world war, the construction record of Baćanović's apartment building gives an indication of the city imposing a 'modern infrastructural ideal' (Graham & Marvin 2001).

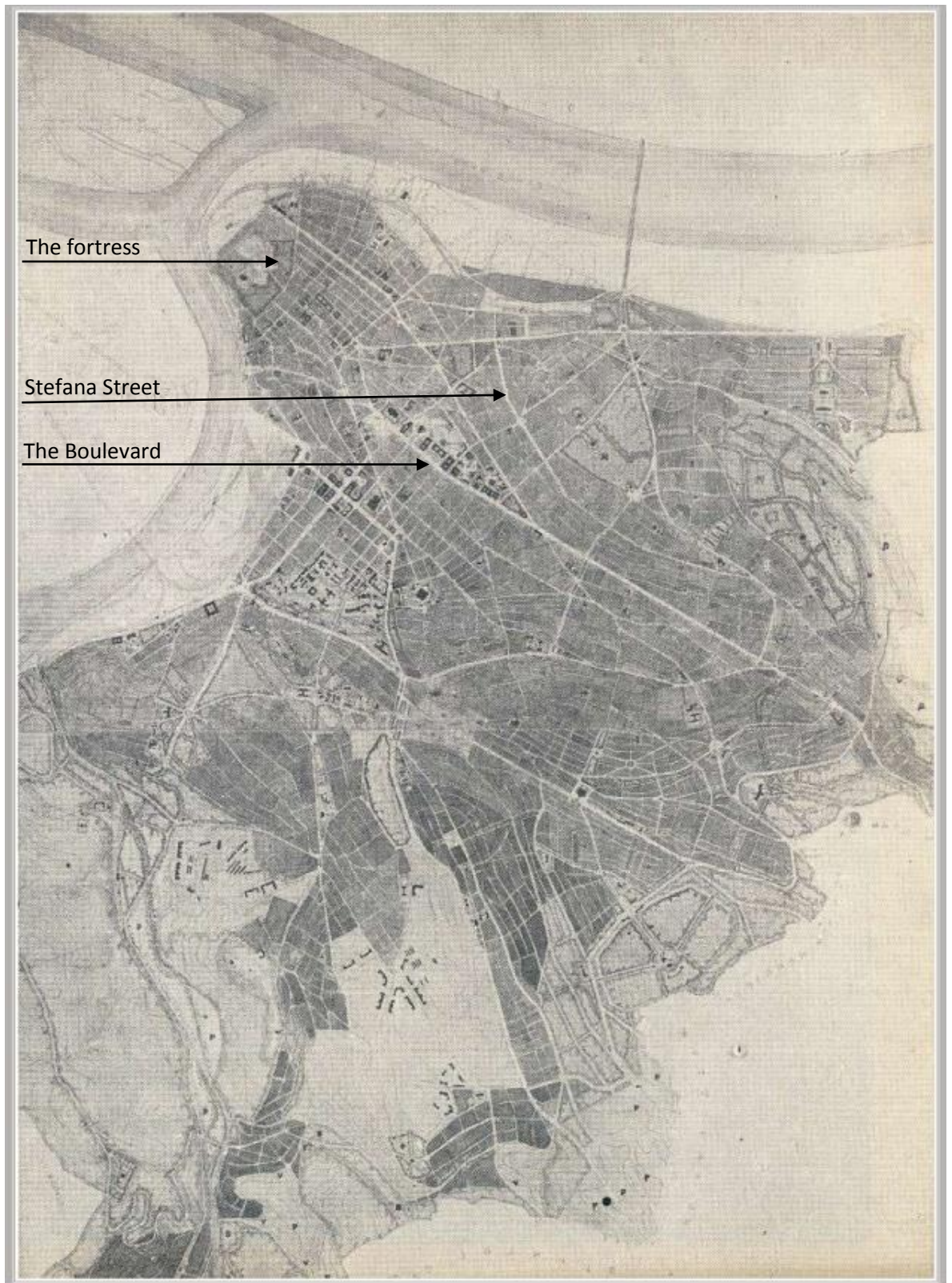


Figure 4.1 The rough location of Building 1 marked on the General Plan of Belgrade 1939 (Source: Urbel, Belgrade Institute of Urban Planning)

The application for the Baćanovićs to build on Stefana was granted on 4<sup>th</sup> January 1940. The forms used by the city's construction department are printed and standardised. They allow for a limited number of variations in both internal construction materials (reinforced concrete or wood for example) and external aesthetics (the front steps are to be made of stone, natural or artificial). The building on Stefana had also to comply with the standards for connecting to the public canalisation and electricity systems. Each step is verified by the relevant professional body and taxed by the city administration. This picture of bureaucratic standards speaks to the expansion of central administration that occurred in the interwar period. Lampe and Jackson (1982, p.588) note that state administration was expanded as the kingdom took loans from France<sup>18</sup> and indebted the state at the expense of industrial development. However, the authors also note that the interwar period saw an increasing independence of the central bank which had been founded in 1883. The domestic currency came into being in 1885 and the dinar successfully eliminated the other foreign currencies in circulation. This enabled the development of a credit system with the issue of paper money through which the state was able to create these fiscal relationships with its citizens. The source of the Baćanović's wealth is not verifiable through the building's archive. One of the current residents of the building, whose family rented an apartment in the building in 1941, said the original owners had been a family of industrial bakers, but Roksanda, whose signature is on all but one of the construction application forms, signs her profession as '*Domaćica*' or housewife while Mr. Nikola Baćanović's profession is not noted. Nonetheless, the 1939 and 1940 documents infer a fiscal relationship between domestic private wealth and the controlled exploitation of centrally managed urban space.

The building was completed on the 21<sup>st</sup> September 1940 and received a certificate for use in November 1940; five months later the city was bombed and then occupied by the German military. Belgrade suffered during the war, but Norris (2008, p.128) writes that this wartime experience was not a story told by the communists. The city was associated with the pre-war values and politics, Tito's partisans were rural, engaged in

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<sup>18</sup> Pavlowitch provides a discussion of French Serbian military and cultural ties (Pavlowitch 2005, pp.68–70). Although Lampe discusses the shift towards economic ties with Germany in the 1930s (Lampe 1996, pp.177–180).

guerrilla warfare and '[t]he city was not part of their narrative, and it was not theirs to commemorate'. This meant that the more comprehensive destruction of Belgrade wrought by the British and US bombing campaign was not part of the publicly commemorated memory. However the building on Stefana records this history in its structure and in its archive. The notes include a report from 1960 establishing the suitability of the building for an extension given that the bombing campaigns might have damaged its structure. This report states that internal checks have been carried out and only minor cracks were found. In addition 'according to information received from residents from the time before the war, two bombs fell in the area surrounding the building, but they did not do any damage to the building'. The report goes on to say that the general state of the flats is good, and it is 'a regularly maintained and solidly built building' (August 1960).

The legacy of the war is present not just in the structure, but also in the reason behind the application to extend the building; high levels of demand for housing. The new socialist government faced an urgent need to expand the city's residential building stock to house bombed out residents, as well as newcomers. The immediate response in the post-war period was to appropriate and share larger apartments. While this policy could be employed to punish those against the regime by reducing their assets and imposing restrictions on their household, communal living was not seen as a permanent strategy to create a different society (Pejovich 1966). For the predominantly rural Yugoslavia, socialism was the path to an industrialised and egalitarian society that could withstand the imperialist expansion tendencies of its neighbours. Housing was therefore targeted not as a revolutionary front for destroying bourgeois habits, as it was under the Soviet system (*cf* Buchli, 1997, 2000). Instead housing was to serve the state's economic growth while avoiding the creation of a property owning class who could exploit workers through rent (Fisher 1962; Fisher 1964). The long term vision for housing was to restrict and regulate private ownership and the solution was seen as lying in self-management.

The building's archive is blank about this period. There are no records indicating any of the strategies that might have been employed by the Baćanovićs to protect their property wealth from nationalisation. They may have sold off their assets quickly, or relocated extended family members into parts of the building in order to maintain their



interest through occupation rather than their soon to be invalidated legal entitlement. These strategies were employed by some of Belgrade's bourgeois families during this period, according to discussions with their descendants. This archival silence can be interpreted as evidence of what Verdery calls the 'fuzzy nature' of property under socialism. She explains this vagueness is produced when the wrong lens is applied to understand the dynamics of socialist property relations. The key is not to focus on the question of 'who owns what' but to understand 'administrative rights' and how these distribute 'various kinds of rights and relations' and generate patterns of use (Verdery, 2004: 190-3). The primacy of these administrative rights is born out in the Yugoslav case, where priority was given to establishing management structures for housing, over altering ownership structures. Self-management of housing started in 1953 when residents living in apartment buildings with more than two large or three small flats were given the right to manage their own buildings (Peselj, 1959: 249). These multi-apartment buildings were not nationalised until 1958, and private ownership was never banned outright (Bićanić 1973). Smaller buildings could remain private property, because they were 'thought to correspond to the traditional Balkan family home' (Normand, 2008: 5). Yugoslav citizens continued to have the right to build and occupy such buildings, marking the origin of the division between a house and an apartment that continues to inform attitudes towards domestic space in contemporary Serbia.

The record becomes clear again in 1959 when an application is made to extend the building. This application references a new set of relationships between the state, the city and its residents. By this point the name Baćanović is no longer in the record and the residents at Stefana are not tenants, but are listed as joint owners; the building was nationalised on 26<sup>th</sup> December 1958. The list depicts the cosmopolitan mix of Belgrade's population as the capital of the new socialist federation. The building's tenants come from Macedonia, Croatia and Serbia, while one flat was registered to a company. The documents are also useful in showing how these residents are formulated as active participants in the new property regime. Details of the ways that complaints can be received and addressed are included in the documents where they were not in the earlier files. This gives an indication of a public that is conceived, formally at least, as being engaged with the process and responsibility of the development. The state's shift towards decentralisation is also shown as it is the

municipality rather than the city that permits the housing co-operative to adapt the building. There is reference to a master plan, and confirmation that the building's plans correspond to this centrally produced vision for the development and management of the state's resources. However it is the municipal government which is in charge of putting the plans into action, and awards the construction permits to Železnička Sloga, the housing association of the Yugoslav Railways Head Office. The permits are not standardised forms, but typed letters of permission implying that regime has not had time to standardise its approach but also suggesting that relationships of power are influenced through negotiation. The change in fiscal relationships between the authority and the producers is also evident as the taxes for the permission to build 'are not to be paid following art. 21, pt 3 of the law on administrative taxes' (13<sup>th</sup> February 1960).

Housing finance at this time was organised by municipalities who managed Communal Housing Funds. These funds were financed by controlled rents from sitting tenants, although at low levels set independently of maintenance costs. The communes also managed new housing construction in their areas using funds financed through mandatory contributions on personal incomes. This contribution was set centrally at 10% in 1957 at the start of the policy, but was reduced to 7% the following year. Under this form of policy, which ran from 1953-63, the communes were able to supply new housing, although investment levels did not produce a construction rate able to keep up with demand, nor were they able to generate enough funds to cover maintenance and renewal of the existing stock. The pressure on the housing was driven by Belgrade's growing population, fed by rural migrants, as well as a fall in household sizes. As a result private construction made up 60% of the housing stock that was built, and this is despite the low levels of personal savings that would have been needed to build privately (Bassin 1984, p.160; also Plesković 1988, p.280). The government response was 'to lower standards and build smaller apartments' (Plesković 1988, p.279).

The documents describing the extension at Stefana show the importance of housing standardisation and demonstrate the application of socialist construction norms to all aspects of living space; from the façade, to spatial allocation and the materials to be used in the interior design. The plans detail the size of the units and are specific in how

much space should be allocated to a household. The document explains that the flats are slightly over the recommended area, but do not go over the 5% or 10% allowed by norm. The extension will have two one-room apartments, and two two-room apartments (or studios and one bedroom flats as these would be called in UK property terms). This layout matches the layout of the floor below. The document explains that this solution has been taken not only for technical reasons of load bearing, but also because the design fits with the contemporary rules governing the standards for the accommodation 'in terms of spaciousness and comfort'. The document also raises the question of basement space, because there is not enough room in the basement to add additional storage space for the new flats. The report states a solution will need to be found and suggests the investor negotiate with the house council and the relevant authorities. These details show that the spatial norms are an important element in resource management, and that such spatial norms govern not only the interior space, but incorporate the shared spaces of the building.

The forms detailing the construction work to be carried out include pages and pages detailing and costing every item that will be used; each type and number of screws needed for all the different fixtures and fittings. This is likely to be due to the planned economy which would require this level of accounting over the distribution of resources. The effect on reading, however, is a caricatured image that prescribed taste is the way to create equality. Care is also taken to make sure that the extension will maintain the visual integrity of the city, and keep its urban identity. In discussing the proposed extension the housing association explain that the surrounding buildings are taller than their building and the additional storey to this building is therefore admissible. At the planning stage there is a description of the façade and how it will be perfectly matched to the floor below making the addition invisible (see Figure 4.2 below)<sup>19</sup>.

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<sup>19</sup> Such care is in marked contrast to the developments that happened in the 1990s when enforcing urban planning regulations became difficult. In fact the neighbouring building has had an extra storey added which looks as if it is an informal construction.

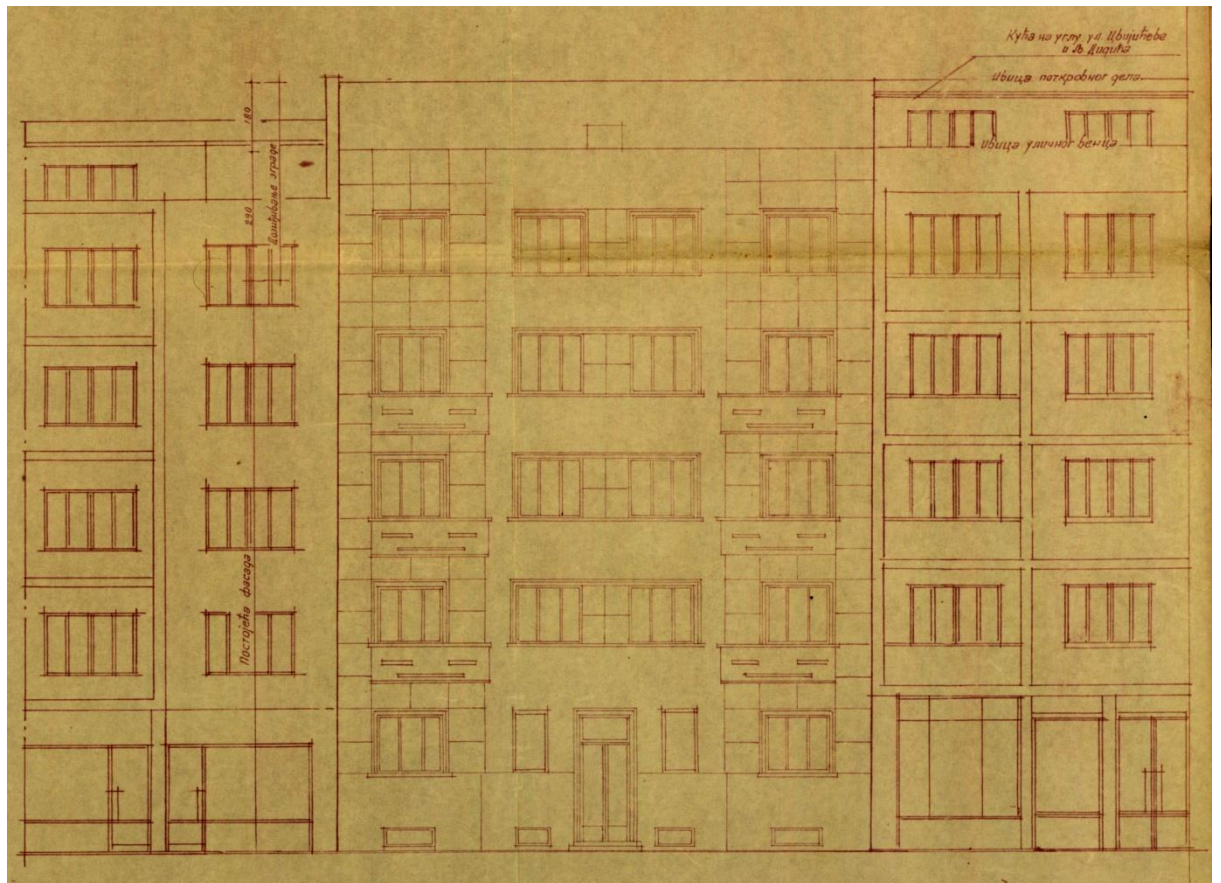


Figure 4.2 Plan showing the new façade for the extension of Building 1, Stefana Ulica (Source: Belgrade City Archive)

Despite such detailed regulations governing the size, shape, interior and exterior of the flats in the extension to the building on flats in the extension to the building on Stefana, the flats actually constructed did not follow the plans. In a meeting held in follow the plans. In a meeting held in September 1960, the railway’s housing association agreed to request a change to the association agreed to request a change to the layout to create fewer, but bigger flats. The request was sent to the commune The request was sent to the commune explaining that ‘amongst the 120 members only one was interested in a one room flat.’ one was interested in a one room flat.’ The request was approved and the plans were changed, as the rearranged layout

changed, as the rearranged layout below shows (see

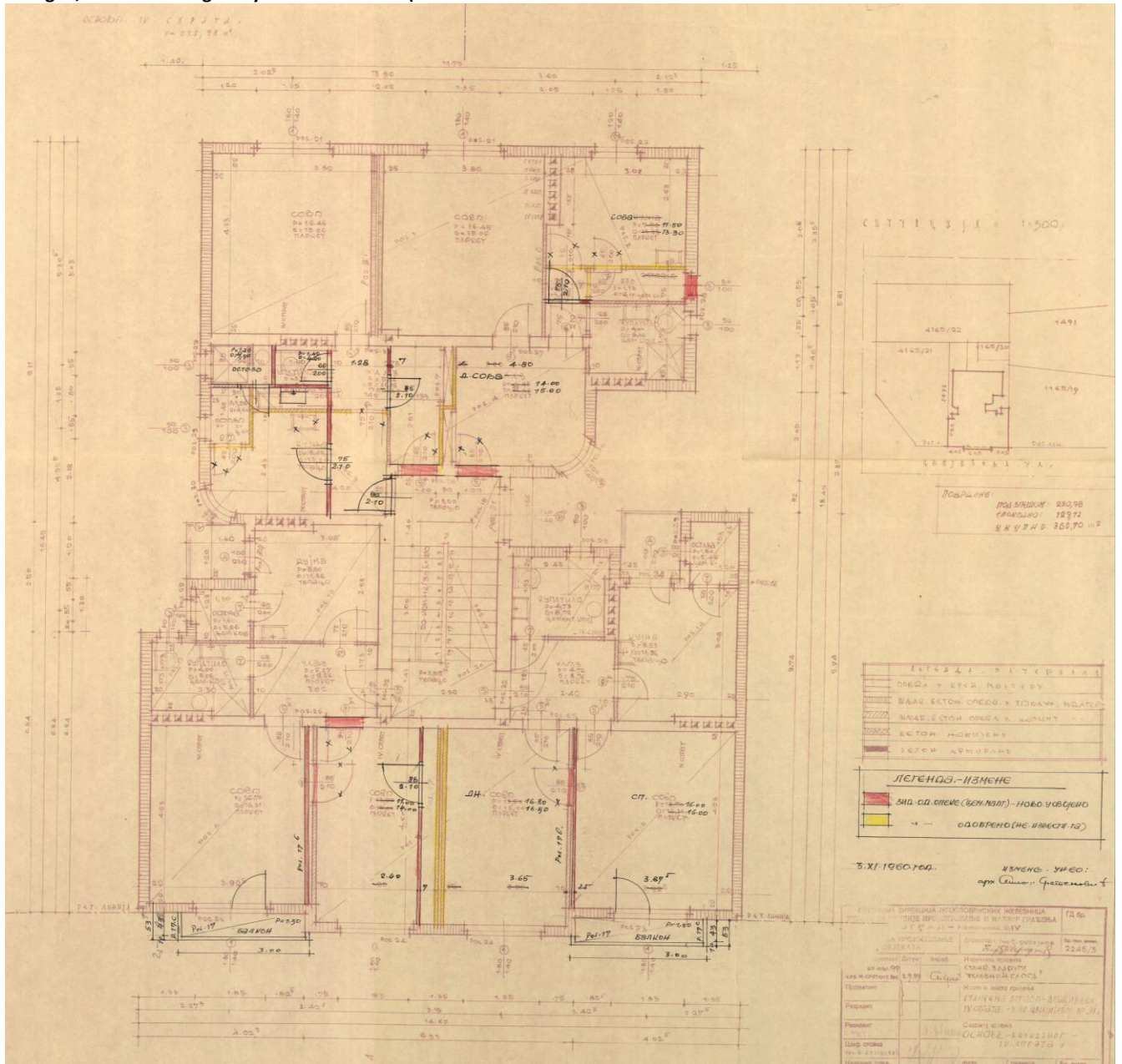


Figure 4.3 overleaf). The walls marked in red are to be built instead of the walls in yellow. This creates behind the perfectly matched façade, a three room flat and a one room flat, while at the back of the building a large 77.6m<sup>2</sup> flat is created out of what had been envisaged as two studio flats. Under the costing of the revised project, there is an explanation that no expenses will be incurred because ‘there’s nothing to tear down [rušenja] except on the plans’ (November 1960). The commune, the architects and the members of the association all seem to agree that sidestepping the norms is permissible.



The alteration of the plans provides a metaphor for concerns that were surfacing at the time about the housing system and the broader critiques about the Yugoslav system's ability to create an egalitarian society. Throughout the 1950s the rise of an elite communist *nomenklatura* out of Yugoslavia's revolutionary beginnings was prominently critiqued by Djilas (1957). Although Djilas himself fell foul of the regime and was arrested and expelled, his perspective established a foundation for an ongoing critique of inequality that Yugoslav sociologists engaged in and published on within Yugoslavia (Allcock 2000, pp.186–90).

The failure of the state to deliver housing at a rate that matched demand meant that access to housing played a role in this stratification of social groups. The housing shortage introduced elements of commodification into the socially owned housing sector as housing was used to recognise success. Lower skilled workers found themselves at the bottom of the *rang-lista*; the waiting list compiled through quantifying housing need by indicators such as current living conditions, number and health of family members. Subsequent critiques have explored how these structural inequalities developed instability in the socialist systems, while other accounts examine how such stratifying processes were successfully managed at the time. Hyder Patterson argues that 'the New Class of the economically privileged that emerged in the 1960s was by no means a small, restricted group of the powerful, well-connected, and influential. Quite to the contrary, all this fervid and altogether conspicuous consumption had rapidly become the domain of more or less ordinary Yugoslav citizens' (Hyder Patterson 2011, pp.xvi–xvii). The government response of using the market to widen access and improve efficiency, while retaining socialist egalitarianism was able to ground the Yugoslav vision in enough material certainty to gather popular support and limit the dissent in way that was markedly different to the neighbouring soviet regimes (cf Bracewell 2006). The second building, constructed in the mid seventies provides details that help to examine these dynamics.

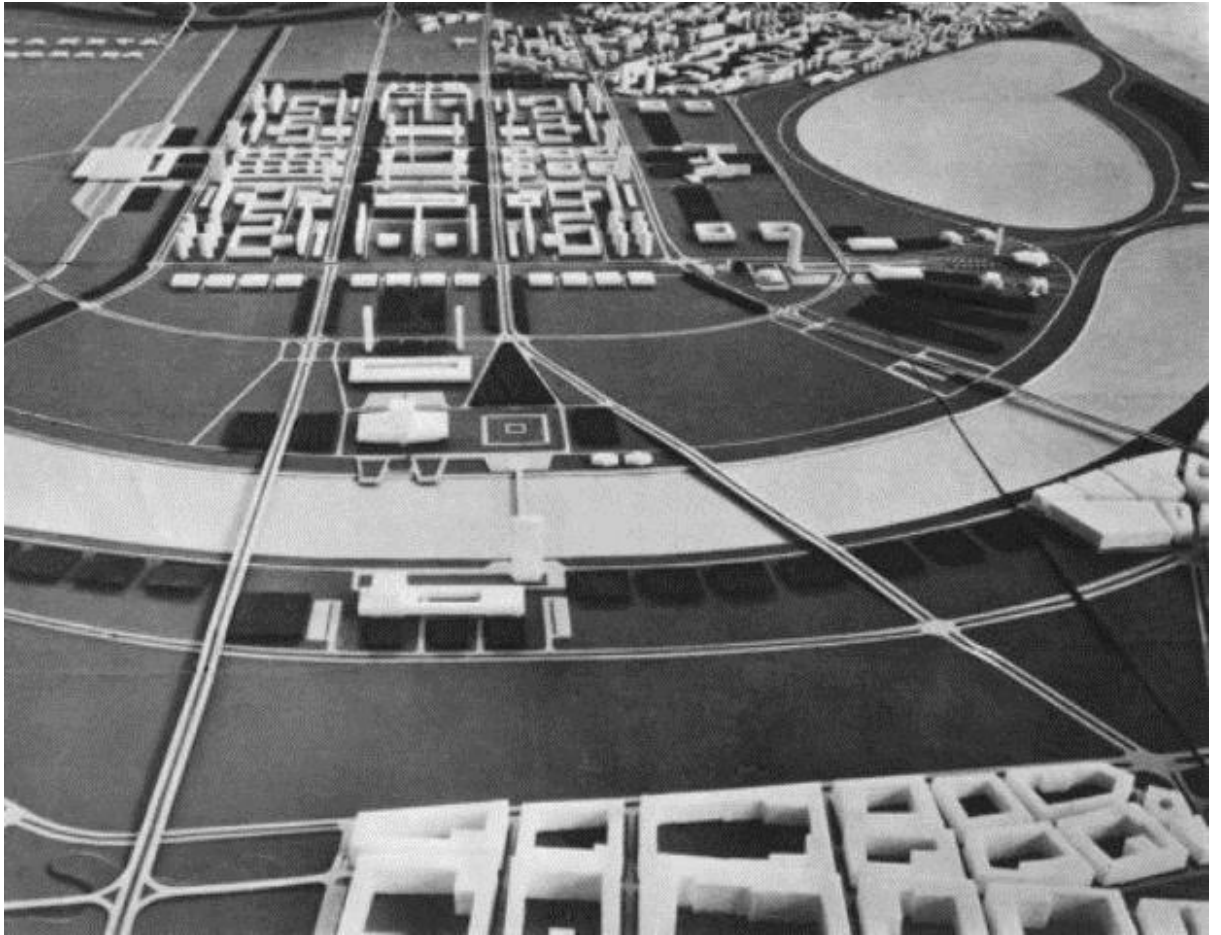
### 4.3. Bulevar Lumumba 1972-1976 (Building 2)

The second building is in part of the city known as New Belgrade; an area that is emblematic of socialist urban planning (Waley 2011). The area had been marshland separating Belgrade from the old Austro-Hungarian outpost of Zemun, and for the new socialist government it offered a blank canvas for a new capital city (see Figure 4.4). The creation and development of this *terra rasa* provides evidence for a number of perspectives on the evolution of Yugoslavia's socialist state. The scale of plans and the failure to materialise them<sup>20</sup> indicates the struggle to find adequate economic support for the creation of Yugoslavia's socialist society. Planned as a monumentalist new capital city, such a vision became an economic luxury and a political statement that Yugoslavia could ill afford following Tito's rift with Stalin. As a result the planned relocation of government buildings was put on hold and New Belgrade's functional *raison d'être* shifted to housing. The 1947 break with the USSR meant that Yugoslavia's economic development and industrialisation were pursued not through Comecon, but relied initially on US aid before transitioning to international borrowing from the 1960s onwards (Lampe 1996). Economic histories explain the unsustainable nature of this model of development, arguing that 'Yugoslavia never suffered from a shortage of capital, but rather from its easy terms and unproductive use' (Telgarsky & Struyk 2001, p.164). However from a political perspective, the search for economic alliances meant that Yugoslavia carved a unique position between the eastern and western blocs during the cold war.

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<sup>20</sup>Blagojević (2007) provides a detailed history of the planned and constructed city (see also Le Normand 2007; Le Normand 2006; Kulić et al. 2012).





**Figure 4.4 Planning New Belgrade; A maquette viewed from the perspective of the old city** (Source: Kovačević et al. 1961)

New Belgrade provides a record of this in concrete; the purity of the modernist planning, and the diversity of modernist architecture in the 1950s ‘provided a clear visual statement of cultural affinity and, by extension, political alliance with the West.’ (Kulić 2009, p.129). The evolution of the area’s urban planning, architecture and consumerism in the 1960s has been used to demonstrate the engagement of intellectual and academic life on both sides of the iron curtain (cf Blagojević (2007), for architecture and planning, Le Normand (2008b) for planning and urban sociology, Kulić (2009) on architecture, Patterson (2003) on the advertising and marketing industry). From a cultural perspective the development of New Belgrade provides an additional set of empirics that records how everyday life was woven integrally into Yugoslavia’s development. Images of volunteer work groups and youth brigades show how New

Belgrade's infrastructure was constructed by hand and feeds into a contemporary nostalgia for Yugoslavia's own path to modernity<sup>21</sup>.

As the area developed it was not just the citizens' sweat and toil that were required to construct the socialist neighbourhoods, but their income and savings. By 1965 economic reforms had led to a more market based approach to housing production and allocation. State housing funds were removed and socially-owned enterprises were put in charge of providing their employees with housing. They were given responsibility for the existing stock that was rented by their employees, although did not receive the power to set rents or provide maintenance services. They were also expected to finance new construction and required to allocate a percentage of their profits to buying units. Firms could leverage their mandatory housing contributions by creating funds available for lending to employees through the commercial banking system<sup>22</sup>(Mandič 1990, pp.261–2). More successful socially-owned enterprises were able to afford more housing for their employees and therefore incentivise their workforce. The theory behind this period of market socialism was to increase investment levels through commercially available finance and improve construction rates through market efficient allocation, but all the while keeping housing as an employment benefit rather than a commodity<sup>23</sup>. Housing therefore became an incentive to work for more successful firms, but meant that people working for less successful companies had little chance of accessing a socially owned property and even successful enterprises were not able to deliver enough housing (Petrović 2001, p.218).

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<sup>21</sup> This has been particularly visible in Belgrade in recent years through a series of artist / activist events which combine academic critique with social engagement advocating the continued use of socially owned property as a category and self-management as a practice. For example in 2006-7 the Differentiated Neighbourhoods of New Belgrade was realised which included discussion of Lefebvre's 1986 design for New Belgrade (cited by Blagojević 2007) and hosted a lecture by Professor Soja. Details are on <http://www.lot.at/projects/NEIGHBOURHOODS/differentiated.html> (See also Soja 2009, p.27) . The recently concluded Unfinished Modernisations project of 2010-11 brought together social science researchers, artists and policymakers in a series of conferences across the former Yugoslav territory debating architectural and planning legacies of Yugoslav socialism. Details can be found on <http://www.unfinishedmodernisations.net/pages/about-project-2>.

<sup>22</sup> Allcock provides an account of the development of the banking system to supply credit lines (Allcock 2000, pp.80–83)

<sup>23</sup> However Mandič (2010) makes the argument that housing was able to function as a financial asset for the users in some circumstances, for example through private rental or holiday letting that some social tenants engaged in.

By the 1970s this imbalance was being addressed and it was at this point that the second building was under development.

The second building is a tower block on Bulevar Lumumba, a boulevard in New Belgrade that cuts through blok 9a and blok 11. The *blok* is the Yugoslav equivalent of the CIAM microdistrict or Soviet *mikroraion* and is the neighbourhood unit that in modernist functional urbanism was designed to house a population of a specific size and all the facilities they would need. These units were typically sized according to the size of the population that would support one elementary school (Mumford 2000). The Soviet urban planning system produced uniform *mikroraion*, but in New Belgrade each *blok* had its own architectural style and identity (Kulić et al. 2012). Blok 9a is a fairly upmarket part that lies on the river front between old Belgrade and Zemun. Tracking the records for the building was difficult as they were not held by the city archive. I was told that their archives were dependent on what they received from the municipalities and that as my second building fell into the administrative department of Zemun, I needed to go there. The local authorities did hold plans for buildings, but again I was unlucky. The men working at the municipal archives explained that I would need a stamped letter of permission from the building assembly president before I'd be able to see the plans, but having quickly checked they could already tell me that the file was lost. The building assembly president confirmed this. He'd been searching for the plans himself because he was making internal renovations to his flat and he hadn't had any luck. He was able, however, to tell me that the building was construction model number 1703 and suggested I take this information to Komgrap, the construction company which had built the building and which was still in operation. This number would help them identify which of the standard designs for mass apartment buildings they'd been using in the early 1970s when they'd developed the neighbourhood.

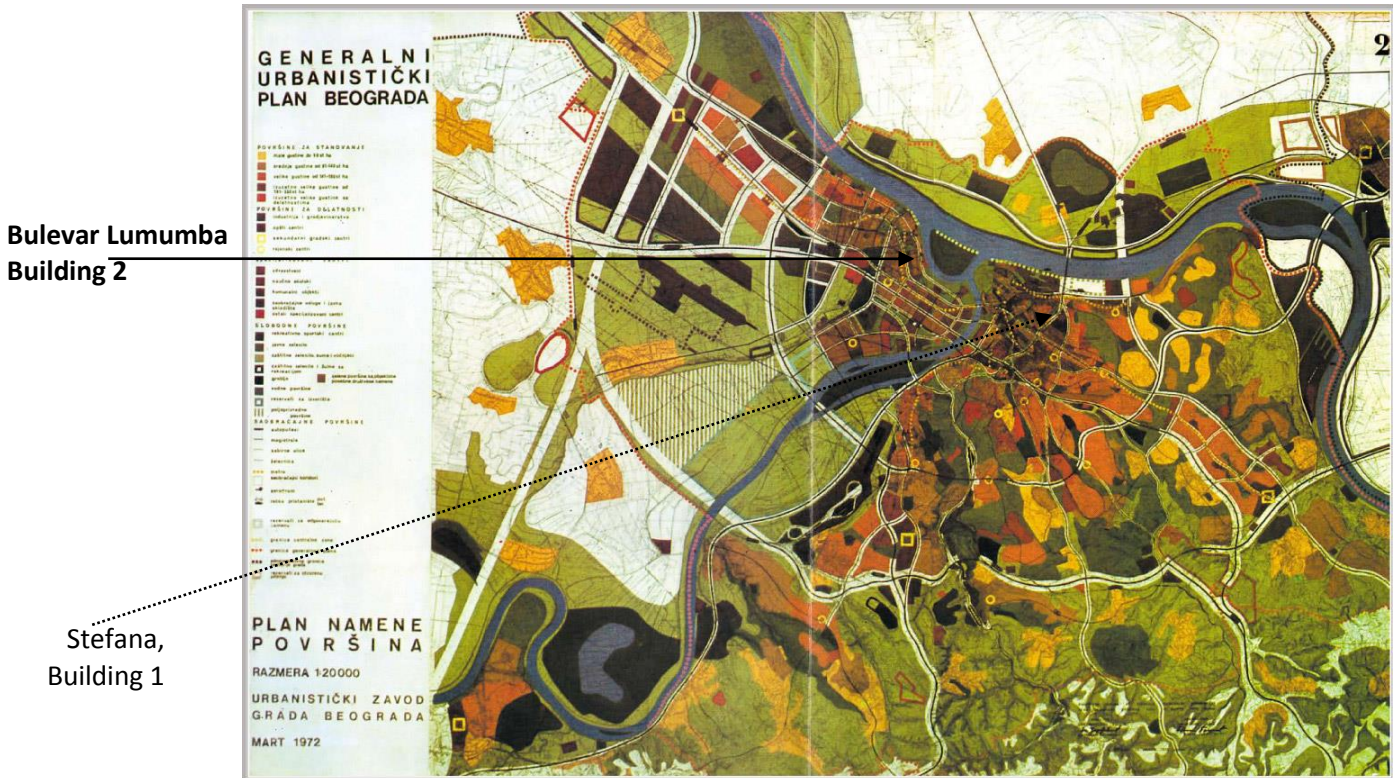


Figure 4.5 The rough location of Building 2 marked on the General Urban Plan of Belgrade, 1972 (Source: Urbel, Belgrade Institute of Urban Planning)

Walking through the head office to meet the company’s archivist, it was evident that Komgrap had not weathered the transition well. A maze of empty offices lay between me and the archivist who explained how employee numbers had fallen dramatically as the company’s construction work had shrunk. His main task now was to find documents that were used in the ongoing privatisation of flats. Again he could only find a couple of documents that related to the construction of the building on Bulevar Lumumba; one of which he had compiled himself to help him facilitate the privatisation process. It was a handwritten list of the 144 apartments with the name of the company that had originally bought them and the price per square metre. The list shows a number of companies and other names; Komgrap itself had owned 11 of the flats, the presidential office had bought five, an organisation called ‘National Joy’ had three, while 19 of the apartments had been sold to private individuals. Unfortunately the document did not list how these individuals afforded the apartments. It is not possible to know the source of their money or which combination of politics and economics had enabled them to access these units.

Although records of the building’s construction were sparse, my enquiries succeeded in putting me in touch with one of the chief engineers on the project. She explained that

under the new finance model, Komgrap was able to act as the investor in order to develop the area. The neighbourhood was an old industrial area, formerly the site of a railway station on the old line connecting Zemun to Vienna and Budapest. The engineer explained that the city had no money to clear the area and develop the much needed housing, however Komgrap had the financial power to do it; 'we had built so much of Belgrade by then' she reminisced. Komgrap was able to presell the flats by advertising the development of more than 2000 units and generating the finance needed to relocate the industries and begin construction. The engineer explained that the new neighbourhood was designed meticulously according to modernist planning principals. There was the requisite green space, sufficient parking, the infrastructure was planned according to the population it would need to supply. Her recollections of the halcyon days at Komgrap are coloured by the changes that have happened in the neighbourhood since; the overcrowding and unregulated developments that have eaten up the space and stretched the infrastructure beyond its capacity. However her positive memories are supported to a degree by contemporary reviews of the planning policy and housing development. Writing in the early 1980s Bassin suggests that the mid 1970s reforms had led to 'a general improvement in the quality of residential environments, with the addition of service infrastructure, often neglected in previous periods because of the emphasis on quantitative rather than qualitative production' (Bassin 1984, p.163). This era of Yugoslav architecture is celebrated today for its ability to create mass produced housing that was unlike the monolithic soviet style of architecture and instead offering diversity in internal layout and external finishing (Kulić et al. 2012).

The emphasis on quality was a result of having handed the power for planning decisions to local municipalities. This housing policy, adopted in 1972, is illustrative of a broader trend within Yugoslavia at the time which reduced the relative market freedom that social enterprises had been allowed and increased state involvement. The liberalism of 1960s had produced disparity between Yugoslavia's federal parts and fed political ambitions for increased power to be devolved to the federal states. This developed into a nationalities crisis which threatened the integrity of the constitution and precipitated the reorganisation of domestic policy (Wilson 1979, chap.15). This led to reforms that realigned social policies with local areas in the hands of local interest

groups. These bodies, called Self-managing Interest Groups, were given jurisdiction of a specific issue for the municipality<sup>24</sup>. The ambition was to provide a non-market mechanism to bring together service producers and consumers and ensure that the totality of the local population was serviced by the communities they lived in. These interest groups took the form of an assembly which would debate a development programme for the local area. For housing these assemblies were called Public Housing Enterprises and the delegates were drawn from planners, architects and the construction sector, as well as local community representatives and socially owned enterprises. This group could set the mandatory contribution rates on personal incomes out of which the construction funds were assembled and such funds could be leveraged through commercial financing.

While political control was following a vertically integrated model that sought to minimise market liberalism, market mechanisms were nonetheless central to affording the development programmes. Commercial, if socially owned, banks were needed to increase the buying power of housing associations and individuals (Bassin 1984). These funds were used by housing associations and individuals for whom 'loans with interest rates of 1 – 10% and terms of 10 -30 years were common' (Telgarsky & Struyk 2001, p.183). Roughly 10% of the funds raised went to solidarity housing reserved for the lowest social strata (Plesković 1988). Although the emphasis on quality over quantity inevitably fed into the stratifying processes of the housing policies as the gap between construction supply and demand increased (Mandič 1992; also Simmie 1991). Summing up the inequality of access Nord (1992, p.293) explains 'peasants and unskilled workers build their own houses while the middle class queues for public/social housing'. Groups of private individuals could construct single family homes on designated prepared land which was popular with the public and provided a way of getting off the waiting list for housing and escaping the private rental market or moving out of family flats (Bassin 1984). This meant that there were three types of tenure; those who had housing rights for socially owned flats, those who had housing rights for solidarity housing and those who used loans to buy privately. The commercial

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<sup>24</sup> Vojušević and Nedović-Budić state that Yugoslavia was one of the first European countries to implement a participatory approach to planning (2009, p.279)

banks provided the lending service, channelling domestic capital into such funds. However they also provided a conduit for savings earned abroad to flow into the system (Lampe & Jackson 1982). The size of a housing loan that could be taken out was largely dependent on the size of the deposit that households could contribute. This meant that households receiving remittances from abroad were best placed to get the biggest loans. These were important in financing housing; initially important in the private housing sector, but also enabling employees on housing waiting lists to solve their own housing problems.



Figure 4.6 Belgrade Bank celebrates its savers with an advert in the national newspaper Politika on world savings day, 1973 (Source Politika, 31<sup>st</sup> October 1973, author's photograph)

These diverse economic rationales and opportunities explain the variety of occupants listed in the records for the building on Bulevar Lumumba. Individual families with access to loans from their companies, or with good deposits and access to commercial loans could have bought their flats privately. The Socially Owned Enterprises (SOE) who invested in the development would have allocated the right of use of their apartments to their employees according to their ranking system. Although the ranking system had some criteria based in law, each SOE ran its own list (Simmie 1991). I asked if this difference translated into the interior of flats during the construction phase, but the

engineer explained that options for modifications were limited. Companies would buy a number of flats, but would not necessarily know which specific units they would end up with until move-in day. Komgrap could offer whether to connect the flats to city supplied hot water, or whether companies wanted to install their own sanitary hot water boiler. She explained that many companies did ask for this option, but beyond this however, the flats were fairly standard. However she did mention that sometimes it was possible for the private buyers to negotiate over their fixtures and fittings. Some people would have bought Italian tiles 'and we could put those in for them' she explained, giving an indication of the consumer culture of the time.

In contrast to the closed regimes of their eastern neighbours, Yugoslavs were able to visit the west and had direct access to the consumer culture and products of capitalist markets. Movement and consumerism were key aspects of Yugoslavia's culture in the 1970s which, Bracewell (2006, p.250) argues, created a unique 'synthesis between East and West [which...] combined a desire for western products with a lasting suspicion of market forces, risk and social differentiation. Taking a slightly less positive retrospective, Luthar (2010) describes the consumer shopping trips to Trieste that were standard practise for Yugoslavs arguing that the economy of shortage pushed citizens into such smuggling activity<sup>25</sup>. For Bracewell though, this fluidity and tacit acceptance of economic tourism went some way to dispel political dissent. She argues that Yugoslavs were aware of the shortcomings of their political system and its inability to match the consumerism of the capitalist West, but these shortcomings were forgivable to an extent. Citizens took a certain pride in the Yugoslav brand of market socialism and tolerated the attempt to build it, as long as the state tolerated their trips into Western Europe to get the items not yet available at home. She argues this translated into 'active support for the political and ideological compromises entailed by "market socialism" – at least while the money held out' (Bracewell 2006).

The money started to run out in the 1980s when Yugoslavia entered a recession and faced rapid inflation. The economic decline placed more pressure on the housing system. Investment levels dropped as incomes fell and the contributions to the housing

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<sup>25</sup> Croatian author Slavenka Drakulić (N.d.) also provides a less forgiving account of the hardships of living with Yugoslavia's shortages in her book 'How We Survived Communism and Even Laughed'



funds were reduced. The funds were totally depleted through dramatically increasing inflation rates which over the decade grew from 30% in 1980, to 79% in 1985 and 130% in 1987 while interest rates on housing loans were kept under 10% (Mandic 1996: 97). The concentration of power in the hands of public housing enterprises contributed to this pressure. They established monopolies but failed to keep up with demand which kept prices high without incurring any negative feedback to their production. More and more people were pushed into the private sector or black market to solve their housing needs. Describing this shift, the Slovenian economist Mencinger writes, 'Yugoslavia found it difficult to move in any direction. The number of commissions, meetings, resolutions and words devoted first, to 'open questions and serious difficulties', then to 'economic crisis', and finally to 'overwhelming economic, political and moral crisis' grew rapidly' (Mencinger 2000, p.132). By 1990 the country was falling apart.

The missing records for the building on Bulevar Lumumba can be seen as symptomatic of the turbulence that arrived with 1990s. This is a period which, from popular accounts, seems a time when the rules were thrown out. Ethnographies of post-socialist transition describe the profound sense of loss and change that happened in everyday contexts (cf Yurchak 2006), but for Belgrade the 1990s was a different experience. Although the federation dissolved into secessionist wars and nationalist politics, in Serbia the socialist party stayed in power<sup>26</sup>. Serbian sociologists<sup>27</sup> describe this period of transition as first blocked by elites, and then delayed by international sanctions. This follows Lazić's thesis that the ruling elites worked to reconfigure their assets and power base, separating the fused political and economic power developed in the socialist economy into the separate spheres corresponding to the liberal capitalist economy (cf Lazić 2000). Serbia's transition could be delayed until such elites were in a position to manage the benefits of being more integrated with European markets and international finance.

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<sup>26</sup> The reasons used to explain this continuity include the broader grass roots support enjoyed by Yugoslav socialism in contrast to the externally imposed soviet regimes; international isolation and the lack of political alternatives (see Gordy, 1999 for an account of Milosevic's domination of the public sphere, and Stojanović (2000) on how this aligns with historical patterns of political culture in Serbia.)

<sup>27</sup> For example Milić (2007) discusses this thesis in terms of the impact on family life in post-socialist Serbia arguing that it has created increased conservatism and patriarchy (p. 363). Petrović (n.d.) discusses this in relation to socio-spatial stratification in contemporary Belgrade.

For housing this meant privatisation, but in unregulated conditions described by some as 'cowboy capitalism' (Petovar 2007). Tenants in socially owned housing were first given the right to buy their apartments in 1990, in a move that Petrović (2001) argues was politically expedient and not subject to public debate. Such flats were initially offered at roughly 30% of the market value however this option did not appeal to the majority of the tenants who were seeing their living standards fall and the incomes shrink. Flats were discounted further in 1992, but it was in 1993 when hyper-inflation dramatically reduced the cost that there was a rush to buy. By the end of 1993 95% of Belgrade's socially owned flats had been bought up (Petrovic, 2001: 219-221). This trend was accompanied by a dramatic reduction in living standards; Stojanović and Matić (2010) provide a compelling account of this in their ethnographic study on the role of plastic in Serbia. In the 1990s although expressing contempt for European countries and the United States, the products of these countries were allowed in to provide 'a crutch in a time of existential crisis' (Stojanović and Matić 2010, 73–74). Sociological research also provides indicators of the period: poverty shifted to urban centres where previously it had been a rural phenomenon (Mikelić & Schoen 2005); crime and domestic violence increased (Nikolić-Ristanović 1998); Belgrade received an influx of displaced people with about 113 000 refugees registering in the city (Stevanović 2005, p.45); corruption became endemic within institutional life (Ramet 2011); trust in all types of institutions dropped (Gordy 2004); and the housing shortage became chronic, driven by the estimated 10% increase in households living in the capital. Under a war economy, political isolation and increased criminality, the much needed new housing became the preserve of private marketeers in unregulated environments. Illegal construction of housing became so dominant that 'the term lost its original meaning' and referred to the majority of construction that occurred at that time (Vujović & Petrović 2007).

The missing records are more than a metaphor for the disturbing loss of norms and the opaque reconfiguration of power by elites. The file's disappearance also hints at the strategies that were employed during this period as people took to resolving their housing problems individually. The records are likely to have been borrowed from the municipality when a revision was made in the administrative rights over the communal space of the building or when a family planned a renovation of their flat. With limited

alternatives provided by either the state or the market, families cannibalised their space, reworking the same floor area when confronted with life course changes that might have provoked a move in less constricted property markets. The photocopied plan below (Figure 4.7) was given to me by the president of the building's building assembly. It shows the original layout of his flat; a studio apartment that had been allocated to his mother in 1976. He now he lives there with his wife and two teenage sons. They started alterations 15 years previously as their family grew and over the years they have removed the internal walls and repartitioned the dining area to create a bedroom. They created a second bedroom by extending the internal wall, splitting the living room in half. There is a third sleeping option available by converting the sofa into a bed. They explain that no one has a designated room, but they use the space according to their need.

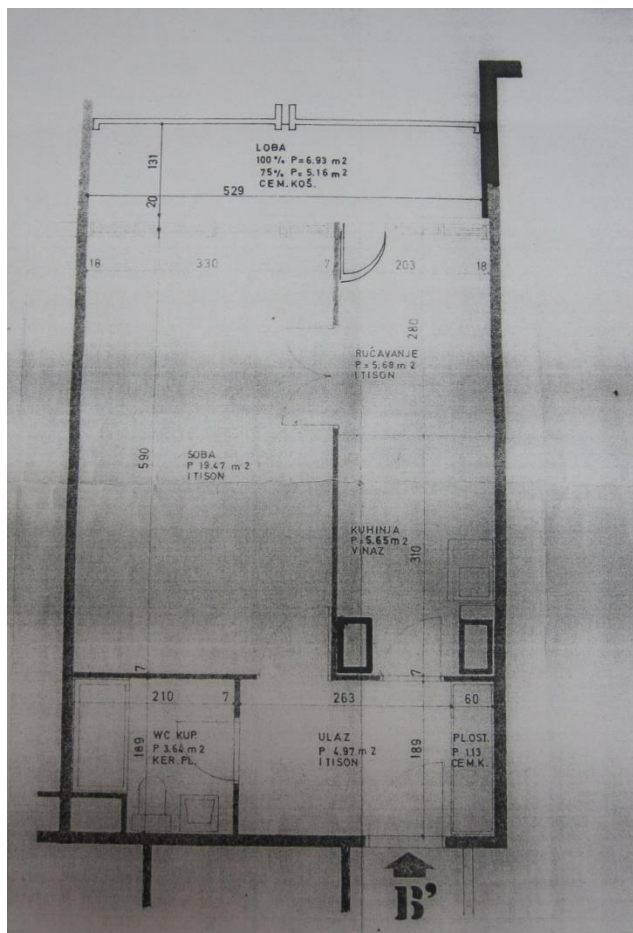


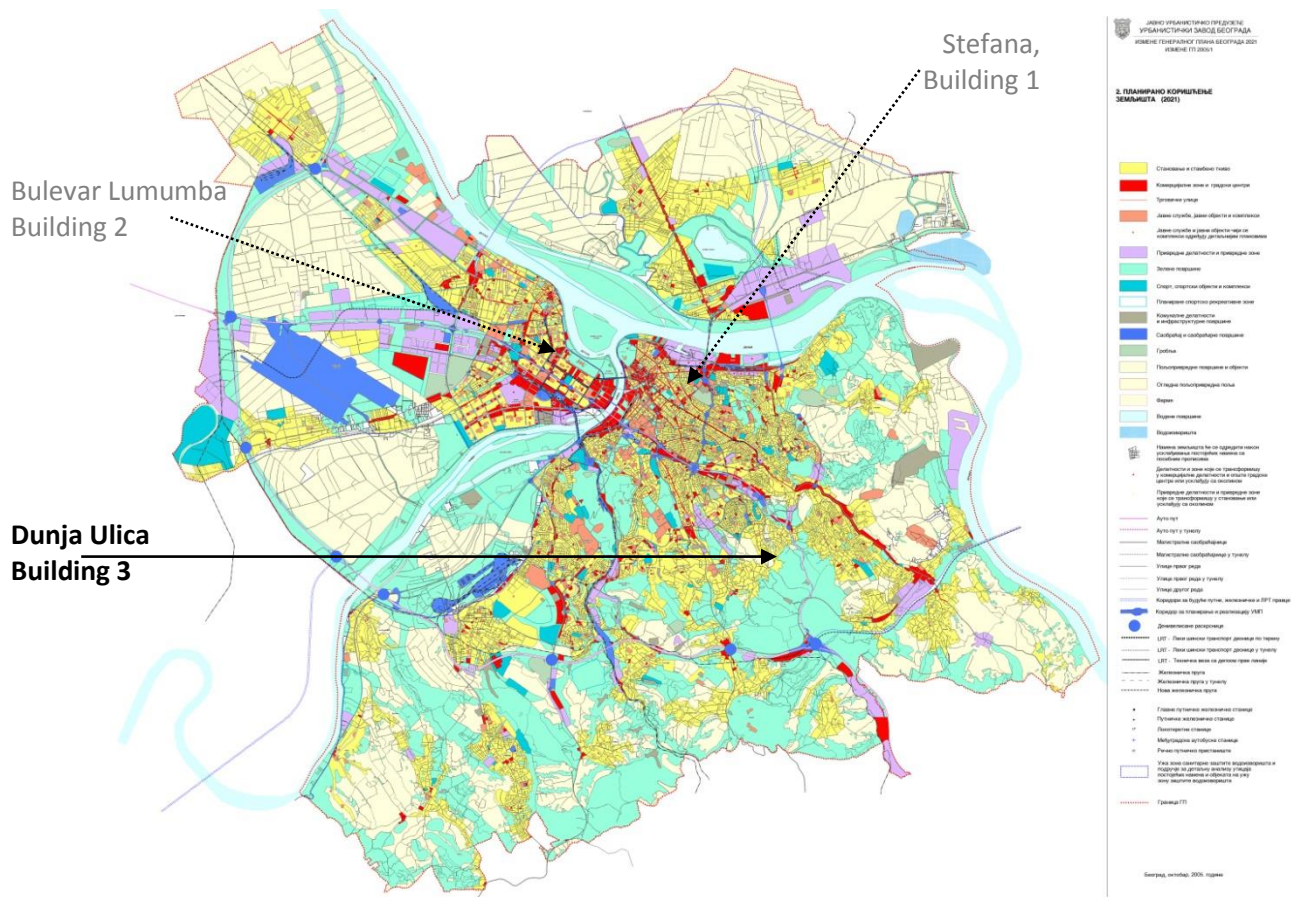
Figure 4.7 Converting space in Building 2; turning a studio into a 2 bedroom flat for a family of four (Source: Author's photo)

Such strategies are not uncommon and have continued into the post-Milošević era. Housing construction is still failing to match demand, both in terms of production rates,

but also in terms of the difficulty for sections of Serbian society to access what housing is produced. The third building helps to illustrate this new stage in housing policy and practice.

#### **4.4. Dunja Ulica 2009-2010 (Building 3)**

The third building is located to the southern edge of the Belgrade (Figure 4.8) and is a small three storey apartment block of 12 flats that was developed by a private company in 2009 and 2010. Because the building is so new, the records are kept in the municipal office rather than at the city archive. Accessing this file proved to be a different bureaucratic process from my experience at the Zemun office. The documents were publically available to anyone who paid the administration charge; I was able to submit my request without reference to permission and was subsequently telephoned with an appointment to view the documents. The difference between these bureaucratic styles gives an illustration of how Serbia's 'transition' can be experienced as different configurations of power that are spread across institutional life. Institutions in Belgrade harbour different ways of getting things done and this range of practices draws not only on different sets of ethics, but also different materials. This means that in the municipal archives at Zemun the stamp of the building assembly president is still invested with a certain authority, while in Zvezdara other sources of authority are able to get results. This difference can be understood through Collier's (2009) 'topologies of power', as he refers to the mix of institutions, materials, practices and ethics, and confirms that transition can reproduce old forms of power through new materials or produce new forms of social relations and identifications. Approaching the buildings through their archives gives me an indication of how these various styles map onto and draw strength from the materiality of previous arrangements of socio-economic life.



**Figure 4.8** The rough location of Building 3 marked on the 2005 master plan of Belgrade (Source: Urbel, Belgrade Institute of Urban Planning)

The archival records of the building’s development on Dunja Ulica provides an illustration of two dominant ways of evaluating the current economic and political reforms in Serbia; both as a return to order and yet also as a step into the unknown. In some accounts, these reforms are narrated as the removal of the aberration that was socialism’s path to modernity and a return to capitalism, to Europe, to normality (Greenberg 2011) and yet they are also narrated as a step into uncertainty and as producing open contests over social values and unclear power matrices. The construction of the building on Dunja Ulica helps illustrate this bipolarity because to some extent the archival records resonate with those of the building on Stefana. This new building is also the result of a private investment made by a husband and wife team and the documents present a familiar narrative. They include the permission to develop the plot, the architectural report detailing the structural components of the planned building, followed by certificates confirming that the electric, water and canalisation systems have been installed to meet the standards and are fit for purpose. The taxes and fees are listed. From this archive there is a sense of a transparent

process of the government managing its resources to ensure the safe and comfortable habitation of its population.

The archive also serves to destabilise this picture of centrally managed institutional governance; the architectural details are provided in the corporate branded folder of the architecture studio used by the couple. There are also irregularities on the municipality's standardised forms; under the list of heating types the option 'other' is selected. This is because the developers have not chosen to connect to the city's heating system or use one of the more typical forms of heating. They are using alternative energy sources and have put in a geothermal system to supply the boiler that provides the shared heating system for the building. These optional others indicate the difficulty in establishing a set of universals for the current supply of housing and opens up a question over the balance of power between the producers of housing and those regulating standards and managing demand. This difference upsets the image of the 'modern infrastructural ideal' which promises a standardised set of basics that can be taken as foundational to citizenship (Graham & Marvin 2001). Instead the archive infers the differences that are produced through infrastructure in Belgrade today. These can be produced through different ethics such as environmentalism, but they can also be the result of different configurations of power between the state, the market and the population which influence the availability of different options in the property market. Through referencing these, the records imply a picture of 'entrepreneurial governance', as Harvey terms the change from centrally funded to market competitive local authorities supplying their communities (Harvey 1989). Such governance moves away from universalist principles and regulates to increase the range of market actors. Affordable housing is a critical issue for the city, and the subject of research into how to make such options available on the market (UN Habitat 2006). The development of the building helps demonstrate this process and records some of the ways that contemporary norms are under negotiation today as the city and the local governments recruit various economic and political actors in the struggle to house its population.

The city continues to need housing urgently; research published in 2007 estimates that the city has a deficit of 70,000 units (Vujović & Petrović, 2007: 367). This sociological

estimate translates into a market opportunity in the hands of the international real estate industry that has arrived in Belgrade in the post-Milošević period<sup>28</sup>. The industry's investor reports from 2007 and 2008, when the couple were beginning their development, are predictions of future growth (Colliers International 2007; Colliers International 2008). The financial crisis has reignited the more optimistic predictions as the structural connections between Serbia's economy and the international financial system have become evident. The brief period of growth the country enjoyed between 2003 and 2008 has stopped<sup>29</sup>, although policy advice for transition economies has not changed. There is still pressure to formalise property relations within a standardised legal framework that can be used by national and international economic investors and therefore generate growth. The government is taking steps to increase private investment finance into the residential sector by creating a securitised mortgage industry recognising it as the opportunity to create a model of housing finance that requires less public spending, but should produce new residential stock and investments in the maintenance of older housing. To this end the National Housing Loan Insurance Corporation (NKOSK in Serbian) was established in 2004, and after a brief crisis associated hiatus in 2010, the corporation continues to provide state backed insurance to mortgage lenders in order to encourage their entry into Serbia's uncertain economy. NKOSK mortgages should help convert the population's housing need into market demand by increasing the purchasing power of households through lowered interest rates on loans. The borrowers must comply with certain conditions; they must be under 45, have a salary and be buying a registered apartment as opposed to an informally constructed one.

Formal construction is particularly problematic as is illustrated by the World Bank's assessment of Serbia's construction permit process. In their 'Ease of Doing Business'

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<sup>28</sup> Colliers international opened offices in Belgrade in 2000, they were joined in 2007 by King Sturge.

<sup>29</sup> While US and some European economies were exposed fairly soon after the collapse of the sub-prime mortgage market in 2007, the Serbian Government was optimistic that Serbia's economy would escape the ramifications even as the crisis evolved into a broader credit crisis in the international banking system. However by 2010 when fieldwork started, the structural connections between Serbia's economy and the international financial system were becoming clear and the period of growth that Serbia had experienced since 2003 stopped. The economy went into decline, unemployment has risen from 13.6% in 2008 to 23.4% of the labour force in 2012 (European Commission 2012). The crisis has affected Serbia by constraining the amount of capital that international banks have to make on the high street in Belgrade. This is discussed in chapter 5.

Survey the World Bank currently puts Serbia in 175<sup>th</sup> place out of 182 economies for their indicator on construction (The World Bank & IFC 2012, p.5). Such rankings contribute to a pathologising of the status quo in the city as an interview with Belgrade's Chief Architect implies. Speaking in 2007 he laments the current situation and explains the ongoing need for institutional changes to establish a 'proper real estate market' in his terms (Todorović 2007, p.54). A 'proper' real estate market requires 'proper property' which means replacing the socialist era forms of ownership and administrative rights. This is being achieved by adjusting the regulatory framework through new laws on planning and construction and socially owned property. The government, with limited options to produce alternative housing, has also taken the step to formalise the informal construction of earlier periods. Occupiers of such property can pay fees to legalise their home and by doing so provide a quick source of income for the state and also a form of collateral for the market to leverage. Such expediency comes at a cost, argue sociologists who explain that the political strategy to 'legalise almost everything. ... devastates the trust in the social system and tolerates the misuse of public interest, as well as planning standards and aims' (Vujović & Mina Petrović 2007, p.376).

The presence of the building on Dunja Ulica and its archival record give a positive indication of a functioning real estate sector, but this achievement is tempered by the half-finished buildings that can be seen in some parts of the city. These shells of buildings provide a way of qualifying how hard such development is to achieve in Belgrade today and to the difficulty of creating viable markets to develop new housing. They add a material authenticity to the horror stories told by families who have lost the payments they made in advance to small developers that subsequently went bankrupt or just disappeared before the project had been completed. Small developers rely on the practices and informal institutions honed during a period of international isolation. Without access to formal loans, developers are pushed towards illicit sources of finance and labour to realise construction projects. Money laundering is a common source of funding used by the construction sector and developers can also draw on the grey economy for labour as the country's deindustrialisation pushes workers out of the formal economy. These factors all contribute to a 'de-professionalisation' of the



construction sector that has continued into the post-Milošević era (Vujović & Petrović, 2007: 368).

The online archive that is accruing around the new building on Dunja Ulica is being managed precisely to target this de-professionalisation. The couple behind the project aim to distinguish themselves through a website which they've designed and they use it to promote their business philosophy; their company's tagline is 'we build differently'. They have catalogued and published each detail of the building's engineering and every step of each bureaucratic procedure. Their commitment to transparency is a way of combating the level of mistrust there is in the construction sector today in Belgrade, but it is also a way of creating interest in their business given their limited local kin networks. The property market in Belgrade is dominated by these networks, prompting sociologist Mina Petrovic to state 'there is no such thing as an unknown buyer' (Interview in 2009). Homes are not built for 'the market', but for a specific family. The website represents the couple's attempt to build relationships of exchange with 'the unknown buyer'. Their work and their building on Dunja Ulica is not just about the construction of new homes, it also about materialising new sets of social relations.

These new sets of relations are taking place in a new terrain and as with the two previous buildings, the third building has been built on the edge of the established city (Figure 4.8). The location of the building continues the narrative of a city expanding to accommodate its growing population and opening up new terrain where a different set of property relations can be materialised and put into practise. Literature on the 'post-socialist city'<sup>30</sup> analyses the spatial spread with the shift to entrepreneurial governance to describe the fragmentation of the social and material fabric of the city (cf Hirt 2008; Andrusz 2006; Sykora & Bouzarovski 2011; Stanilov 2007). These studies have been carried out on Belgrade (Petrović 2007; Hirt & Petrović 2011), although Hirt states that 'it seems premature to say that Belgrade is experiencing the full-fledged

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<sup>30</sup> The term 'post-socialist city' is discussed in detail by for example Sykora & Bouzarovski (2011). They argue that cities in states which have implemented institutional reforms continue to be sites of change related to their development through socialism. They suggest conceptualising institutional changes as a first step, followed by social changes and lastly a series of urban transformations such as gentrification and suburbanisation.

suburbanization typical of many other large East European cities' (Hirt 2008, p.8). For the couple behind the development, this suburban area was the only place they managed to find a plot to buy. The more central locations tended to be caught up in restitution issues and those that weren't were 'reserved' they told me; a euphemism that the couple suspected connoted a corrupt relationship between the city authority and specific developers. This suspicion is somewhat confirmed by the argument made by Vujović and Petrović who state that Belgrade's real estate sector has become dominated by a few domestic corporations with influential connections (Vujović & Petrović 2007).

Dunja Ulica is located on the edge of the city where urban development jostles with agricultural land and buildings. Figure 4.9 below shows the area of the plots that couple were able to buy and develop. They explain on their website that they had bought the three plots before they realised that these would be subject to a requirement called 'border adjustment'. The plots they had bought were joined to small sections of state owned land which meant that their own plots were separated from the road, and preventing access. This arrangement had historically come about through the compulsory purchase of the land in order for the state to build infrastructure and it meant that the couple had to buy these five small plots from the state. Figure 4.9 below shows the scars of the previous property regime, the agricultural plots, which have since been converted into urban land due to the city's expansion and the paths of the infrastructure that have been put in place to help this expansion.

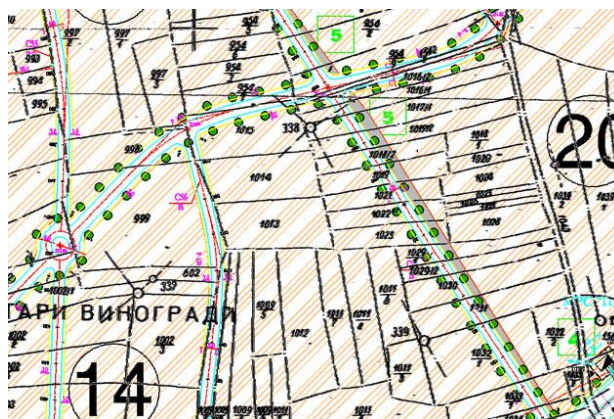


Figure 4.9 Infrastructure crossing agricultural plots (Source: Beodom)

The couple explain on their website the difficulty of this process of border adjustment and the negotiations that had to take place with the different state organisations which control and regulate the value and use of the land. These included negotiating with the state to buy this land, and with the planning institute to reparcel the plot. This process works to erase the previous property regimes and convert the land into a shape and ownership form that can be used to develop a new resource. This conversion process takes place through institutions, but it also takes place outside of the institutions. The couple explained that buying the privately owned plots was not a straightforward market transaction, the owner of the land swapped the right to use, for metres in the future development. This practice is standard, as the head of the institute of urban planning confirmed 'the going rate is about 30% of the value of the future development'. This barter system is a way of avoiding formal institutions and provides a mechanism to negotiate and mitigate an uncertain future through social relations rather than market institutions. The conversion of agricultural land into urban residential space requires this form of exchange given the mistrust in institutions and the limited options for financing.

Walking around the neighbourhood it feels as if the relationship between citizen and state is under negotiation. Some of the streets are unfinished, and pavements are flooded. From a policymaker's perspective one of the issues behind this state of semi-development is that local government reforms have not been enacted and therefore there is a limited fiscal relationship between the municipal bodies and the residents they serve (Đorđević 2009). A recent report for USAID highlights the lack of relationship between the central and municipal governments through planning and construction in particular (Cadno Emerging Markets USA Ltd. & MP & Associates 2012). There is a master plan for the city, but the local authorities do not have the resources to put it into practice. Another issue which they identify is the fact that the new property laws do not have primacy over other existing laws which govern the management and distribution of different sets of resources. For example the law on waters and the energy law are described as sector laws which undermine the law on planning and construction. The management of these resources crosses over into the

territory of the law on planning and construction. From the perspective of property rights and economic growth this law is more fundamental and needs to be the centre piece to which other laws can be aligned. The recommendations from USAID are as follows:

‘It is necessary to implement a “guillotine” of sector rules to remove unnecessary and obsolete provisions that derogate the concept of the Law on Planning and Construction. Any sector laws or bylaws that remain after the guillotine process should be harmonized with the Law on Planning and Construction.’ (Cadno Emerging Markets USA Ltd. & MP & Associates 2012: 8)

This provides a rather brutal depiction of what Strathern writes about when she describes, in the language of Latour, how property relations can be thought of as cutting the networks of sociotechnical hybrids (Strathern 1996). Latourian networks spread out across different terrains linking ideas and materials which, according to science, shouldn't be linked and Strathern makes the argument that while such networks are infinite, in practice, the way we make sense and act on them serves to constrict them and law is one of the forms we use to implement this cutting. The passage above shows that in relation to property law there is a hierarchy of power; property law is more necessary to growth and therefore should be given more priority. This hierarchy is supported by a material aspect; water and energy are flows which escape from the neat containers and are harder to govern. By contrast land which might have layered claims and moralities that are implicated in numerous networks, can nonetheless be more easily parcelled and mapped and managed according to the law.

The development of the building on Dunja Ulica illustrates the process of formalising property relations today in Belgrade. The archival records held in the municipality provide a picture of the completed process, while the online record that the couple have produced themselves paints a slightly different image. The couple's record is one that aims for transparency as a way of demonstrating their distance from the criminal elements currently profiting from Belgrade's limited regulatory power but also from the formal institutions that are treated with scepticism. It should allow them to enter into market mediated relationships with potential buyers. But again this process is one that is under renovation as the ways of valuing land and domestic space are connected to the uncertainty of Serbia's future prospects. These connections stem from past

experience as residents in Belgrade have seen the way that property rules are changed and become invalidated. These connections also stem from more structural forces for example the options for financing residential construction and home buying. Property relations are being formalised in Belgrade today through a combination of these processes.

#### **4.5. Conclusion**

These building biographies provide a certain amount of contextual information to understand 'how property works' (Humphrey & Verdery 2004). Rather than a linear history, these biographies show fluctuations in the cultural values, the social relations and the forms of power that underpin Belgrade's evolving property systems. From the perspective of cultural values housing in Belgrade is an indicator through which residents judge their government and evaluate Belgrade's progress and standards of living in comparison to other contemporary European or Soviet countries as well as in comparison to Belgrade's own past and alternative future lifestyles. At times this comparison has been celebrated, at times it has been used to denigrate life in Belgrade and in so doing feed into current sentiments of nostalgia, uncertainty or hope. These sentiments can be traced through the empirical material discussed in subsequent chapters.

These housing infused evaluations also translate into changing levels of contributions that the various state sanctioned versions of the future have been able to generate. Such contributions are generated both domestically within households and internationally in terms of support from different political and economic interests. It is at this point of translating cultural values into commitment for a broader political or social project that the building biographies help to demonstrate the ways that social relations are shaped by property relations. The archives have shown the different forms of tenure that the different regimes have produced; property owners, social owners, social renters, self-builders. As property regimes evolve new categories of personhood are established in law but with varying levels of impact. At times housing finance models and legal systems have been able to solidify and support the formal

plans of state or market actors and have produced for example the idealised Yugoslav consumerism even in the face of the reality that this idealised model was not able to supply the whole population. At other times they have not managed such consolidation and during these periods self build strategies have become more prominent, or occupation and defence of property have been understood as the only viable options for households, even when the rule of law has maintained some authority. Such strategies reveal that housing is part of a sociotechnical system that is more than the sum of its parts and as such relies on the shifting strengths of social solidarity and confidence in the formal institutions of the state and market. Such fluctuations are also developed through the empirical material collected and presented in the following chapters.

Understanding the way that forms of confidence and solidarity operate relies on understanding the way that different configurations of power enfranchise or disenfranchise social groups. The archives show that housing policy and financing is in part an experimental process that is managed by elites to achieve certain aims, but that fulfilling these aims concentrates power and creates destabilising inequalities. The elite response is to switch between market models and to alter the lines of access according to broader currents within the state and international political economy. From the perspective of the buildings, this works to create new places in the city where new property relations are trialled, but at the same time also layers new forms of relations onto older forms in existing buildings and neighbourhoods. This layering can be excavated from specific buildings as I have done in this chapter in order to provide a narrative thread through Belgrade's dramatic recent history and to reflect on the different forms of value being created and evolving.

But as I discussed in chapter 2, there is potential for buildings to perform more than a witness role and to be considered as an active part in the configuration of social relations and categories. The following three chapters test this proposition by taking different elements of buildings and exploring the way these function as sociotechnical systems that create social categories and material forms. I look at how radiator valves, can be instruments of individual agency; how entry phone systems summon up social solidarity and I start with how spare rooms can be connected to international finance.

## Chapter 5. Finance and the value of domestic space

### 5.1. Introduction

Vesna and Pavle live in a three room flat. In English property terminology it would be classified as a two bedroom flat, but such a classification suggests certainty in the function that each room plays in the apartment. This overlooks the fact that beds are capable of becoming sofas and sofas of becoming beds. The relative scarcity of such certainty, at least in the rental market, is indicated by the fact that the presence of a bed which does not also function as a sofa is stated in adverts for properties. It is up to the renter to decide whether having such a bed is a luxury or an inconvenience (Drazin 2002 also refers to this in Romania). Vesna and Pavle's flat has a kitchen, a bathroom and three rooms but at times it is a one bedroom flat, at other times a three bedroom flat. The reconfiguration takes place according to various factors; whether a family member from the south of the country needs to spend some time in Belgrade, whether they can rent out a room as a bedroom to a paying guest, or whether space can be found at their parents' houses so their toddler can be looked after away from home and allow Vesna and Pavle to spend more time working or looking for work. Neither have secure jobs in the formal economy and part of their capacity to make ends meet rests on their ability to find opportunities. Vesna and Pavle struggle financially and use their home to help them. They also draw on the space available in family members' properties, because if room can be found for their toddler they have more flexibility in the employment market. If they were not able to house their son periodically with grandparents or aunts then their options would be even more constrained. Serbia's high unemployment, overcrowded and limited affordable housing and slow economic growth are all factors which drive the emigration of young skilled Belgraders. Vesna and Pavle have space in their home though, and this gives them opportunities. I met Vesna and Pavle because I was one of their opportunities; I had rented a room in their home while I was looking for more permanent accommodation.

The use of domestic space to earn income on the grey market has been well documented in other accounts of households managing uncertainty in post-socialist economies, for example Poland, Slovakia (Stenning, Smith, Alena Rochovská, et al.

2010; Smith & Stenning 2006; Stenning, Smith, Rochovská, et al. 2010) Serbia, (Petrović 2010). However the more I got to know Vesna and Pavle the more I understood that the need for money was only part of the story. There were a range of values that were invested in their surplus space and they used it not simply to provide an income but also to build connections outside Serbia. Vesna uses the internet to maintain her international friendships with former lodgers, but has not herself travelled outside Serbia. She grew up in the 1990s when Serbia's borders were closed and she has never got around to getting a passport. Pavle is a decade older and had travelled in the '80s with his school. His conversations with me frequently referenced the missed scholarship opportunities and constraints due to Serbia's isolation from the international community. Through these discussions and observations I began to see the technique of advertising the room amongst foreign researchers not simply as a means of accessing hard currency, but also as part of the couple's strategy for creating a cosmopolitan space within their home and establishing connections to opportunities outside Serbia's borders.

Vesna and Pavle use parts of their domestic space as a commodity. They objectify it through a logic of value and set of exchange practices which link to back to Serbia's isolation under sanctions. These logics and practices also raise questions about how the financial sector is growing today as formal financial institutions are evolving and financial infrastructure is being put in place. This infrastructure could help Vesna and Pavle to realise financial value from their property, to use it to secure a loan rather than generating the hard cash that is available through the grey economy. By exploring these different ways of valuing domestic space, it is possible to study the relationship between formal institutions of the economy and informal economic networks. This approach builds on Humphrey's (2003b) argument it can be hard to distinguish between formal and informal economic institutions in the economic turbulence of post-socialist states. I also draw on Maurer's (2006) caution that there is a power in drawing an analytical line between formal and informal economic action.

I am interested in exploring how this haziness between formal and informal institutions maps onto the ontological uncertainty generated through Serbia's transition. I interpret the changing shape and layout of Vesna and Pavle's domestic



space as their response to economic precariousness and these strategies contrast with the conditions of certainty required by the financial sector which are able to turn malleable space into an alienable asset. It is for this reason that I find Bloch and Parry's analytical concept of 'transactional orders' useful. Bloch and Parry use this concept to understand how the short-term competitive strategies of an individual do not challenge 'the long-term social or cosmic order' of a society (1989, p.24). I find the distinction apt to explore how short-term survivalist strategies that are produced in times of economic crisis and profound system change can become the material of a new, more stable political economy.

To explore this dynamic, I use the idea that finance is a substance which requires an infrastructure able to connect spaces and materials inside the home to national and international financial systems. I draw on the materiality of finance literature, discussed in chapter two, to understand the economic theories and techniques being implemented in Serbia's financial institutions and to question how the divide between the informal and formal economy creates power dynamics within society. My interest is in looking at how Serbia's financial sector is developing a system for materialising financial value out of domestic spaces in relation to the other networks of value and practices of exchange that keep homes liveable. I find that the financialisation of Serbia's economy is creating certain roles for an individual to play in the state's economic development, but that these subject positions are occupied by people who are engaged in other networks of exchange. When the financial products of the formal financial sector are put in the service of every day struggles to keep homes liveable, they work to strengthen these alternative forms of solidarity and logics of value.

## **5.2. Spare rooms and international finance**

Vesna and Pavle's spare room and their way of creating value out of it draws on a narrative about the lost cosmopolitan nature of the Yugoslav state, but this cultural framing is supported by an economic infrastructure. As has been discussed in chapter 4, Yugoslavia's state promoted cosmopolitan nature was integral to the country's economic development. It was a narrative that helped to maintain a federation between regions which had different levels of wealth. It was also an externally facing narrative promoted because Yugoslavia needed its internationalism to seek foreign

markets and financial support. Yugoslavia's disintegration replaced federated brotherhood with nationalism and isolated Serbia from the international community. When Yugoslavia dissolved into war in the 1990s and the borders closed around Serbia, people could no longer travel and sanctions prevented trade or foreign investment. Under these conditions links to friends and family abroad could become vehicles for the flow of goods, cash and opportunities as well as a form of political protest against nationalism or to show solidarity.

The informal practices used by Vesna and Pavle can be traced back through these histories. They resonate with earlier periods of Yugoslav consumerism, when homes could be display cases for smuggled foreign luxuries (Bracewell 2006) as well as with the country's period of isolation when both the political and the economic significance of such supply chains changed. Today these strategies help Vesna and Pavle make ends meet, and help them access money and job opportunities while also contributing to their self-identification as culturally-aware and internationally-connected people and providing a material for reciprocal exchanges within their extended family. Such strategies continue to have political and economic significance for households as they manage their material wellbeing and social status. They also continue to hold significance for the actors putting in place the new institutions of Serbia's economy for whom these flows of remittances are now seen as undermining the state's economic development. These different interpretations mark the struggle to align short-term strategies with a longer-term development of an economic system that can support a popularly supported and publically sanctioned vision of the future.

Previously currency earned abroad had been a practical if unofficial part of the housing finance model. Circumventing formal financial institutions to invest in housing had nonetheless been incorporated into support for the socialist economy, as will be discussed in greater detail in chapter 7. Today remittances outside the formal institutions of the economy are constructed as a problem in current policy advice for transition economies for example from the World Bank (Luna Martinez et al. 2006) and in domestic economic analyses (cf Petritsch et al. 2009). In a recent edited book analysing Serbia's economic transition, the author differentiates between the productive and unproductive flows of finance into the economy and explains that

currently remittances are 'four times as large as FDI [foreign direct investment] in the Balkans' with most of the money going to help families cover their living costs, or to construct houses (Ehrke 2009, p.188). The argument is that remittances geared towards homes and consumption do not build up the country's ability to produce goods for export, nor are they being channelled through the banking system and so are not helping the country's financial sector to grow. From a normative perspective this directly impacts on the state's ability to deliver welfare from straitened budgets. However from a material culture perspective the ongoing housing shortage in Belgrade that results from such economic conditions means that space within a home becomes a medium of exchange as people trade accommodation for services.

Vesna and Pavle's neighbour Ljiljana is 73 years old and has been living in her flat since 1941. Ljiljana also has a spare room in her flat, although she is at a different point in the housing cycle and sees its value in terms of its potential role in welfare provision, rather than the employment opportunities Vesna and Pavle operationalise. She has lived through two revolutions in the same the flat. Her country has changed six times on its journey from a kingdom in 1941 to a republic today and she has performed the bureaucratic duties in order to update her tenure according to the new property regimes being put into practice. Each new regime provides the economic infrastructure to value her home, and this supplements the way she herself calculates and materialises the value of her space. Ljiljana's family moved in when she was four years old, and after the early death of her father she lived there with her mother, bringing her husband home when she married. Ljiljana's mother had been bedridden in the last years of her life, but Ljiljana had been able to pay for a full time nurse, and had herself tended to her mother overnight. The experience has informed Ljiljana's perspective on the value of her additional space. She does not have any children nor extended family members to rely on if she fell ill, but she does have additional space that could be offered as lodgings to a live in help.

'Given that I have absolutely no one; for me there's no one who'd pay, if I, god forbid, am in that situation, then I have this flat to pay with.'

Ljiljana clarified that she didn't want to have to sell her flat to pay for a care home, but that she would want someone to move in with her. The adverts pinned to trees on Belgrade's boulevards attest to the fact that there are carers looking for just such

opportunities. It is difficult to find both affordable housing and secure employment in the city and this contributes to the ability for Ljiljana's vacant space to function as an asset that can substitute for the family or state resources that might otherwise have supported her. It contributes to the ability for a spare room to act both as a store of value, and medium of exchange, counteracting the shortcomings of the new model of welfare provision that the state is attempting to build through the financial sector.

Increasing welfare provision through the financial sector is a cornerstone of neoliberal reforms which place emphasis on the rising financial value of individually owned assets to replace redistribution models (Aalbers 2008; Jarvis 2008). This financialised model of welfare assigns a particular role for housing assets to play in post-socialist countries' economic development. Following the privatisation of the socialist housing stock these states typically have very high levels of home ownership, but small welfare budgets (OECD 2005; OECD 2002). From the OECD's perspective, post-socialist citizens could be using their housing as stores and sources of equity, as long as a robust financial sector can make the right financial products available and accessible. However 'the withdrawal of equity from owner-occupied housing is far from a simple technical procedure to be uniformly applied' (Mandič 2010, p.214). The ability of a house to store financial wealth is time and place specific. For homes to become financial assets they need to be connected to a liquid banking sector with credit information exchange architecture that allows assets to flow through the population, rather than the more dominant practice in Belgrade, which sees the population flow through illiquid, but tangible property assets.

From a normative economics perspective, exemplified by the OECD publications referenced above, there are two critical problems in building a robust financial sector in post-socialist economies. The first problem is the level of scepticism that people hold towards economic and political institutions and the second problem is the lack of financial infrastructure. Both problems result from the very different role that banks played in a command economy and the task for administrations building a market economy is to construct a new and transparent infrastructure. This should inspire confidence in the population and international financial institutions that the sector is free from political manipulation, as well as creating the channels through which

international finance can flow into the economy. However, as ethnographic accounts of post-socialist economies have argued, policies driving transition do not 'land on unoccupied ground' (Humphrey & Mandel 2002, p.2). Bearing this in mind, a brief explanation of the recent history of Serbia's financial sector is helpful in order to understand the landscape in which today's technical infrastructure is being put into place. This helps show the nature of experiences that feed into what the economics profession terms 'institutional mistrust' and also identifies the organisations involved in building the infrastructure.

Banks under the Yugoslav system of market socialism played a more commercial role than their counterparts in the Soviet style planned economies. Citizens and enterprises could save and borrow through small socially owned financial enterprises. These banks took in savings or profits from their owners and added to these by attracting citizens to save with them and by lending deposits in low interest loans (Barisitz 2007). With the end of socialist Yugoslavia and the descent into war the federal economic system was commandeered by nationalist leaders. In Serbia bank assets were frozen and people lost access to any foreign currency savings that they had in Serbian bank accounts. Deposits equivalent to 7 billion Deutschmarks were transferred from high street banks to the National Yugoslav Bank and then spent by the government on the war (Barisitz 2007, pp.51–52). The currency collapsed in January 1994 as hyperinflation hit record highs. This meant that the value of any domestic currency assets and liabilities held by banks were erased. Out of this ruin, in the second half the 1990s, private banks appeared. As Milošević's regime attempted to restructure the economy, private individuals were able to gain control of part of financial sector. This was a period which saw the rise of Serbia's *Tajkuni* (tycoons), as the set of very influential and rich local business elites is known (Miljković & Hoare 2005; Gordy 1999). Conversations with Belgraders today about this period reference a profound loss of certainty in the value of the dinar and a deep suspicion towards the banking sector (See also Gordy (1999) for a contemporary account of this). There is also an element of anger against what some see as an enforced complicity with criminality that was made necessary by the destruction of the economic system. This relates both to the sense of being implicated in a corrupted political system, and to the day-to-day struggles to get

by which depended on informal economic activity or petty crime (Nikolić-Ristanović, 1998: 471).

Today's financial sector has been built following the restructuring that occurred after the 2000 revolution in Serbia. When the coalition government formed in 2001 it inherited an illiquid banking sector which was heavily burdened by remnants of the previous system. In order to cleanse the sector the government liquidised 23 banks, including four of the largest state banks, wiping out two thirds of the assets of the whole banking sector (Bajec et al. 2005, p.146). The remaining banks were released from the burden of their balance books through effective nationalisation and foreign finance was sought to recapitalise the sector. Serbia's National Bank encouraged the entrance of foreign banks into the economy by issuing 'greenfield licenses' and by privatising the banks in government ownership. European banks competed to buy Serbia's banks. The first bank to be privatised was sold to Greek bank Alpha who won a competitive bid against France's Société Général and Hungarian bank OTP (Evans 2005). Other banks, anxious to get a head start in the market, opted to buy one of the privately owned banks that had been built during the Milošević period rather than wait for the bureaucratic privatisation. Italian bank Intesa paid €278 million to Mišković, a former Milošević backer<sup>31</sup> and one of Serbia's '*tajkuni*' for a 75% stake in his bank Delta. Explaining the investment an Intesa spokesman said 'there's between €3 billion and €6 billion in cash outside the banking system. If we start immediately, we could attract 25% of that' (cited by Evans 2005). Such sales excitement was driven by the knowledge of the profits earned in the post-socialist economies neighbouring Serbia.

From the central bank's perspective the entry of foreign commercial banks offers a chance to recapitalise the banking sector, but there are specific profit opportunities offered by the financial sectors of states neighbouring the eurozone that are realisable through the poorly regulated interbank and cross border lending markets (Gabor 2010b; Gabor 2010a; Pistor 2011). Banks can borrow in a low yielding currency and then lend in a high yielding one. They can also buy the highly fluid and short term currency assets that are created by central banks to keep their inflation rates and

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<sup>31</sup> Miljković and Hoare (2005) use Mišković as an example in their discussion of the establishment and influence of tycoons on Serbia's economy.

exchange rates stable (Gabor 2010a). When states adopt inflation targeting regimes, as Serbia did in 2006, they are attempting to create conditions of price stability by keeping inflation within a prescribed level (Roger 2009). Such stability serves the national objective of helping the 'real economy' as the non-financial sector is called, but the tools used to do so can produce destabilising profit opportunities for international finance (Gabor 2010b). Critical economists argue that this is evidence of a deregulated financial sector which is less interested in long-term lending to the productive sectors, instead favouring currency trading for 'short term yields' as Crotty (2005) has described it. This dynamic exposes the contentious relationship between the state and the financial sector, as central banks try to manage the sector in line with domestic political objectives, particularly in post-socialist economies operating under IMF conditions (Gabor 2012).

In order to direct the attention of financial sector actors towards key welfare policy areas, the Serbian government underwrites specific financial products. For example a state sponsored mortgage insurance scheme was introduced in 2004. This aims to encourage banks to lend to young buyers (under the age of 45) who are buying newly constructed homes. In this way, as discussed in chapter 4, the government attempts to use the financial sector to increase housing construction levels and reduce the chronic housing shortage. Alongside this domestic policy agenda, international development agencies have also allocated funds for consumer credit lines in Serbia which are linked to their specific development agendas. For example KfW the German development bank has established a 'green fund' for loans with environmental and energy efficiency aspects to be disbursed by high street banks to consumers making home improvements. Using Bloch and Parry's terms (1989) these strategies can be interpreted as attempts by the government and the development agencies to align short-term consumption practices with the reproduction of a particular longer-term social order and seen through the lens of materiality these financial products are objects in need of subjects.

For the financial sector to find its subjects it requires a sociotechnical infrastructure that spreads financial technology across a territory and instils confidence in the population living there. Normative accounts specifically refer to the need to build

technical infrastructure and combat institutional mistrust (cf Zettelmeyer et al. 2010). The cash kept outside the institutions of the formal economy by a sceptical population needs to be drained into the service of the formal economy and the assets held need to be quantified relative to a financial scale. This requires infrastructure able to reach into the domestic sphere and help homeowners assign a specifically financial value to their spare rooms. Critical sociological accounts of such processes of quantification argue that this infrastructure should be understood as providing access routes to particular forms of futures and creating a specific financial subjecthood (Martin 2002; Langley 2006; Langley 2007). But as Maurer reminds we shouldn't assume that 'we know what numbers do' but need to remain attentive to how they are used and when they are able to achieve commensuration (2006, p.24). To help understand how this process is taking place in Serbia, I look at the particular form of infrastructure that links households to the financial sector; the credit bureau. This is the institution that holds records on the financial activities of Serbia's adult population and enables banks to place loans with creditworthy members of the population. Understanding its construction helps to foreground some of the social and political dynamics that are integrated into this sociotechnical system.

### **5.3. The theory and practice of credit bureaux**

Serbia's credit bureau began business operations in 2004. It is a private bureau founded by the Serbian Association of Banks and run under the protection of the Serbian National Bank, which uses it for a monitoring function but also allows it to independently generate its own fees and revenue. There are a couple of types of credit bureaux, and it is worth explaining the origin and theory behind Serbia's version. This helps to examine the operation of credit bureaux as infrastructure systems that channel finance, and helps to forefront the rationale underpinning the investment in developing such infrastructure by the banks. Credit bureaux facilitate the exchange of information between banks. This information exchange can take place in two ways; openly via state run public registers, or privately via fee earning companies. The first form of bureau is primarily intended to monitor the financial sector to track system risk and solvency in the economy. It does not tend to record household borrowing



(Miller 2003, 37–41). The second form is primarily a business system that helps banks extend and manage their commercial activity. Serbia's bureau is this second type, a private bureau designed to help banks place money with creditworthy applicants and reduce the likelihood of a borrower defaulting on their repayment (EBRD 2011). Its design is based on the assumption that if banks share information on their clients' loans and repayment histories, then it should be easier for them to appraise the risk of new and unknown clients and also learn more about their existing clients' obligations to other financial institutions.

Sharing credit information through this system should help both lenders and borrowers to act in their own best interest. This is the logic underpinning the exchange of information and it is an argument dating from the earliest days of behavioural economics. It is worth noting, however, that the solution predates the problem. Credit bureaux in America and Europe started operating in the 19<sup>th</sup> century (Jappelli & Pagano 2002, p.2025) while the problem of information asymmetry was made a field of study for economics in 1970 by George Akerlof's article 'The market for "lemons" (1970). The timing of this Nobel Prize winning article points to a couple of key changes in theorising finance. It marked the start of an academic move away from general equilibrium models and into behavioural economics (Akerlof 2003). It also marked the start of the expansion of financial markets into the postcolonial economies, as Akerlof's examples show. In his article he makes his argument through descriptions of market malfunctions in the Indian subcontinent. He describes Indian housewives shopping in street markets and Punjabi peasants borrowing money and uses these examples to investigate the problem of markets in which the actors withhold information. He argues that missing information can taint a market, only the disreputable will enter and the price will no longer indicate the quality of the good. From his point of view '[a]ny comparison of the heterogeneity of quality in the [Indian] street market and the canned qualities of the American supermarket suggests that quality variation is a greater problem in the East than in the West' (1970, p.496). The language identifies the piece as a product of its time, when market actors were keen to enter the emerging markets of post-colonial economies, but unsure of the rules of the markets already in operation. Behavioural economics promised to standardise this diversity.

Financial markets are identified as particularly prone to the problem of information asymmetry. Unlike street market vendors and supermarkets, banks do not want to sell their products to everyone, only to the reliable. But they also need to limit their ability to extort because this would damage the market and leave it populated only by the disreputable rather than those reliably following the logics of the game. These problems of information asymmetry can be solved by a credit bureau which allows both buyers and sellers to know information about each other which they might otherwise omit. In simplistic terms, the theory scripted into the credit bureau is as follows. Lenders will cooperate with each other knowing the cost of exchanging data about their good clients will be offset by the benefit of avoiding taking on bad clients. The client will maintain a good reputation in order to receive a loan. The clients are protected from being extorted by lenders because their records are open and they can move to another lender. This will help banks' to place loans more competitively and customers will benefit through the improved terms of credit (Jappelli & Pagano 2002, pp.2018–20). These principles underpin the logic of the credit bureau and frames the empirical basis required by the financial sector in order for a consumer credit industry to grow.

In Serbia, the credit bureau was created at the point that the country's financial sector was reset, when new foreign owned banks were entering the market and the existing banks had had their balance books wiped clean. The creation offers a chance to examine the empirical foundations on which it was constructed. Dr. Kovačević, one of the architects of the bureau explained its importance in enabling foreign capital to enter the market. The creation of the credit bureau offered a chance to unfreeze customer data without unfreezing the assets and liabilities burdening the institutions of the country's previous financial system. It opened the market to interested competitors by allowing them equal access to data on existing clients.

'at the moment when the foreign banks came [...] they came with money, but they didn't know with whom to place it. How to evaluate? They didn't know the climate, nor our people, they didn't have any kind of data. For them the exchange of this kind of data was necessary'.

The foreign banks had the capital and the products but needed to connect to the potential assets in Serbia and to create the subjects of financial markets.

Serbia was in a fairly unique position of establishing its own credit bureau at the point in time that consumer lending started in the post-socialist economy. Neighbouring post-socialist countries have a number of credit bureaux operated by international firms or national agencies, while Serbia only has one bureau which has managed to create an effective monopoly and recruit all banks operating in the state (Simović et al. 2009). Serbia's bureau is designed so that all banks provide information on their borrowers (Simović et al. 2011). When a loan application is made, standardised information is collected about the borrower including their national identity number, the JMBG (*Jedinstva Matična Broj Gradjena* - lit. citizen's unique record number). The borrower must provide all relevant information relating to income, earnings and assets, while the credit bureau provides the lender with details of any other loans that might make the borrower too indebted. The applicant authorises the bank to share their information with the credit bureau. The bank uploads the information onto its own server within the credit bureau's system and then requests any information on that borrower. The credit bureau performs a search through all the databases of all the banks operating within Serbia providing the bank with a report on the borrower's commitments with other financial institutions. This is the basic service that the credit bureau provides. The bureau currently does not offer a credit scoring service which would incorporate information from other businesses that are not financial institutions but have consumer contracts such as mobile phone providers or utility companies, although this service is under development subject to the data held by these companies being of an adequate standard for the credit bureau.

The effective monopoly that the Serbian credit bureau has over the credit reporting market means it can provide comprehensive information on borrowers' histories. Understanding the form that the data takes can help identify some of the specificities of the information. Kovačević explained that the design process involved debates with the new banks about how to define being in debt, what was necessary for the banks to know and what were the criteria for borrowing. She emphasized that above all that she and her colleagues relied on their experience as bankers and their knowledge of the banking system to create the data which would be most useful for limiting banks' exposure to uncreditworthy borrowers. In particular she talked about the battle to

include data about a person's status as a guarantor. While others argued this was not crucial, for her it was an important addition to an individual's credit history.

'I really fought strongly for that part about the potential obligations, which can become real obligations, to go into the database of the credit bureau. Everyone at the start thought.., to enter only loans, and that, current accounts, loans and similar. However someone who doesn't have a loan but has an enormous amount of money placed through guarantees... If it's not paid on time, and the bank has to intervene to be paid, they will make him liable.'

The inclusion of this additional information refers to past lending practices in Yugoslavia. Unsecured loans could be taken out if a borrower provided a guarantor. The entrance of this form of relation into the data collected by the credit bureau opens up the question of the subject being created through this infrastructure. Riles argues that legal regulations of financial markets need to be examined to find the particular forms of relationships that constitute such legal subjects arguing that such subjects can be understood 'as reified exchanges' (Riles 2011, p.36). The 'natural' persons (as opposed to 'legal persons' as corporations are titled in law) of Serbia's credit bureau are constituted of their relationships to financial institutions and to guarantors. These relationships create a subject position that can be occupied by an individual wanting to access financial products in the formal economy.

The bureau works to replace informal strategies with financial strategies. However one area of financial responsibility is excluded from the credit bureau's system – the question of paying for municipal services. Infostan is the combined bill for public utilities and is issued to each residential or business unit within Belgrade's jurisdiction<sup>32</sup>. The bureau has been in negotiations with the billing agency to incorporate their data into the bureau's database. Not having this information means that the bureau scores only five out of six in the World Bank's 'depth of credit information index' (World Bank & IFC 2011: 124) and Kovačević wants to include Infostan's records, however the messy business of paying for public services and shared utilities means there are problems with the current data. The credit bureau is not prepared to risk the clarity of the data they currently hold by introducing partial and out-dated information. Infostan's data is messy for a number of reasons which

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<sup>32</sup> Other cities in Serbia have similar combined utilities bills, but infostan is used here as a generic term.

relate to the fact that unlike the financial sector, Infostan has not been able to wipe its slate clean of the past. Instead, the reified exchanges that make Infostan's financial subjects are constituted from historical relationships that are missing from those of the credit bureau. Businesses and households have accumulated debts running back some years to utility providers, while the providers themselves are struggling under financial burdens accrued from past business operations and management. The tangle of unofficial and informal ways to access living space adds an additional layer of history. Landlords keep their names on bills when renting out to tenants; family members who use or inherit flats do not update the records. This means that infostan keeps track of the flat, rather than the people living there. 'Their basic data is for the flat' explained Kovačević 'meaning that the flat is the debtor. But the flat... that doesn't mean anything, it can't be a debtor. The debtor always has to be a person'.

To turn the reified exchanges of financial regulations into a person the credit bureau requires a 'JMBG' (national identity number). Infostan, however, bills according to household rather than by the individual. Although the bill is addressed to the name of the homeowner, in many cases this does not tally with the occupant who is actually using the flat and consuming the utilities. For Kovačević the problems with Infostan's data raises two issues, firstly the issue of linking this name to the right debtor. Without a JMBG attached to a name it is not possible to be certain about whether you have the correct person. The second issue is to know who has actually accrued the debt, because the name on the bill may not be the service user. Although infostan are addressing the problem, they currently only have JMBG numbers for 40% of their debtors. 'And what does that mean to include 40% if you don't include everyone?' she questioned. Kovačević poses the questions from the perspective of someone in charge of a successful business model, but when considering the credit bureau as an infrastructure which supports a way of life and a form of governance, the question implicates the structures of power that are enabled through the relationships scripted in the bureau's data.

#### **5.4. Forms of patronage and power**

The theory behind the credit bureau provides a logic of practice for these financial actors, but looking at this logic in operation it becomes possible to identify some of the

more specific power relations that are enabled by the credit bureau's operations within Serbia. These are power relations which reveal the tension between the financial sector operating as a collection of self interested market actors and its role as a tool that can be guided along a state managed path of development. It also shows the contested dynamics of power between the citizen and the state as the government shares with the financial sector the responsibility for delivering social policies such as housing. In Serbia the credit bureau enables the central bank to have a degree of regulatory control over the financial sector. The National Bank of Serbia defines the lending parameters relating to how much an individual can be encumbered with debt. This includes how much the borrower must provide and how much banks must hold in reserve to cover the loans they grant. In the period of growth between 2004 and 2008 the National Bank of Serbia had a number of measures to limit unstable credit expansion and reduce borrowers' exposure to foreign exchange risk (Barisitz 2007, p.121; Barisitz & Gardó 2008). In 2008 the average debt per citizen in Serbia stood at 550 euros, while in Croatia it stood at 3700 euros. This was a statistic used to demonstrate the effectiveness of Serbia's credit bureau as part of a controlled expansion of household lending by the state and protection from predatory lending (Simović et al. 2009). However from the banks' perspective it was seen as limiting the growth of the market.

The NBS imposed capital controls raise the cost of money for the retail banks to place in loans and makes it harder for these banks to earn a profit. Banks therefore pass these costs onto the borrower through higher interest rates (Herceg & Galetić 2008). In the risky Serbian market interest rates are made higher still due to the banks' exposure to fluctuations in the exchange rate of the money they borrow to cover their domestic loans in local currency. The interest rates consumers pay can be lowered if loans are pegged to another currency (the Euro or the Swiss franc) because this shifts the risk from the bank onto the consumer. The interest rates paid by Serbian consumers incorporate a third element which falls outside the credit bureau's influence; the banks' business costs. The credit bureau enables the state to have some control over which consumers are able to borrow, and how much they can borrow, however it does not regulate banking practice. In the absence of regulations banks set their business costs at whatever they determine as competitive and can raise these

whenever they determine a need (See National Bank of Serbia (NBS) 2010 for different interest rate compositions). As the 2008 credit crisis hit the banks' home countries, raising the profit earned on already placed loans in Serbia became a competitive business strategy and consumers in Serbia had no protection from the having their interest rates raised. By 2010, during the fieldwork period, the banks' strategy of placing loans tied to foreign currency became a new issue as the value of the Swiss Franc rose and borrowers saw their monthly repayment instalments jump.

These knock-on effects of the financial crisis were severe for individual borrowers, but in comparison to neighbouring countries Serbia's financial sector appeared better insulated precisely because the credit bureau had limited the growth of the consumer credit market. The opportunity to celebrate this prudence was taken by Jelašić, the governor of the NBS. In a presentation championing the model of growth the central bank had pursued for Serbia's financial sector he explained that NBS warnings specifically about the Swiss Franc loans and about cross-border lending had not been 'taken seriously' by foreign banks. Those who had stuck to their home supervisory framework while operating in Serbia's economy had been exposed, revealing these foreign frameworks to have 'showed [their] uselessness during the crisis' (Jelašić 2010 no pages; see also National Bank of Serbia (NBS) 2008).

By 2010, the crisis had also led the banks operating in Serbia to re-evaluate the restrictions made through the credit bureau. A spokesperson from Volksbank, a German bank operating in Serbia, explained to me how the crisis caused their reinterpretation of the government's regulatory role in the financial market.

'We were in certain situations angry at the National Bank. I mean why are they so rigid, why such strict rules, why we can't do this and that. ... But from this distance I really thank them, because they did a really good job. They immediately implemented this credit bureau system, with strict rigid rules. But thanks to that, we now do not have such a big crisis like some other, neighbouring countries etc. Because people here were, as I said, really hungry for loans, from the very first moment they could start to raise the loans they would [borrow] much more than they could possibly repay and we could have much much bigger crisis than we have now.'

Popular perceptions however, took a less positive view about the government's ability to wield power over the financial sector. Nikola, a freelancer in the media, used the example of the Swiss Franc crisis to demonstrate his lack of faith in the government.

'Have you seen the example of Croatia? What happened with tying the credits with Swiss francs, yes? [It] proved to be devastating recently. So maybe it was a wise.. not really an intentionally wise move because the IQ of anyone in the government is lower than 50, but maybe instinctively a wise move, not to allow this amount of credit in Swiss francs to be accumulated because now we would have even more of a problem and a different situation which is already very bad. So maybe it was a good thing that not too many people like in Croatia just jumped into this without calculating what is happening.'

Nikola's comment references a cynicism towards the power and the commitment of the government to influence external economic actors. Instead the burden falls on to the individual to 'calculate what is happening'. His discussion also indicates a mixed morality when it comes to assessing credit and uncertainty over whether the borrower is at fault for rushing into a loan, the banks at fault for seeking a profit, or the government at fault for encouraging this model of growth. Other people expressed the desire for a strong government response to help struggling borrowers. They cited the example in neighbouring Hungary where the Swiss Franc crisis impacted far more mortgage borrowers and the government refused the IMF's recommendations and austerity measures. Instead it pursued a more populist approach including the imposition of 'crisis taxes' on majority foreign owned large corporations (Fabry 2011, p.213). In Serbia, the relationship between the government and the selected financial subjects played out differently.

Although the credit bureau establishes a system of financial relationships that seeks specifically to eradicate political influence through transparency, it nonetheless creates categories of people that can become politically important. Not only that, it also provides a mechanism to influence these voters<sup>33</sup>. This became evident in the way that the loan industry was targeted by various government measures during the fieldwork period, a pre-election year. In 2010 the government announced a measure to encourage banks to provide grace periods to borrowers with long term loans. The government steer was for banks to provide a two year grace period, but there was a

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<sup>33</sup> Vladimir Gligorov was a prominent economist in the former Yugoslavia, who is currently engaged in liberal politics in Serbia and provides a critical voice on the country's economic development. He argues that the financialisation of the economy is providing political tools, not economic ones and uses the example of the inflation targeting regime which allows pre-election pandering through raising wages and public spending by increasing the deficit, but then following an election inflation is raised in order to reduce the deficit (Gligorov 2009, p.182).



certain amount of confusion in the press about what the terms should be, and indeed why the government would press for this. Kovačević had been involved;

‘I did the data for them... I gave them this total of long term loans because that sum doesn’t exist anywhere in the state outside the credit bureau.’

She explained that she had not been aware how the data was going to be used, but immediately contacted the cabinet after a statement had been issued that the government was suggesting banks should agree loan payment deferrals with clients. She asked a cabinet spokesman why that had been proposed, and how it was supposed to help. She was told that no policy would be put in place, but that ‘the citizens and the banks need to agree on [deferrals]’. From Kovačević’s perspective this was not an adequate answer. Banks and their clients always negotiate terms.

‘Since I’ve been a banker, citizens and banks have to come to agreements, and so what is different today from yesterday and what’s different from the day before and why have they come out with that?’

The difference today is that the government has access to the information that there are 860 000 long term loan users<sup>34</sup>. These are people who have received loans through the credit bureau and therefore must be employed in the formal economy or have sizeable assets to offer as security. The information provides an opportunity to gain political capital by announcing help for these productive members of society to face the hardships of an economic downturn even if the government cannot tackle the global economic structures causing it.

## **5.5. Consumer credit and financial subjects**

Talking about borrowing money in Belgrade, it becomes apparent that high regard held by the World Bank for Serbia’s credit bureau is not widely shared or known. The struggle to access finance was a common topic of conversation. There are informal agencies and networks to help this process offering introductions and help with criteria, and the hoops that had been jumped through by those able to get loans were not appreciated. As well as this scepticism, the presence of foreign banks in Serbia

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<sup>34</sup> The total population of Serbia is 7 120 666 according to the 2011 Census (Statistical Office of the Republic of Serbia 2011)

feeds a sense of insecurity rather than instilling confidence in the financial sector as business news would have investors believe (cf Evans 2005). In fact they feed into a sense of depression that has been generated by Serbia's delayed transition. There is a feeling that Serbia is being held back and slipping further and further behind. Neighbouring post-socialist countries like Romania and Bulgaria who once envied the open and successful Yugoslavia are now members of the EU, while Serbia continues to be shunned by Europe. The experience of taking a loan can confirm this sense of humiliation, as Svetlana, a professional in her fifties explained:

'[T]he foreign banks, they behave as if they are another type of people. Despite the fact that those are our citizens and our countrymen! The staff working there completely behave like strangers, like they come from those countries where the banks are from. So I don't believe them. I just collect information.'

Svetlana's sentiment demonstrates institutional mistrust, but to stop at this explanation would be to gloss over the complex reasons for the mistrust. Reasons which include scepticism towards formal institutions that are close to power and tarnished with corruption and also a well-founded fear that the banking sector is not well regulated and wields unmanageable and unpredictable power over its indebted customers. Muddled in with this mistrust of foreign financial actors and domestic corruption is a certain disparaging of the whole concept of consumerism built on credit. For some people credit is associated with an absence of values because it is associated with an 'angloamerican' selfishness, for others it is associated with the domestic nouveaux riche who have built their wealth in questionable ways. The bill boards of happy couples encouraging people to get mortgages are mocked and informal conversations reveal that it is considered snobbish to use credit cards in supermarkets. If a person can afford to buy in that way today, they must be somehow removed from the financial insecurities and obligations that afflict the rest of the population and their financial insulation is probably thanks to dubious sources. Flourishing cards at till points emphasises their wealth while the rest of the queue is held up by the inevitable delay between the card reader and the authorisation of the

sale<sup>35</sup>. This is evidence of the way that wealth can be interpreted as complicity with the actions and the empowerment of an illegitimate elite.

Biljana is a freelance curator in her thirties who rents an apartment with her partner Nikola, another freelancer in the arts. They have lived in rented accommodation since they moved out of their family homes. They always rent unfurnished flats, bringing their own furniture and appliances with them when they move. They explained that their job status prevents them from even thinking about a mortgage, but nor had they taken a loan for consumer items. I asked if they'd considered it and Biljana replied

'No no no. Never. No loans, no credit. Although maybe we could look... but we are not that much into that kind of 'invest in life'. I mean, we also like this kind of temporary life.'

Biljana is active in Belgrade's art scene and her conversations about money and living in the city made reference to a former era of social solidarity that she was too young to have participated in. She narrates her rejection of bank loans today with a Yugonostalgic<sup>36</sup> view of contemporary life and separates her choice from those who invest in consumerism. This disparaging of credit exposes the divisions within Serbian society that cut between people; from political divisions over Serbia's path to Europe (Bieber 2003), to new class divisions (Lazić & Cvejić 2010) and socio-spatial polarisation (Petrović 2007). But antipathy towards credit does not map neatly on to these divisions. There is a complicated morality associated with whether or not a person takes a loan. Some see their rejection of credit as ethical, others see the new system as something that should be tackled and their avoidance of it a personal failing.

Predrag is also in his mid-thirties, but unlike Biljana he is much less clear about what makes the good life in Serbia today. His job puts him in a position to be able to take out a mortgage and he has recently bought a flat, but he did this by borrowing money

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<sup>35</sup> This attitude is referenced in popular culture and was explicitly targeted by an advertising campaign that started during the fieldwork period. In order to promote the use of bank cards precisely in these mundane situations the old fashioned way of paying for groceries with a cheque was mocked as the time wasting method of payment. The bank's credit and debit cards were the faster and better method of paying.

The trope of false advertising and cruel banking practices appear in a number of recent popular films including 'Beli Lavovi' released in 2010 and 'Klopka' released in 2007.

<sup>36</sup> Yugonostalgia refers to the Yugoslav variant of post-socialist nostalgia that features in popular life in the former states of Yugoslavia (Velikonja 2008)

from his father to top up his savings, rather than taking out a loan. He had also managed to furnish it without resorting to borrowing, and his discussion of credit reveals a sense of uncertainty. He described his reluctance to take a loan.

'I avoid it. I wait to collect the money and if I have enough funds, then I buy something. That's maybe a bad approach, because life isn't waiting for you. It goes on. ... Time moves very fast. Of course other people, they buy everything. They take loans, but it's stressful.'

Predrag's comment references the ability for credit to offer self-realisation. This is the kind of image that is useful to a growing financial sector. Managing personal finance is the way that responsible consumers free themselves from the burden of state organised redistribution and help consumers get in control of their life course (see Martin 2002 for a critical account of this). Predrag matches all of the banking sector's requirements to qualify for credit, but is anxious not to use it. Later conversations revealed that he did have indirect contact to the credit industry though, as he puts his access to a formal income at the disposal of others; family members are subbed, as are friends with less stable incomes. Predrag has been asked for temporary payday loans, he has placed money in friend's accounts so they can pass certain criteria. For Predrag the financial sector is oppositional to the stability that his flat affords him and yet his pay packet ends up facilitating access for kin and friends to the financial products of the formal economy.

Milorad is another child of the 1970s who also rejects the idea of credit. In contrast to Biljana and Predrag he takes a more conservative perspective. He rejects the idea of borrowing money because of the kind of institutional restrictions it would put on life. Milorad's family house is a defended space of private freedom where he has built up a successful company over the last ten years. As is discussed further in the following chapter, he demonstrates a resolutely liberal perspective earned through experiencing too much state intrusion into his private sphere. He has never had to take a loan for his home, or his home-based business, instead he has expanded his business through the profits it makes and has invested in technology and in his staff. Milorad explained

'I really don't believe in spending more money than I am earning. And when you take a loan, from anybody, a bank, a person, then you start to fool yourself that you did something when you did nothing. I am trying to earn and to spend, to earn and to spend, not to [take a] loan.'

Milorad uses his home as the basis for creating a secure path to the future. His business employs four people and he discusses the management of it in terms of solidarity pitted against the state and the financial sector.

Coming from a different political perspective, Nemanja discusses his family's rejection of credit as stemming from their socialist working class values. The interview took place in the one bedroom flat he shared with his mother. Their family had been allocated the flat through his father's work and they had been one of the first to buy during the privatisation period. This meant they had not benefitted from the effective price reduction brought about through the hyperinflation. Nonetheless they had bought the flat outright and had not had to take a loan. Nor had they taken a consumer loan to furnish the apartment. The original fittings had been bought in 1968 when they moved in and replacements were made only if something wore out. They'd had to buy another washing machine and an oven and when asked if they'd done this with cash or credit, he answered:

'Cash. We're the classic example of people who work a lot and try to save, to save and in their own private life build some future which they can secure. [...] We have always been against credit. We didn't want to endebit ourselves. Philosophically my family has always lived modestly. They work more towards the spiritual side than the material side of life. That is some tradition.'

All four of these interviewees explained their avoidance of credit as an active choice, rather than something which was beyond their reach. They demonstrate different political attitudes; the entrepreneurial liberal protecting his privacy, the antimaterialist artist and the working class children schooled not to spend beyond their income. While they all reject the idea of borrowing money, they are in qualitatively different positions to access a loan. Milorad's family has managed to maintain their assets through successive regime changes. Nemanja's family were in a position to benefit from the socialist era distribution of assets, and are expecting to be able to translate these into financial assets in the new political economy. He was one of the only residents<sup>37</sup> to talk about selling his property in order to release equity rather than due to a change in life circumstances. Neither the artist couple nor Predrag entered the

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<sup>37</sup> I asked all the homeowners I spoke to if they planned to sell their property, only two said they intended to sell in order to make money.

new political economy with access to living space in Belgrade. The artist couple do not have any assets to secure a loan, nor does their job status allow it, while Predrag has been able to buy his flat, and had managed this without using the credit system.

The rejection of credit discussed above, which is narrated explicitly as a personal choice, also implicitly reveals the family support and alternative economic strategies that enables this choice. In order to explore this further, it is helpful to discuss some of the people who do not frame their engagement with the credit industry in terms of choice. These experiences are insightful in demonstrating the connections between the financial and alternative approaches to accessing liveable space and realising a sense of material certainty amidst the uncertainties of Serbia' socio-economic transition.

### **5.6. The tangling of data and family**

The state insurers of mortgages in Serbia place an age cap on borrowers. This barrier to finance caused Jana to describe her and her husband as members of the 'awkward generation'. They had been too young to receive a property through the state allocation, and too old to use the financial instruments necessary for the new housing finance model. They are awkward, in other words, because their generation falls between two institutional forms of housing finance. Jana is currently living in a one bedroom flat with her husband and their three children. Their housing history demonstrates the way that families manage their living conditions using the space that is available to them through kin networks. The flat they currently own came into their family's possession when Jana's aunt was allocated it through her work. Jana and her husband moved in with her aunt in 1987 when they had their first child 'because we were a young married couple so we didn't have our own flat'. With the arrival of more children they moved into Jana's parents' house, but they maintained their interest in the aunt's flat. When the privatisation of socially owned flats started they bought the flat out in the aunt's name. This meant that on her death they alone inherited it, rather than sharing it with any other extended family member. They moved back into the flat in 2001. By this time they had three children and had to rearrange the internal layout. They pushed out an external wall to incorporate part of the balcony and create a small room with a bunk bed for their daughters, who are now in their early twenties. Their

teenage son sleeps in an alcove created from the other half of the original bedroom and they sleep on the sofa bed in the sitting room. They say that the flat is a bit small for them, but they also have a house in Novak's parents' village and spend every weekend there with their son. Jana and Novak's housing history, with its absence of financial institutions shows how alternative spaces and property are used to help the family manage. They spread themselves through their access to additional property in different times and places.

Nevena, an economist in her 40s, could also be considered as belonging to the 'awkward generation'. She has recently lost her job and when I asked her about her housing options and if she would consider borrowing, she explained that a loan was impossible for someone in her situation, not just because of her employment status, but also her age.

'I can't get one. I've already gone past the age and when I get work, I can't get a loan. I don't... I plan to get some inheritance. My father died and so I'll sort out something.'

Nevena's only option is to wait, but waiting usually entails maintaining interest on a space within a property owned by a member of the extended family. Households have a portfolio of properties that they move between at different life stages and interest can be maintained by paying bills, keeping flats connected to infrastructure, or installing air conditioning units or white goods, and generally keeping domestic space habitable. These are the strategies that disrupt Infostan's data and in doing so maintain a domain of property value and exchange that is just out of reach of the financial sector. This became apparent when I was discussing homeownership with Milan and Ana.

'Me: And now you are owners together?

Ana: Yes.

Milan: You're the owner.

Ana: Well, I'm not exactly either, because we haven't regulated it.. but I'll say I am.'

Ana's flat was still in her mother's name and not regulating it means not updating the records held. This is a process typically avoided until some reason necessitates

engagement with the formal institutions of the financial sector, as Branka's experience demonstrates.

I was introduced to Branka expressly because of the extreme circumstances that forced her and her husband to take a mortgage. Their first attempt at buying a home had been from a small-scale developer. Friends of theirs were selling their house and plot in order to build a block of flats. As is common in Serbia<sup>38</sup> small scale developers partner with homeowners in order to access land in the overcrowded city centre. The homeowner typically defers payment, accepting a flat in the future building. Construction is financed through units being presold for cash. Branka explained to me that the apartment building they had invested in was not completed and the developer had vanished with the advance payments. Their fight in the courts was unsuccessful and they were left without savings. They were both employed though, and just young enough to be able to get a state subsidised mortgage.

Branka explains

'We made a cut and tried to forget about our first one. Although it is a difficult thing to forget because we gave the money that we had. It was not our money of course. The money was given to us by our parents because I'm 43 years old, [my husband] is 42 and we both work at the university and we did not have the time or the opportunity to make that kind of money to be able to buy an apartment. So it was given by my parents, by his parents, some money that they inherited from their parents. So we gave all that. And now we are in a difficult position because normally we wouldn't have that mortgage which is quite high for us. And it will change the way we live in our lives. 500 Euros is quite a lot of money here.'

Branka and her husband had to enter into a credit relationship because they had exhausted their extended family's resources and they were able to access a mortgage. This put them into a relationship with both state and financial institutions which they might otherwise have been able to avoid.

For other families who bridge the 'awkward' gap, the younger generation are now in a position to take out loans as part of the family's strategy in managing their portfolio. Vuk and Višnja, a couple in their late twenties with a baby, also recently bought a flat with an NKOSK mortgage. This was not because they had run out of other options like

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<sup>38</sup> And in other cases, for example Genis (2007) on Istanbul's urban development before the arrival of international development firms.



Branka, but it was something they did with their family's help. Vuk and Višnja's family provided a large down payment to reduce the size of the mortgage. Their flat cost approximately €60 000, but they only needed to take a mortgage for €10 000. Vuk and Višnja's case was common and one I heard referred to frequently as families used credit to extend the number of metres available to them. Other families use the market to reconfigure the space they have in to different sized properties.

'Recombining' property assets was common during the socialist period, when for example, a large family flat needed to be exchanged for two smaller flats in order for adult children to separate from their parents<sup>39</sup>. Additional space could be accrued by supplementing the exchange with savings or remittances earned abroad. Today's market still enables this practice of reconfiguring the family's space although it now includes the securitised loan products attributable to a financialised model of growth. Family members knowingly occupy a financialised subject position, but in doing so can solidify these other forms of alliances and processes of social reproduction.

Dobrila and her husband are also considering how to best to use their properties to afford an independent flat for their daughter. Currently they are renting a flat for her, but they would consider getting a mortgage in order to buy additional space.

Dobrila explained

'Actually we were happy in our life not to be forced to take the credit, but I think that housing maybe is the only issue when you have to take a credit if there is no other solution. I think that eventually she, with her partner, they would probably be forced to face a credit. ... We will support, we will not take [it] on our salary, to burden it, but probably that is her strategy.'

Their family's accommodation is quite specific because Dobrila also cares for her dependent sister who lives in the neighbouring flat. Using the market to release their unused square metres and reconfigure them into the perfect combination of flats would be difficult. They discuss the situation when I asked if they thought their daughter would buy a flat.

Dobrila: That's a very big question for us. She rents a flat now, and we pay. She has her pay which she uses for makeup and things. And we pay for the flat. That's a complex question for us. She, of course, needs to have a flat. A loan, ... I don't know. Certainly we won't enter a loan with current

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<sup>39</sup> See Chapter 5 in Stenning et al. (2010) for an account of similar practises in Poland and Slovakia

conditions of lending which I think are not good. For now it's not a problem that we rent that flat. Meaning that financially it's not a problem, if something changes in the macroeconomic situation, then she'll come back here to live. But of course the aim is for her to live independently, that's clear.'

Dobrila refers to the way that space is used to mitigate the financial uncertainty. Currently her and her husband can afford to pay for the additional flat for their daughter on a monthly basis. This means they have additional space in their flat whose value is latent. It is there ready to be released via a market exchange should their daughter's need for a flat become more pressing, or it can be reoccupied by their daughter if the economy collapses and they can no longer support her financially, but have instead to provide her with domestic space.

Bojana is living in the same upper middle class building as Dobrila and Ana, but unlike them, she is more open to the idea of using the formal financial institutions and has gone through the process of registering the flat with this in mind. Her explanation shows how such a strategy is a multigenerational one.

'If it's not a registered flat then neither the state nor the banks will give you credit. So we.. because we have two daughters, perhaps we would have to sell to secure something for them. So we wanted to regularise everything. That was the reason. And I think that that's why everyone does that. Everyone registers their flat because I think that it's needed. And it is needed.'

Regularising everything means bringing together the state, the financial sector and the family into the service of securing a future. It is an optimism that is sometimes lacking in discussions about Serbia's progress. The ongoing uncertainty over Serbia's political and economic transition causes optimism about the future to fluctuate as well as making it difficult for residents to have confidence in the institutions which are linked to the transitional process or the discredited past. By contrast there's a latency to the value of domestic space which helps to mitigate the economic uncertainty and precariousness. This ensures the continuation of strategies which have been used to access and configure space whose value is operationalised in the absence of formal institutions, or in opposition to them. Rooms inside homes are used by family members creating a network of claims on the space which reinforce the bonds of kin. Financial products are invested in as part of a broader strategy involving extended

family and intergenerational reconfiguring of assets. This produces a tangled trail of interest and responsibility which are not accessible through the credit bureau's data and serve a form of social reproduction.

## 5.7. Conclusion

The space in the home can be interpreted as the material out of which networks of exchange and value systems are created and reproduced. In this chapter I started by exploring the practices that had been developed under different housing market conditions; from the socialist era of waiting lists and recombining strategies, to the political isolation and sanctions. The ongoing economic hardship has seen these strategies continue to be employed as the economy opens up to international markets, and political co-operation with Europe. This has helped me to explore the economic functioning of what I've termed 'liveable space'. This is how I have interpreted the additional space that families create by enclosing balconies, or by moving one household member to a different room somewhere in the extended family's network, or swapping spare rooms for services or generating additional income. It is a term that I use to make the point that space inside a home has an economic value which is not captured by charting the securitisation of a home and its transformation into liquid property (Sassen 2009). Today in Belgrade, it is not just property, but square metres *within* homes that have an economic function. Drawing on the insights from the 'alternative economies' and 'moralities of markets' literature, I've developed the argument that Belgraders are typically implicated in a property portfolio that extends through space to encompass different locations, and through time to draw in different generations. This property portfolio helps families to access the square metres needed and works to mitigate the constraints of Serbia's transitional economy.

In order to relate these strategies to the evolving structures of the political economy in Serbia I've found Bloch and Parry's (1989) analytical separation of the long term and short term transactional orders particularly useful. This has encouraged me to see the difference between on the one hand the socialist state's ability to incorporate individual and informal strategies into the service of a state defined vision of future

progress and on the other, today's framing of informality by economic theories of development. While other studies have studied this duality between official and unofficial spheres of economic life in Yugoslavia (Bracewell 2006; Hyder Patterson 2011; M. Živković 2000) showing it was largely ignored and tolerated as an income for the real economy, my study has focused on this duality today. From a normative perspective, Serbia's economic development depends on building financial institutions and pulling in the assets kept outside the formal economy by a sceptical population. I have taken the case of the credit bureau and studied it as a system that works to align the individual economic strategies of households with the state development of a financialised model of growth. I have suggested it can be understood as the infrastructure that supports the financial sector by employing behavioural economics to 'correct' informality and attempting to play a foundational role in the new political economy. While aware that critical scholars on the everyday life of finance caution that this process alters subjectivities (Dembinski 2008; Martin 2002; Langley 2008), I have also engaged with Maurer's argument that the awareness of financial value does not automatically equate to a reduction in the social functions of assets (2006; 2005). In Belgrade we see that financial products are accommodated by households as part of their managing strategy reinforcing kinship ties, but we also see the political attempts to create a set of patron-client power relations through this infrastructure.

Using an STS influenced material culture view, the credit bureau opens the question of whether the financial products and loan agreements that enter homes through this infrastructure help to produce a purified sphere of ontological security and certainty. My research has shown a limited ability for the infrastructure to produce this and that there remains in Belgrade today a latency to the value of domestic space. There are other practices of exchange that can be used to generate value and build certainty. This then opens the related question about the forms of social relationships and systems of government that are enabled or undermined through this infrastructure. By looking into the materialisation of value from domestic space we see a mess of kin-based reciprocity, informal economic exchange systems, the biopolitics of behavioural economics, patron-client relations between citizen and state, and between the state and the financial sector. We also see how these forms fluctuate in response to dynamics in the global financial system, as for example, falling bank profits outside

Serbia alter banking strategies within Serbia and generate new opportunities for political capital, or for citizens to lobby government.

It is in this mix that Williams' (1973) call to search for emerging, dominant and fading cultures seems apt. Serbia's financial sector is generating new objects and subject positions and it is also providing new ways of thinking. These range from what it means to be a citizen in Serbia, to how to manage family life. Studied from the midst of ethnographic detail it seems hard to identify which is dominant. I have shown the dominating power of the financial sector as it uses Serbia's geo-political situation to extract profit from Serbia's inflation management policies rather than lend to generate growth in the real economy. I've shown how this power travels into the home pushing currency risk onto residents and levying fees from the domestic sphere. However to suggest that this is dominating culture, as the more dystopic accounts of financialisation might argue (for example Dembinski 2008), would ignore the disputes and contests provoked by the financial sector. As well as the dominating power of the financial actors, I have also shown the attempts by the state to manage the sector and by citizens to demand adequate regulation. In addition, I have shown that there are other forms of subjects enabled by the financial sector's infrastructure as the governing party attempts to use the sector's empirical data politically rather than to drive financialisation. Finally, I have also found a small but emergent culture of optimism that can be generated by the financial sector and the hope that the financial sector can be put into the service of the family, or the collective good. This is the mix of emerging and fading cultures that change in response to changes in the global economy and in the domestic political situation.

These findings correspond with Miyazaki and Riles' (2007) argument discussed in chapter 2. They suggest that learning about new financialised forms of exchange should not only be studied from the perspective of the financial sector and how it contributes to the internal logic of the market being built, but also how the potential futures offered by finance resonate with other spheres of life. To render their argument simplistically, this type of thinking is not 'what could I do if I had access to money', but a broader sense of 'what could be possible in a world where the system had changed and was predictable through these logics'. This is the sort of thinking that

produces Bojana's sentiment about the need to 'regularise everything'. Bojana has not lost her awareness of the potential failure of everything to be regularised, but does recognise that registering her flat would let her turn it into a financial asset, enabling her to borrow money against it in order to help her daughters. In this account the financial sector's infrastructure is one element in creating this possibility, but does not exist independently of the other necessary state infrastructures, nor does it erode the social function of this asset.

To fully engage with this perspective it is helpful to step out of the financial sector in search of other infrastructures that come into the home and perhaps offer the potential to alter 'the system' of life in Serbia today. It is with this aim that I turn to Belgrade's heating system which is a socialist-era infrastructure of city-wide hot water pipes connecting captive customers to fuel-scarce heating plants and money-scarce municipalities. I step into this system to explore it in the same light, as a vector of continuity and change which is able to support a range of old and new practices and ways of thinking.

## Chapter 6. Radiators, a source of uncertainty

### 6.1. Introduction

The historical evolution of Milorad's central heating system is a good place to start thinking about the relationship between domestic infrastructure and social change. Milorad is an entrepreneur in his late 30s who runs his business out of the relatively large town house that his great grandfather had built in 1928. He narrated the story of origin of his neighbourhood which at the time of construction had been on the edge of Belgrade's urban centre. It is home to a number of large houses built in the interwar period and is known as *Profesorska Kolonija* (professor colony) in reference to having been developed through a loan made by the king to a select group of academics. At the time of construction the area was served by electricity, but heating was an individual's affair. Milorad's house had been built with a wood fuelled boiler in the basement which provided the house with central heating. This system was no longer functioning. Milorad's great grandmother had dismantled it in 1941 with the German occupation of Belgrade as a tactic to make the house less attractive to the occupying forces. The strategy didn't work 'so we got our German officer who was living right here, in this room and that one' Milorad said, gesturing to the office in which we were sitting and the neighbouring room which housed the top range printing machines that were the basis of his current successful business. The central heating system had never been restored because, with the communist party taking power, his family's fortunes changed. '[A]fter the war my great grandfather was an enemy of the state and we didn't have money. It's as simple as that' explained Milorad. Despite the shift in fortunes of his bourgeois family, they had managed to keep ownership of their home and today, in addition to Milorad's printing firm, two branches of his extended family were housed in apartments above. Now they heat the house on electricity, and use individual radiators to heat the rooms as required.

Today the neighbourhood is one of the most central areas of Belgrade, and it has recently become a zone of district heating expansion. Belgrade's district heating system was developed in the 1960s to serve the growing socialist suburban neighbourhoods. The strategy of infilling and extending into older and more central areas has been pursued by the heating company since the 1980s. The system's

extension continues to be pursued today in line with the city's development strategy. Now the aim is to reduce the use of electricity for heating, which is an inefficient and heavily subsidised energy source (Belgrade 2008, p.163). Under this mandate, Beogradske Elektrane, the municipal heating firm, had laid pipes under Milorad's street a couple of years previously, giving the residents the option to connect to the city's system. I asked Milorad if he had considered connecting but he was emphatically against it. He is sceptical of the company's role in maintaining socialist era patronage and dependencies. Not only that, his house is above the maximum distance from the nearest substation and in order to connect he would have had to pay for a new one to be put in his basement. This was not something he would consider.

'I really can't understand why should I give 20 000 Euros for a pipe this big, And to give one room in the basement for something that they need. And to *give* them that! Because by the contract that you are making with them it's their room in your house! I don't want to do that. I really don't. It's my house.'

In his account, installing a heating substation seems an imposition almost like the billeting of a German officer in his home. For Milorad, it allows a discredited municipal body to take up residence in his domestic space where it can extort money. In his eyes, the infilling strategy is simply a municipal firm attempting to trap more and more residents into paying for a bloated and leaky state organ.

Milorad's strong criticism of the system shows the types of reflection that infrastructure networks provoke between citizens and their state. As has been discussed in chapter 2, these networks can be the material through which the edges of state power are exercised and differences of class are experienced. His account resonates with Poputoaia and Bouzarovski's argument that with critical hindsight district heating can be seen 'as an implementation tool for the political ideologies and development policies of communist states' (2010, p.3820). Infrastructure was the unquestioned base from which the superstructures of a communist utopia would develop (Humphrey 2003a). In socialist Yugoslavia, district heating was a more visible infrastructure, achieving visibility by differentiating between housing types. As one respondent explained it was an indicator of *komfor* (comfort). A flat with all the modcons was the category of housing that could be used as the reward for citizens who were contributing to the socialist pursuit of modernity (Simić 1973). District



heating was a system that helped construct such privileged comfort. Milorad's response suggests it still connotes a socialist middle class which is 'well connected' and earns these privileges by allowing the state into its private sphere.

Such materially embedded social categories have been affected through Serbia's economic transition and Belgrade's heating system provides a way of studying such changes. District heating brought a vision of Yugoslav consumerism into the home and made it material. In the language of Latour it worked as a hybrid object that helped produce a sense of certainty in a bounded space (1993). Since 2000 the city's district heating system has had a number of investment and renovation programmes carried out on it. In this chapter I explore how this renovation process is confirming or destabilising established social categories. The renovation is being undertaken in line with national energy efficiency and energy security ambitions, which emphasise the role of the heating system in reducing waste and improving the state's management of its energy resources and supplies. These projects entail debates over how to afford such renovations. There are competing interpretations of how the infrastructure should be afforded and who should be financially responsible. The implementation of reforms requires a reworking of the material infrastructure but also a reworking of the relationships between households, neighbours, local and central government. The reforms construct a problem space and understanding the 'problem' of district heating enables an analysis of power that flows through this system. As residents, the heating plants and the local authorities evaluate such investments the infrastructure becomes a problem space shaped by contemporary categories of risk and responsibility. These are the categories, I argue, that depoliticise the power relations that are exercised through this infrastructure.

## **6.2. Accepting the state**

Heating is an issue in Belgrade. This is evident in the way that flats are advertised according to their radiator types and fuel sources, as well as in the way that flats with city heating are able to earn a premium on the rental market. This premium suggests that the system continues to appeal to residents, even though it continues to employ

its socialist era rationale. The city heating utility company provides a prescribed level of heat at certain periods of the day for specified months in the year. The service is paid for through monthly rates based on the number of square metres heated, and the annual cost is spread in equal instalments throughout the year. This universalist rationale exists not only in the service management, but also in the technical materiality of the system; pipes run vertically through apartments, linking them sequentially, rather than in loops which would allow individual flats to have their supplies isolated. Consequently, once connected, it is hard to be disconnected either through choice, or as a consequence of not paying bills. This creates a problematic relationship between households and the state which can be interpreted in two ways. On the one hand, perhaps as Milorad would argue, these households are captive customers of an effective monopoly, but on the other they can be seen as beneficiaries of state welfare. The liberalisation of the heating market aims to remove this dependency and eliminate both interpretations of the relationship.

The relationship between Belgrade's heating plant, Beogradske Elektrane, and the population is discussed in a publication the municipal firm released in 2010 celebrating its 45 year history. This book charts the development of the company, from a collection of different heating plants built to service the planned suburbs of the 1960s, to the forming of Beogradske Elektrane in the 1970s as a united management structure which brought together heat production with extraction industries and heat delivery and marking the start of a shift towards large scale district heating. With an air of paternal indulgence the book describes how the company has stoically met and managed the changing political demands on it, from the clean air imperatives of the 1980s, to the shift in status in the 1990s when Beogradske Elektrane stopped being a workers' organisation and became a public utilities company. The authors are keen to explain that new firm's aim was 'not to maximise profits, but to deliver heat energy to the city's population and economy, according to the principle of covering expenses for simple reproduction' (JKP Beogradske Elektrane 2010, p.77). In slightly more heroic frame the book covers the 1990s during which the company managed to connect an additional 14 000 flats before the Yugoslav conflicts developed and international sanctions cut fuel imports. A bomb fell on one of Belgrade's heating plants, killing a worker and causing a large loss of fuel, and yet despite the war, the firm was able to

continue to provide the 'necessary conditions for living and working' thanks to the careful management of the resources and equipment and the 'extraordinary organisation of all employees' states the book (p.78). Today 40% of the city's households are connected to the system and it continues to expand, extending its pipe network into the central areas of the city from its power plants located around the edge.

Serbia has district heating in 56 towns servicing the country's urban population. The fact that such a body of residents all share the same service, coupled with the financial precariousness of the heating firms and the questions over their ability to deliver on the services means that the heating firms generate a level of press interest. In the run up to the start of the heating season tensions build over whether the firms will be able to get adequate supplies of fuel to last them through the entire season and about which date the heating season will start on. The debate is skewed towards Belgrade and once the heating season has officially started there is coverage discussing which parts of the city still have not reached full heat. There are also debates over the fairness of having paid all year for this service and yet still not having an adequate heating supply. The press coverage contrasts with Beogradske Elektrane's self-image by not assigning much independence to the company and implicating it in the broader economic and political struggles of the country. However, from the residents' perspectives while inadequacies of the service were acknowledged, the ease and convenience of the system was also referenced by many who lived in apartments heated by the city's system.

The apartment block on Stefana Ulica is near to Milorad's house and like him, the residents of this building had also been given the option to connect to the city's system when the pipework was laid along the boulevard. The building assembly had managed to get fifty percent of the residents to agree to install the heating system, and had found the necessary finances to front the connection fees. Ognjen, unlike Milorad, was pleased to get connected and, he didn't find the monthly rates too expensive. With central heating he no longer had to choose which parts of his flat to heat, or wait for the cheaper electricity tariff to charge his accumulator stoves. With city heating he said 'we don't think at all about.. I don't know, whether it will heat there or not.' Being

connected to the system is an acceptance of the state's role in managing resource distribution and in Ognjen's account suggests a continuation of a socialist vision of abundance; the completion of a work in progress that had been abandoned in the 1990s leaving many on the waiting list for a lifestyle they'd been contributing to.

Not everyone in the building shared this view. Ljiljana, for example, had not opted in and had chosen to keep to her electricity powered heating stove. Her reasoning was that she simply didn't have the resources to move out while the work was being done. Ognjen himself had not removed his previous heaters. He joked that in Serbia it was necessary to have three sources of heating, because you could never be certain of which fuels would be available. His neighbours Vesna and Pavle also have a number of heating options. In fact Pavle had been one of the residents who had lobbied the building's occupants to install the heating system. Consequently they had central heating provided in the scheduled hours, but outside of these hours they also had the option to use the air conditioning unit as a heater. The decision to switch on this electricity guzzling heater was one that required a little negotiation between the couple. The brief exchange of eye contact when one of them reached for the remote control revealed the way that heating in Belgrade is a system that engenders debates within households as people manage on tight budgets. But it is also a point of debate between households as interest groups form to negotiate access to municipal infrastructure. From this perspective, city heating is an issue that demands a level of collective action and debate.

These types of negotiations reveal some of the reasons why the city heating system is supported. I've suggested that Ognjen's perspective references a continuation in the socialist vision of consumer comfort, but I am also aware of Verdery's caution that the continuation of socialist era descriptions could be little more than descriptions. The use of familiar labels might be used to describe new social configurations and can't be automatically equated with the continuation of the social relations referenced. The city heating infrastructure provides a way to evaluate the extent that infrastructure enables the reproduction of established forms of social relations and the extent that new social forms are evolving. Residents who celebrated the system championed it because it was a constant and convenient source of heating, tacitly welcoming the

city's role at buffering market uncertainty. This is clear from Jana's description. It removes the inconvenience of dealing with solid fuel boilers, and is, she explained

'much more satisfactory because there aren't stable market conditions. One year it's better to heat with electricity and the next year wood and the third on coal, but you can't change your boiler every year electricity, coal, wood.'

For Jana, the standardisation mitigates market uncertainty and maintains consumer comfort in its place. For other respondents this standardisation is problematic. It is an ideal type that is not achievable through the reality of pipes which breakdown, of tastes which vary, of buildings with apartments differentiated by their exposure to northerly winds, or drenched in south facing warmth. The prescribed service hours don't match the periods when a cosy home is needed; leaving residents cold in the evenings or pumping heat into vacant space. In this way a malfunctioning radiator introduces frustrations into the domestic sphere. For some it serves as an anachronistic remnant of the misplaced socialist faith in progress which has shackled the present to unrecoverable expenses. For others it is evidence of the state renegeing on its contract to provide the population with the basic standards of a 'normal European' lifestyle.

The unreachable ideal of standardisation means that within the system a range of strategies are employed to alter the home environment. Larger radiators are added to the pipes to boost heat levels or additional heating sources are used to extend heating beyond the prescribed periods. These additions turn the system into a site of negotiations required to maintain the domestic sphere as a space of certainty. These are not just technical negotiations over how to achieve sufficient comfort levels, but ones which include conceptions of civic duties and responsibilities. As flats can't be cut off for non payment, the decision to pay reflects an evaluation of the service provided, but also the wider state of affairs. For example one public sector employee, when asked whether she paid her bills regularly replied that when the state does not enable her to earn a living wage, she does not pay the state.

The infrastructure also puts residents in a relation with each other. Alterations made to the system can disrupt the supply for the other residents who share it, and are interpreted as unfair and uncivic minded. Awareness of this came through in

conversations with residents who had altered their radiators. When Jana and her husband Novak moved their family back into their small flat they had to make significant internal revisions. They moved walls, enclosed spaces and also changed their radiators. I asked if they had had to get permission from the heating company to do this. Novak explained that there was a difference between what had to happen officially and how things went in practice.

‘Novak: Well you know how it is, you should by law, in order to do whatever work in the flat other than paint something, you ought to ask the supervising body, but it’s not like that in practice. People from Beogradske Elektrane did it for us, but privately. They changed it and connected us, you understand. But I think it’s important that we didn’t cheat Elektrane. We didn’t make more radiators than what there had been and so on. We only..

Jana: We improved our own conditions, at our own expense.

Novak: We improved the comfort of our flat ourselves, which they would never do for us, pay for us. You are forced to do it for yourself’

Novak is keen to emphasize that they were not trying to take more than their fair share, simply to improve the effectiveness of their radiators. Novak and Jana have also changed their windows and made improvements to the flat’s insulation. As they point out they do not need to use any additional sources and in doing so they reconfigure the argument from one in which they could be construed as acting selfishly, to one in which they are acting rationally and responsibly. In adjusting their control they are readjusting their relationship with the state and with their neighbours, using their radiators to distinguish between those who play fair and those who don’t and to materialise what represents the good life in Serbia today.

### **6.3. Redefining the empirics**

The question of materialising the good life is being redefined through the liberalisation of the service, a process which Collier (2012b) helpfully describes as a case of redefining empirical orders. He shows that through liberalisation city infrastructure becomes a problem space within which conceptions of responsibility and civic relationships are reworked. An example of this reworking is evident in the damning critique offered by the UNDP in its 2004 assessment of the inequality perpetuated by

Serbia's district heating systems. For them, the politicised access to flats in the housing allocation system has been consolidated through privatisation. They argue that '[t]enants with high social capital in the 1970s and 1980s became the owners of their apartments on a freehold basis. Ownership of these apartments can be considered a kind of life insurance and the district heating services and maintenance as rent on accumulated social capital' (UNDP 2004, p.76). In this analysis the heating system is no longer a standard to which society is progressing, it is a mistargeted subsidy that has been hijacked by the middle class. Through the new metrics used to evaluate the system, its rigidly uniform norms are shown to be inefficient and wasteful, burdening municipal and household budgets and blocking economic development.

The principles governing the rehabilitation of the systems are outlined in Serbia's National Energy Efficiency Action Plan (NEEAP) which was drawn up as part of the country's commitment to the Energy Community<sup>40</sup> and adopted by the government in 2010. Housing needs to play a critical strategic role in the immediate and long term reduction in the state's energy consumption. Households in Serbia are the largest consumers of final energy, over industry and transport (Radosavljević & Ilić 2008, p.70) and Serbian homes consume about three to four times more energy than homes in comparable European climates which have been better constructed and maintained (Oka et al. 2006, p.16). Heating is responsible for the major share of energy consumed by households, and more efficient heating can make a significant impact, in particular heating on electricity needs to be reduced and district heating can play a part in this (NEEAP 2010, p.9). Switching customers off electricity and onto the district heating network can help increase efficiencies, but as the UNDP explains, it should also be a state priority for Serbia's heating firms to replace the expensive gas fired heat-only boilers they use in district heating systems (2004, p.98). Heating should be supplied by more efficient combined heat and power plants, and should work to incorporate

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<sup>40</sup> The Energy Community is an European Community body created in 2005 with the aim to 'import EU energy policy into non-EU countries' and whose leitmotifs are energy efficiency and supply security. The treaty was signed between the European Community and all the former Yugoslav republics, including Kosovo as a separate entity, as well as Albania, Romania and Bulgaria. In signing the treaty, these states committed to implement relevant EU laws, create suitable regulatory structures and liberalise their energy markets. The activities are slanted towards achieving economic growth through better managing energy supply and demand. This information is summarised from the website [www.energy-community.org](http://www.energy-community.org)

alternative fuel sources such as waste heat or nationally produced biomass which would lessen fuel imports. From the UNDP's perspective, this is the way that heating firms can help Serbia see energy efficiency and energy security benefits, while also helping the firms continue with their social remit of reducing 'fuel poverty', which means reducing the proportion of a household's income spent on fuel (Buzar 2007a).

This analysis is supported by the International Energy Agency (2004) whose research frames the problem facing local authorities of transitional economies. For the IEA there are two critical features of formerly socialist district heating systems. Firstly they serve large sections of a country's urban population and secondly they have very low levels of energy efficiency. These factors means they contain the potential to make large savings in energy costs, a prospect which can be used to entice commercial players in the field and harness market efficiency in the service of municipal governments. This would have the additional benefit of putting local authorities in better control over their local services and less dependent on political support from central government to manage their budgets (see for example Rezessy et al. (2006) who use Hungary's experience as the exemplar of municipal energy markets).

Having established the problem, the solution proposed by development agencies and encouraged through the Energy Community, is to split the heating system into two networks; a primary one that is concerned with buying fuel and producing heat energy, and a secondary network that concerns household consumption. This allows for two areas of improvements to be made; more efficient generation in the primary network through investing in heat generating technologies that use waste heat or alternative energy sources for example and shifting to demand side operations in the secondary network. Demand side operations means producing heat to the levels required by the users rather than following centrally agreed norms.

The boundary between primary and secondary networks is not absolute, but has to be created. It is a question of delineating responsibility between the supplier of heat energy and the user. It is a process that needs to take place on a number of fronts. The first step is a technical one; meters need to be fitted between the two networks. This means the firm knows how much energy is being delivered to a substation which typically serves a large apartment block, or a collection of buildings. The next step is to



enact this technical boundary legally and financially; to translate the different levels of heat supplied by each substation into different costs and to ensure the heating company can extract payment for this energy. In Serbia, the political will to take this step has not kept pace with the creation of technical boundary. Through an EBRD loan and a series of donations from German and Swedish development agencies, Beogradske Elektrane has introduced metering equipment to the majority of its 7100 substations. The Law on Rational Energy Use however, which will legislate the shift to a demand side service, has been in the draft stage for the past couple of years. From interviews with heating management about the delay, it seems that the central government is unwilling to cut the bonds of patronage between itself and its urban electorate.

The prices that consumers pay for energy in Serbia reflect varying levels of political influence. The political incentive to keep prices low and soften the difficulty households face in managing their budgets causes energy prices to be described as ‘an instrument of social policy’ (Radosavljević & Đoković 2007, p.9). During the fieldwork period the electricity provider was still under state ownership with prices set centrally at subsidised rates. Serbia has one of the region’s lowest electricity prices and this has led to the reliance on electricity for heating (*Ibid.*). The price of heating that is supplied by district heating companies falls under the jurisdiction of local authorities, and each authority sets the rates charged to the consumer in consultation with the heating companies. Prices vary from one heating jurisdiction to another which reflects the relative ability of local governments to secure the funds from central budgets which can act as a cushion and subsidise the rates. An UNDP report explains that ‘in smaller industrial and agricultural municipalities, district heating prices will more closely reflect costs’ (2004, p.45). To get rid of such politically created variations in the cost of living local authorities would need to come off the state budget and generate revenue to cover the costs of the services they provide.

This process of liberalising municipal infrastructure has been studied by anthropologists of post-soviet cities as discussed chapter 2, who have shown the uncertainty that travels down pipes as liberalisation changes the nature of the social contract (Alexander 2007), but also how it can consolidate power in the hands of those

able to secure the necessary supplies (Humphrey 2003a). In Serbia, the reforms governing municipal ownership of the utility companies have not yet been finalised (Petrović 2013). This means that in Belgrade the head of the city's heating firm continues to be a political appointment and political influence can also be seen in the company's financial management. The city government sets the rates the firm can charge, and also needs to approve the maintenance and repair budgets and any investment programmes. These programmes can indicate the political vision for the system that was once a signifier of Yugoslav socialist *komfor*. They open questions over the kind of political and financial support that Belgrade's government can find for the heating system, and how they justify this support relative to other priorities.

Beogradske Elektrane's current renovation programme started after the political changes of 2000. The NATO bombing and sanctions had left Belgrade's infrastructure in a bad state. The city government negotiated a €60 million loan from the EBRD to renovate the city's systems and included district heating in the programme, indicating a commitment to continue to support the heating firm and its customers. State level support was also available in the form of funds aimed at reducing the use of electricity for heating. Households were encouraged to join the district heating system. Retail taxes were removed and banks were encouraged to lend to homeowners. This reflects the ambition for the financialisation of the social contract which has been discussed in the previous chapter, although again, official support to create these new financial objects and subjects did not translate into much actual loan disbursement by banks (UNDP 2004, p.41). Financing for the new connections into homes was carried out mainly by homeowners and typically in cash (*Ibid.*). The state provided the strategic vision in continuing to support the system, and some citizens invested in this vision. This included residents like Vesna, Pavle and Ognjen who rationalised the advantages of connecting as the stability and relative affordability of the price of heating. This means that individual savings were invested into the city's system and citizens' hard

currency was transferred to the state body<sup>41</sup>, building municipal infrastructure, rather than the financial sector's infrastructure.

The alliances produced through renovating Belgrade's heating infrastructure also have a geopolitical element, because they were financed not only by citizens, or by the local governments taking on loans, but international donors. Aid came from the Swedish development agency SIDA and the German development bank KfW, but interestingly this support is under represented in public opinion. A public opinion poll carried out by Serbia's Office for European Integration found that Russia and China were perceived as some of the country's biggest donors despite not having given any aid between 2000 and 2011. Germany was by far the single largest donor during this period, having sent over 700 million euros (Diković 2011). From conversations in Belgrade it seems that the public memory held of role that EU countries played in the city's infrastructure was in bombing it. Coward (2009) has argued that the bombing of Belgrade explicitly targeted urban infrastructure in order to make life unliveable, disrupt the social contract and undermine the government's support. He writes

'this targeting of Belgrade and other Serbian cities was not just a destruction of military and political command, control and supply lines, it was also a deliberate degradation of the technologies essential to urban life in order to demonstrate the vulnerabilities of such life to NATO military dominance' (Coward 2009, p.407).

The ramifications and awareness of this demonstration of dominance certainly coloured some of the conversations I had about Belgrade's energy infrastructure. This reflects a broader ambivalence towards the EU and the sentiment that Russia is a friend of Serbia that the opinion poll on aid donations reflects. Such sentiments also shape the domestic political capital that can be gained through the heating system and its role in underpinning a 'normal' urban life.

A senior manager of the district heating firm in Serbia's third largest city discussed the political motivation for renovating the system. The manager was candid about the extent of political manipulation of the heating service, from the political appointment

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<sup>41</sup> Gordy (1999) discusses the transfer of households' cash to government during the 1990s' privatisation of socially owned housing stock arguing it was a strategy of the Milošević government to stay in power.

of all levels of staff to the political power in being able to connect and disconnect clients. However he also explained that the renovation programme was now targeting precisely this clientelist relationship. It has moved on from an initial phase of restoring basic functioning, (KfW programmes 1 and 2) to an investment programme that addresses the governance of the system. The manager explained

'[W]ith KfW 3 it was not only a question of changing equipment, it came with some institutional reforms and the first question was to start with the implementation of the new tariff system'

In a subsequent interview he explained why the new flexible tariff system was important.

'My personal idea is that this is a good approach. Fair with us and our customers, and we only recognise *toplana* [the heating firm] and customers. ... No city, no political approach. This is the economic approach.'

Closer to the seat of power and deeper in debts accrued through a decade of subsidised heating, Belgrade's heating firm had not been allowed to join phase 3 of KfW's programme. A representative at Beogradske Elektrane explained that the city was not prepared to act as a guarantor for further loans.

'[W]e had bad financial results ... and we were not able to get any loan as our own company. And also the city of Belgrade according to their decision at that period of time, wasn't ready to be a guarantor for us to get that kind of loan. Because you know the EBRD project had just finished. And it was a project [...] with another 20 million Euros from the city budget so that was one of the reasons not continue with other loans'

Freedom from political control in the transitional context of Serbia means getting rid of corruption and removing patron client relationships formed through public institutions. The tools of a liberalised energy market, which are supported with external sources of money and EU accession conditionality, offer the chance to achieve this. However more wide ranging energy efficiency measures which are not immediately market viable are harder to achieve without political vision and support. For example a biomass project has been piloted in Belgrade, but according to the Beogradske Elektrane spokesperson it does not represent a real alternative to buying

gas on the open market. Without state regulated feed in tariffs which would set the price for the heating firm they have been priced out of the market and 90% of this domestically produced fuel is sold to Italy. Furthermore, as the renovation programme of the country's heating firms shows, there is conflict between translating the technical solutions into political resolutions because of the reluctance to alter the material connections that link the state, the heating companies and the captive clients.

#### **6.4. Creating the consumer**

The captive client of the heating system was produced through the principle of supply-side management on which the city's system was designed. The company's founding vision was to supply an "above the minimum" temperature rather than respond to individual requirements at the household level. The system was an attempt to create constant conditions inside the home regardless such fluctuating externalities as weather and fuel prices. Belgrade's city limits were altered in order to incorporate subterranean coalfields specifically to provide the city with a locally managed fuel source with which it could achieve such certainty out of such a substance as heat. But in creating this certainty, the system removed the individual from its sociotechnical system. The shift to demand side provisions, under the rubric of efficiency, places the user as the driving force of the system. It promises to help the heating firm supply only the amount of heat that the user needs, however it also sets the firm the complex task of quantifying heat in order to rationalise its use. The boundary produced through metering is the first step in this act of quantification because it provides data on how much heat is being sent to a substation. It also identifies a jurisdiction in which residents can become responsible owners and the new subjects of the system. The agency of this subject position is created by replacing the rates system of billing with a two-tier tariff system. This gives the resident a notional ability to act within the established jurisdiction.

The two-tiered tariff system is composed of fixed costs and flexible costs. The fixed costs refer to the capital sunk into the ground in the form of pipe networks, as well as in the energy plants that generate the heat, and the control room technologies and

staff that manage the production and distribution of the heat through the system. The flexible costs refer to the energy used. These costs fluctuate because the price of fuel fluctuates, but also because the amount of heating consumed fluctuates in response to such unpredictable variables such as residents' behaviour and the weather. There are two critical elements to this tariff system which relate to the types of certainty that can be produced within the domestic space by this sociotechnical system and the empirics it depends on. These are the ability to identify 'real' energy consumption, and the transparency of the costs.

Without a two-tiered tariff the system can hide inefficiencies in the rates it charges. Households and businesses pay for constancy, not the units of heat. Their budgets and the city's budgets cover any energy that is lost through wasteful generators, or any heat that escapes as it passes through the city. The certainty achieved through such means is a luxury that a transition economy cannot afford in today's world. The two-tiered tariff replaces this with a humbler ambition, it separates an area of certainty; the fixed costs, and admits to the uncertainties; prices and demand. This seemingly benign admission of the state of uncertainty within contemporary energy markets creates a particular site for this uncertainty; it is located in the secondary network, inside homes. Shifting the financial difficulty of managing fluctuating fuel prices down the pipes out of the firm's jurisdiction and into homes has additional benefits. Within the space of certainty, there is transparency of costs and this can help the firm to seek investment. An industry guide based on the experiences of Poland and Romania explains that clearing the company's balance books of any risk is a critical step in attracting financial investment to the primary network and is a prerequisite in times of reduced state funding (DHCAN n.d., p.19). The firms no longer need to depend on client patron relationships, but can independently generate investment and profit. The flexible costs can be passed on to the consumer because the consumer has the power to alter them. This is where the second critical element in the two-tiered tariff system occurs; the need for metering and the creation of 'real consumption' data. Within this framing, metering provides reality where previously there was a socialist inspired norm of provision. It offers a new form of empiricism which is based on the active consumer, and removes the norms premised on the passive recipient.

This active consumer exists in energy efficiency policies, but achieving this subject through the district heating system in Belgrade is problematic. The meters on the boundary between primary and secondary networks can show the different levels of energy that buildings consume, but isolating an individual flat's consumption is technically problematic with radiators that are linked vertically between flats rather than horizontally within them. In order for a household to know how much energy they are consuming and to adjust the amount of heat, valves and heat cost allocators have to be fitted on each radiator. Valves allow the radiators to be switched on and off, while heat cost allocators are able to sense the amount of heat emitted by a radiator. When all radiators in one building have allocators the total amount of metered energy that enters the building can be awarded proportionally to each radiator. If residents do not invest in valves, they will not be able to control the amount of heating they consume. If they do not invest in heat cost allocators they will have to negotiate amongst each other for the most equitable way to split the costs. As a default an individual household's consumption will be established through proxies of either flat size or number of household members.

Without investing in the secondary network residents will not be able to manage the amount of heat energy in their homes supplied by the district heating system. But even with additions it will be hard to know exactly how much heat they are consuming. If a particular substation has a very high energy use, it could be because the residents are keeping their flats at very high temperatures, but it could also be because the buildings are poorly insulated, or the central heating systems are poorly installed or badly maintained. This means it is not clear which strategy residents should employ to reduce their energy consumption. A World Bank report on the Western Balkans points out that that improved insulation can save 25-30% of heat energy consumed, while giving control to the consumer can add a further 20-25% (World Bank 2010, p.52). However despite this lack of clarity and in the face of evidence that building level improvements help to significantly reduce heat energy consumption, current initiatives for market led efficiency focus on the home as a bounded site of energy consumption and financial responsibility. This means permeating the domestic sphere with the anxieties of rising fuel costs, but also with the confidence that a household has the ability to control their consumption.

Metered consumption is one of the mainstays of the EU's energy efficiency policy and is part of the *aquis communautaire* being put into place through the Energy Community. In Serbia it is being legislated through the Law on Rational Energy Use which is currently going through parliament and which will specify the deadlines by which heating firms need to provide meters throughout their primary networks. The tariff system also allows the heating firm to shift the burden of investment in the secondary network onto the homeowner. Heating firms will be obliged to offer customers the option to have individualised bills, but residents will need to make the investment to enable this. The investment is both financial and social as residents need to pay for the heat cost allocators to be installed on each of their radiators, but this action needs to be done collectively by all residents drawing heat from a substation meter point. Therefore, in order to separate their consumption residents need to form a building assembly. Homeowners in multi-occupancy buildings jointly own the heating infrastructure of the secondary network and the building assembly is the only entity able to sign a contract with the municipal heating firm. The World Bank expresses concern at the prospect of working with what they term badly organised homeowner associations<sup>42</sup>, although does not make any specific recommendations on how to support this notional governance body (World Bank 2010). A 2008 USAID report for the region goes into more detail on the problem of homeowner associations and their significant role in achieving energy efficiency. The report explains that private housing maintenance is rare and homeowner associations are in the position of having to sign contracts with energy suppliers and collect payments owing. In order for the residential sector to achieve the potential savings investment is needed, but 'innovative financing mechanisms' have not been designed for homeowner associations (USAID 2008, p.15). The report states explicitly 'substantive energy efficiency improvements are still not realistic without external financing, yet the legislation prevents Homeowner associations from borrowing' (*Ibid.*). The framework of the active consumer leaves them at a loss to produce solutions to problems that

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<sup>42</sup> The World Bank uses the term 'homeowner association' and I use this term here because I am referring to their publications, and not the specifically Serbian governance body 'building assembly'. I discuss the implications of these vocabulary differences in the following chapter.



escape the level of the individual and are negotiated by intermediaries formed by collectives.

The empirical foundation on which the active consumer is based reveals an additional element of power shaping the new social relations envisioned in the reworked heating system. Digital technology is being used to record data on heat emitted by radiators and transmit this to a remote reading centre. There is a difference of opinion about whether there are technical constraints between the substation meters and the domestic heat cost allocator equipment. Products from the German multinational Siemens and the Danish multinational Danfloss are currently in the market<sup>43</sup>. In Niš, the director said that it was ‘an unhappy question’ and one he would not talk about on the record other than to say they were pushing for an open communication protocol<sup>44</sup>. His reticence to discuss this aspect of the reform was a notable contrast to his open discussion about domestic political manipulation. He gave the impression that the problems of domestic corruption and political influence over municipal bodies were well known and were no doubt expected by a social researcher from the UK, but that there was no place to discuss the potential market manipulation by commercial actors.

I pushed this issue of technology and data collection with KfW’s (the German Development bank) representative, but again the issue was dismissed. She said there were no constraints and that as an agency they do not favour German firms but use an open tendering process. The comment from the Serbian Energy Agency was that technical constraints existed only at the secondary level; that all flats submitting data to one substation had to be made by the same producer. He was explicit that this did not present any technology problems, however he did mention that the Danish ambassador had written concerning developments in one town, but assured me that ‘there was nothing in that story’. These different perspectives show that in reworking the empirical terrain of the heating system, there is some competition over who can create and access the active consumer conjured up through the meter. As has been

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<sup>43</sup> Germany and Denmark are mentioned as industry leaders in a district heating management guide written by the industry for policymakers in EU accession countries (DHCAN n.d., p.8). I also received an email from the subcontractor who’d won the tender to supply technology to Novi Sad’s heating plant confirming Siemens, Danfloss and Simplex were the main competitors. Beogradske Elektrane would not confirm any information about the technology for household use.

<sup>44</sup> This means digital devices from different manufacturers can communicate with each other.

discussed in Chapter 5, the question of data production and management opens questions about the rights to access such data and the use of it. As is the case with the credit bureau, the data that is produced is critical to the production of an autonomous consumer, but its use opens questions about the form of political relationships enabled through the data and its ability to empower and disempower categories of people<sup>45</sup>.

The struggle over changing Belgrade's captive clients into autonomous consumers has not been waiting for the Law on Rational Energy Use to be passed. In the absence of the two-tiered tariff, Beogradske Elektrane places stories in the media to educate the consumers of their new responsibilities. This discursive strategy is required to get compliance in a situation where disconnections are not technically feasible and pursuing unpaid debts through court is difficult. The investments needed to individualise consumption are framed as vehicles for releasing consumer sovereignty and with costs that will be recouped through reduced energy bills (Živković, Todorović, and Vasiljević 2006; Fankhauser and Tepic 2007). A pilot study of heat cost allocators was used to explain the changes that will take place to me. A spokesman for Serbia's Energy Agency explained the different consumption levels amongst those with the heat cost allocators.

'For example this is Mrs Rosa Mikić, she's become a legend, we always mention her. ...The woman has surplus space, she lives alone apparently in a two room flat, there's no need [to heat]. And she says so too. [...] You see exactly for each individual. It's their habits. This one would pay 5280 [£50] without, but paid 2800 [£28] with ... , he would pay 6000 [£60], with the allocator he paid 9600 [£96]. He paid more because he didn't save anything. He has everything open on maximum.'

In PR narratives the thermostatic radiator valve takes on the role of purifying the domestic sphere from previous state intrusion and neighbourly manipulations. With the new heat cost allocators and radiator valves, one household can consume as much heat as they want, while an older person on a limited income need not pay for empty

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<sup>45</sup> Steven Graham has started working precisely on this connection between data and infrastructure and has coined the term 'software sorted geographies' to describe this research area (Graham 2005)

space to be heated. Such conceptions avoid the implications that reducing habitable space is a strategy of poverty<sup>46</sup> and slip into civilising rhetoric.

The issue of metered heating is debated using tropes drawn from a ‘modernising’ and ‘Europeanising’ lexicon. An article on the system published by a news agency quoted a spokesperson for a consumer rights group (Bjelić 2010)

‘In every civilised consumer society there’s the attitude ‘Pay for how much you’ve consumed!’ With us, unfortunately, not.’

This modernising rhetoric also came through in discussions with residents. Some alluded to the role that the new system could play in helping those more used to depending on socialism’s securities to learn the responsibility of ownership. However it was also used to imply that the public sector could be disciplined into behaving like a service provider. A university professor discussed her frustration that the flexible tariff system was not yet in operation. She lives in a new apartment building which has been built with individual heating supplies and meters, but she could not yet benefit from the controls. She was paying almost 1000 Euros <sup>47</sup>a year for her district heating supply and was angered by the waste of the system. She felt that the money she was paying was adequate for a certain level of service.

‘Maybe if this public enterprise has 2000 employed persons, 90% administration [costs] and they spend so much money and are not well organised it’s not enough, but I think that 1000 Euros for the heating... it’s a very European price’

In her comment, the ‘Europeaness’ of the price refers to a public sector that is efficient and not blighted by political manipulation or burdened with opaque subsidies. She felt that the meters should be allowed to bring about this new level of *komfor*, one in which a more autonomous life could be pursued. For her, the radiators are a conduit for uncertainty beyond the financial risks created by the business model pursued by Beogradske Elektrane. Her domestic sphere will only become certain only when consumption can be managed and the material constraints of a differently envisioned

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<sup>46</sup>Buzar (2007a) discusses this issue in his study of energy poverty in Eastern Europe

<sup>47</sup> In 2011 District Heating Rates were set at 87.3RSD per m<sup>2</sup> (Approximately 90 pence) and an average flat of 60m<sup>2</sup> paid roughly £60 a month throughout the year (Energy Agency Republic of Serbia 2011).

future and sanctioned forms of consumptions have been replaced with legitimate alternatives.

### **6.5. A failure in objectification**

In the buildings that I spent time in, three of them had been constructed with the district heating system as standard. In these buildings the conversations with residents demonstrated a range of understandings and views about the reliability of the heating service and their responsibility to the system. They discussed the strategies employed to improve the warmth of the flat, using electric heaters to top up the heating despite having to pay all year for the city's heating system. Some hankered after the purified space of consumer sovereignty and were frustrated by the wastefulness of the systems. Others accepted the porosity of the border between their domestic sphere and the shared spaces and systems of the building, arguing that empty space consumes heat and if someone leaves their flat vacant, the neighbours will pay. This range can be understood through Miller's (2005) category of 'failures of objectification'. The radiator valve is constructed rhetorically as able to produce types of material spaces and social forms that are in demand in Belgrade today. Residents are eager to be rid of political corruption or to sever links with neighbours who don't play fair, but the valve fails to produce these purified forms and is undermined by the material network of pipes. Creating a technical, financial and legal boundary between primary and secondary networks offers residents limited control over their domestic space, but also lessens their connection with the broader issues that govern the price and reliability of heat energy in the home.

Irena had recently added thermostatic valves to the radiators in her flat. These are valves that give her control over the temperature of her flat, although they do not alter how much she pays. Although she was conscious of environmental issues and of the waste of the district heating system, she didn't frame her adjustments in this way. In fact she used defensive language about having altered the system in her home, demonstrating the awareness that altering the system in one's own flat has a knock on effect for others connected to the system. She explained that there had been a major problem with the building's supply pipe and when she'd finally managed to get hold of someone at Beogradske Elektrane, they sent an engineer round. He had fixed it

without any additional charges she pointed out specifically. While he'd been working in the building, Irena had explained that her flat was too hot and as a sufferer of emphysema it was particularly problematic. He had been able to help.

'They sent someone really really responsible from the service, and who understood my problem and who wanted to help me. And he said "ok that is something that you have to pay yourself. That is not included in our service." And I'm sure he didn't lie to me. So I asked him and he has built three valves in three radiators here. And I am very grateful for that. ... They're called Hart I think, and they are German things. So if it is too hot we turn it down. Those two are too old and not manageable. I don't know it is too risky somehow so he didn't want to do them and he said that those three would be more than enough. And he did it... and we paid for it.'

Irena felt the need to justify both his and her actions.

'First of all it was strictly out of his working hours. Strictly, that's something that he told me that I should be aware [of]. ... My logic was that he's the guy that has been working at that place for thirty years. He's responsible and he knows how to do things. Why should I go and look for some person I cannot trust at all instead of asking this guy to be kind enough to do me a favour.'

The Law on Rational Energy Use should make clearer the division of responsibility over the infrastructure so that Irena will not feel the need to apologise for having altered the standardised equipment in her home. In an ideal situation as is envisioned by the Energy Community, liberalising the market in the secondary network would also come with regulations that governed the private companies ready to give Irena control of her radiators and sell her the heat energy and these would protect her as an energy consumer. But the rhetoric employed to explain the need behind the law and the purpose of it is one that would encourage her to use adjectives and explanations that reference individualism and 'Europeaness'. Irena's explanation does draw a distinction between 'us' and 'them', but it is not one that maps onto the 'civilisation' narrative. It is less clear cut than Milorad's view of the heating system demonstrating a corrupt bureaucracy exploiting a passive population. Irena uses a framework of trustworthiness and responsiveness to work within the system and distinguish between those who play fair and those who don't.

A comment from Biljana helps illustrate this. She is an art curator in her late 30s who rents a flat from a private landlord in a rundown formerly socially owned tower block in the city centre. Biljana discussed the heating service and described her interpretation of the ownership of the radiators in her flat

Biljana: [W]e own... I mean our landlord, she owns it as a sculpture, but you know Beogradske Elektrane owns it as a functional thing.

In Biljana's understanding the radiator is both an individual's property and dependent on a broader collective. This layered ownership is obscured by the empiricism of market led energy efficiency which portrays the thermostatic valve as the foundation of liberal market relations and as an enabler of consumer sovereignty. In this view the radiator valve is the technology required to construct the domestic space as bounded space in which individual households can manage their consumption and delineate their responsibility. This space is constructed as a place of measured uncertainty; the valve enables the heating firm to pass energy price volatility into the home, but also awards the homeowner the certainty of ownership. However, as Biljana's comment suggests, the valve is not able to disconnect the home from the system. It is through this connection that the home is permeated with a different sort of anxiety, one that comes from pursuing energy efficiency through individualism, rather than as an issue of public interest, or a vision of future society. The promise of the valve obscures the broader issues that connect energy consumption with social progress, and leaves residents with uncertain ownership and uncertain roles in a liberalising state. This is evident in the way that the heating system is discussed, in terms of old forms of political manipulation, while new forms of market manipulation are avoided. This obscures the efficiency savings and environmental options that are only realisable in the primary network and beyond the influence of the consumer as responsibility for this network is still held by the heating firm and with it the options for buying fuel and converting this to heat energy for Belgraders.

## 6.6. Conclusion

The residents of the building on Dunja Ulica are not connected to the city's heating system and therefore provide a different perspective. The couple behind the building's development are committed environmentalists. They had moved back to Belgrade because they had thought that the city offered potential to develop an energy efficient and environmentally friendly construction business. The building on Dunja Ulica has a heating and cooling system that is supplied by a ground source heat pump. During the construction phase a system of tubes had been dug into the ground and these circulate fluid which is able to capture the underground heat. The low level heat from this fluid is then transferred into the heating system that flows through the building. The temperature is boosted to a higher level by an electricity powered heat pump and then sent through the flats' underfloor heating systems. In the summer the system is reversed and the heat from the flats is sent back underground cooling the building in the process.

These systems operate at much lower temperatures than a traditional central heating system with high heat radiators and demand less energy. It is a system that is designed to run constantly, with low maintenance and providing year round ambient temperatures in doors at low cost. The novelty of the system featured in discussions between residents. Tales developed about the health implications of walking barefoot on a chilled floor, and the poor dog who slept on the heated floor with her winter coat on. There were also some discussions in winter about the varying levels of temperature between the flats as the number of people living in a space and the amount of equipment they use can raise the internal temperature by a couple of degrees. The system doesn't have programmable thermostats within each flat, although each household can adjust the pressure of the system and affect the temperature in that way. It is the heat pump in the basement which contains the controls to alter the seasonal settings of the system and I was interested to hear Vuk discuss the possibility of adjusting these subject to consent from the other residents. He explained that occupants in their new building would have to form a house council and he used the term *kućni savet* the old name for the building assembly. The resonance between the socialist vertical management of natural resources, production

and heat distribution and this small scale version was insightful. To me it suggested that, contrary to Milorad's fears stated at the start of this chapter, it is not that Tito continues to exist in the pipes of the city's heating system, forcing the continuation of a socialist citizen subjectivity, but that heat escapes from the agency of the individual. Managing this intangible substance requires a sociotechnical system that draws together energy sources, infrastructure, building physics, economics and political vision, and that one of the parts of this system is the building assembly. This is a governance body that is at best overlooked and at worst denigrated by the policy literature that is creating new sets of relations in Belgrade through energy infrastructure. This is the institution that forms the basis of the next chapter.



## Chapter 7. Maintaining buildings, creating certainty

### 7.1. Introduction

I make my way to Daniela's building, searching for my phone which I'll need to let her know I'm at the door. But arriving at the entrance I notice that the habitual '*Ne radi*' (not working) sign is missing from this building's interphone, making my own phone unusually redundant. I buzz, and Daniela lets me in. She has lived in this building since she was a child. Now in her 40s she shares the flat with her own children. I am going to Daniela's home to discuss how life in the building has changed, and in particular, I'm interested in her *skupština zgrade* or building assembly, as the Serbian version of a homeowner association is called. The working interphone has already indicated the presence of a well organised assembly and I'm keen to know how they manage maintenance for such a large building. Daniela's building has 175 apartments spread across five long storeys which are punctuated by seven lifts. My attention is drawn to lifts because these are expensive to maintain and are a commonly cited problem for building assemblies. Such a problem is underlined by the fact that property prices descend as you go up tower blocks in Belgrade. Height magnifies the inconveniences of broken lifts, leaking roofs, or low pressure heating and the lower prices reflect the difficulty of raising the funds needed to fix these issues. Responsibility for these types of joint areas and infrastructures falls to the building assembly. Following the rapid privatisation of Serbia's housing sector in the early 1990s residents became joint owners of these areas. The Yugoslav era *kućni savet* (house council) was renamed *skupština zgrade* (building assembly) and updated with a new set of obligations and responsibilities<sup>48</sup>. However the speed of privatisation process has not been matched

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<sup>48</sup> The legal basis for privatisation of socially owned housing started with the 1990 Law on Housing Relations (Official Gazette of SRS, No. 12/90) (Mikelić & Schoen 2005). This kept the building as publically owned, but the flats could be privately owned. This law also established the requirements of private owners to maintain the joint areas themselves or by employing a state company. The law required municipalities to establish public housing maintenance companies (Mojović 2006). The 1992 Law on Changes and Amendments to the Law on Housing (Official Gazette of Republic of Serbia, No. 33/93) included the option to contract private companies to perform the maintenance of these areas (Mikelić & Schoen 2005). The Building Assembly was established through the 1993 Decree on Maintenance of Residential Buildings, requiring tenants to elect an assembly, agree on a programme of work and finance it. The 1995 Housing Maintenance Law made the Building Assembly a legal entity and established the requirement to have a Building Council for residential buildings with less than 10 flat and for maintenance fees to be paid proportional to the amount of floor space owned privately within the

with the introduction of legal mechanisms capable of enforcing compliance with maintenance standards or to establish mandatory contributions from homeowners (Mojović 2009).

The problems of incomplete regulatory reform have been compounded by the economic crisis which has restricted the options for the city to support building assemblies to organise or to meet maintenance costs. Local government reforms are ongoing and there is a limited fiscal relationship between the municipal governments and their residents as funds raised through local taxes flow to central government, and local government budgets are controlled by central government<sup>49</sup>. There are few market players in the housing maintenance sector and Belgrade's municipal housing maintenance firm has contracts with roughly 70% of the city's apartment blocks (Mojović 2006). Belgrade's limited window of international investment between the end of the Milošević regime in 2000 and the start of the economic crisis in 2008 has meant that the housing market remains 'under-developed', as the Belgrade's chief architect commented to a journalist (Todorović 2007). Belgrade has not seen the socio-spatial polarisation that other Post-Socialist cities have experienced as residents and investors seek to eradicate the effects of socialist housing policies and redefine class through territory (for example Hirt 2008; Hirt & Stanilov 2007 on Sofia; Hirt & Mina Petrović 2011 on Belgrade). The social mix of the socialist allocation system, coupled with the decline in living standards that Belgrade residents have seen since the late 1980s, means that co-tenants have different abilities to meet the maintenance costs. Residents struggle in a poorly regulated housing sector to meet not only the cost of maintenance, but also to achieve consensus over action and building assemblies harbour struggles between interest groups. As the use of these areas

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building. Investment decisions were to be taken by residents owning over 50% of the building (Mojović 2009). This law was amended in 2001, and was again being amended in 2011, during the fieldwork period.

<sup>49</sup> During the fieldwork period the proposed new property tax was hotly debated in the press because it involved reappraising the property value (typically up) and raising the tax rate payable (Altiparmakov 2011; Bulatović 2011). Its aim is to raise revenue for municipalities, but local government workers were sceptical that even if this law was enacted that they would keep much of the revenue. This dynamic between reforms for local government autonomy and ongoing Central Government control particularly over municipal infrastructure has been studied in Post-Soviet countries, for example Collier on district heating in Russia (2012b), Alexander on water in Kazakhstan (2007), Humphrey on electricity in Russia (2003a)

change, so do the options for generating value from them. These options incorporate conceptions of civic responsibility and evaluations of what the state and the market can provide. In these ways, these semiprivate spaces inside housing blocks offer an opportunity to explore how these conceptions are acted on, but also help to understand how the fabric of the building itself helps to produce these understandings of individual and collective rights and responsibilities.

These are processes that Daniela's assembly is currently engaged in. Daniela herself is in charge of the assembly's finances and explains that they have been able to generate income for the building by renting out space in the building commercially. This leaves them well placed to meet the regular cleaning and maintenance costs. Their lifts are in good working order, as is the intercom which suggests that the management is functioning well. However their building faces another common problem; the attic has been usurped (*uzurpiran*). Daniela explains that the attic space of their building used to have storage sheds belonging to each apartment, but during the 1990s refugees from the wars moved into these spaces. 15 years later, this temporary accommodation has become permanent. The flats are connected to the building's utilities and the homebuilders are now seeking to legalise their homes via the building assembly. Daniela explains that the assembly has the legal ability to formalise the housing if 50% of the building's homeowners give their permission, but this legal possibility is presenting an ethical dilemma. She describes how 'everyone is angry' in her building and is asking themselves 'why didn't someone from here do that, why didn't I do that?' Instead 'it's someone coming from elsewhere who destroys everything and builds a flat with very little money.' She herself questions whether the space should 'really be given as flats to people who have not bought it off the state nor privately?' These are the kind of dilemmas that confront building assemblies in Serbia's transitional political economy. In a state dealing with the consequences of war and struggling to put in place a financialised model of welfare provision at a time of economic crisis (as discussed in Chapter 5), the tenants themselves are in a position to legitimate and enact a new set of property relations. This involves defining the relationships between people through things, and, as anthropological debates on property suggest, in doing

so shapes understandings of people and things (Humphrey & Verdery 2004; Hirsch 2010).

Usurping space inside buildings connotes informality and illegitimacy, while legalising these spaces as residences offers the chance to turn these uncertain claims over unsound spaces into the bounded subjects and objects of property relations. Such a process is a contested one even though constructing informal housing has long been a strategy adopted by migrants arriving in Belgrade (Simić 1973). Evidence of the city's struggle to keep up with its expanding population can be found in the pockets of self-built housing in its centre as well as the larger informal settlements on its outskirts (Saveljić 1988). However the process of usurping space within residential buildings to serve housing needs brings with it a different geography and a different set of objects out of which to construct relations. Informal housing built on privately owned agricultural land or vacant lots puts the builder into a relationship with municipal and state authorities because, as discussed in chapter 4, the land has a history of functioning as an object of property law. Self-builders were able to buy land during the socialist period, and any buildings erected can be legalised today by going to the courts. By contrast self-builders who have converted spaces within apartment buildings are using areas which have a much less defined history of functioning as property. Furthermore they are put into relationships with the residents living in the building and it is only through these negotiations that can they register the property with state bodies. This creates the dilemmas that Daniela describes, as tenants have to determine who should benefit.

The struggles of the building assembly relate to the broader question of property transformation in post-socialist states and defining new sets of subject – object relationships out of what Verdery has termed 'the weak and fuzzy boundaries that characterised socialist property' (2003, p.74). These soft edges produce two sets of problems, the technical ones concerning the institutions that can create more certain objects, and the moral questions about how these objects should be used, which relationships should be enabled and who should profit. We have seen in the previous chapters the institutional interests working to create these formalised subjects and objects and how the policies of liberalisation prioritise an active consuming self as the

subject of the new political economy. However we've also seen that this subject is undermined by the material forms built under a socialist philosophy of provision which have what Collier (2012b) calls a material intransigence and resist a new organisation of social provisioning. We've also seen that the subjects themselves are bound up in other moralities of provisioning and, as shown in chapter 5, when peeling back the skin enclosing the financial subjects of the credit industry we find a self composed of networks of social relationships and flows of objects and spaces. By contrast the domain of the building assembly is an area that is low priority for the government and uninteresting to the financial sector. The domain of the building assembly therefore offers a chance to look at the materials that are not the focus of the same subject-forming policies. These are areas which confirm Dunn's (2008) proposition that the post-socialist social space includes areas from which the state has retreated but which the new political economy has not embraced. Dunn sees these as spaces in which the state has lost its capacity to generate order or consensus leaving citizens to manage according to the cultural resources and logics they have available. As Daniela's explanation has shown, the institution that is working to normalise the relations governing spaces within buildings and create the subjects and out of them is the building assembly. It is therefore useful to look back at the values that were scripted into spaces and see how they are shaping the way that residents are managing today.

### **7.1. Yugoslavia's bifurcated housing system**

The attics and basements of housing blocks can be studied as repositories of ideological ambition. In Soviet architecture these were sites in which the new social order could be designed and enacted. 'Facilities for socialised functions were often ingeniously carved out from existing housing stock by appropriating apartments or by using cellars or attics' (Buchli 2000, p.30) while new buildings were constructed with communal cooking and washing facilities. The value of these spaces to the construction of a new socialist society was two-fold; from an economic perspective they dismantled property relations and from a cultural perspective they destabilised the private domestic realm. As such they were 'critical in destroying patriarchy and creating a new social order' (ibid. 2000, p.26).

In socialist Yugoslavia these semi-private spaces also served the new political system, but with a different function. As has been discussed in chapter 4, Yugoslavia did not have a significant bourgeoisie or domestic capitalist class and therefore the relationship between socialism, architecture and property was managed differently (Lampe & Jackson 1982). For the Yugoslav socialist leaders governance of housing assumed more urgency than reworking property relations. The new socialist government passed the housing management law in 1953 giving residents living in apartment buildings the right to manage their own buildings. This was the law that established the institution of the *kućni savet* or house council - an elected body drawn from a building's residents. This management body was overseen by the local People's Committee and was responsible for the building's administration, repairs and rent (Peselj 1959, p.249). All buildings with three or more apartments were required to have one. Private ownership of these buildings was formally removed five years later when housing was included in the 1958 law on nationalisation. Importantly, individual family homes and buildings with less than three apartments were not included in this law and could remain in private ownership, as has been discussed in chapter 4. This separation signalled that Yugoslavia's socialism was not intent on radically reworking either the private sphere or family relations. Such private family homes continued to be built throughout the socialist era.

The 1953 and 1958 laws created a set of institutional structures and assigned these to different material forms. The law on housing management created the governance structures, versions of which remain a legal requirement today. The law on nationalisation exempted a category of property from this form of management and in effect created a bifurcated housing system. The individual homeowner was in charge of their space and responsible for provisioning it with the material and legal infrastructure to make it habitable and recognised by the state apparatus. The apartment building was supplied with infrastructure managed by a house council in line with self-management principals and under the supervision of the formal institutions of the state. Apartment buildings were part of the socialist social system, while individual family homes fell more or less outside it. The individual family house builders were left to their own devices, using their own money to resolve their own housing problems, and often having to build their own infrastructure. The socialist

apartment, on the other hand became a site of socialist *komfor*, as has been discussed in the previous chapter.

The division between an apartment and an individual family house continues to inform attitudes towards housing today. Residents struggle with inadequate infrastructure in the neighbourhoods of self-built housing from the post-1945 period that ring Belgrade. Streets in these informal neighbourhoods are often unpaved and can be too narrow for the emergency services to navigate easily. Canalisation is a particular problem as the head of Belgrade's Institute of Urban Planning explained to me. It is much easier to send electricity wires into informal neighbourhoods than it is to dig and lay water or sewage pipes. Such problems of infrastructure translate into a discrediting of this form of housing in popular imaginings. The 'gastarbeiter house' was a popular term of ridicule implying a big house built outside of a town built by Yugoslav workers abroad<sup>50</sup>. They were disparaged as displaying little taste and barely functioning as a home, with absent owners and unsound infrastructure, but just as a display of money earned abroad. Self-built houses are not part of the record that celebrates the successes that Yugoslavia achieved through the state's creative and progressive self-management. A recent book on Yugoslavia's architectural history explains this clearly, contrasting the private family homes with the celebrated examples of Yugoslav modernist architecture.

'Unlike the collective housing, which occupied much of the architectural profession, the individual family house in socialist Yugoslavia was largely a vernacular phenomenon: either commercial – based on typical plans from commercial catalogues – or the real 'architecture without architects.' The number of custom-designed houses that would merit analysis for their unusual architectural qualities was exceedingly small (Kulić et al. 2012, p.179)'

This architectural appraisal of the housing system shows the way that form and taste were interweaved in the political project of building market socialism. Such a bifurcated system allowed for public attention to be focused on the successes of Yugoslavia's unique form of socialism, but overlooked people on the margins of the housing system and, as this chapter seeks to argue, continues to exclude.

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<sup>50</sup> This practise was common phenomenon as unlike other socialist states Yugoslavia allowed its citizens to travel and work abroad.

Some residents in the building on Stefana remember the origins of this governance structure as it was established in the 1950s. Ognjen and his wife moved into the building in 1956, having bought the flat privately through his wife's father help at a time when property owners were getting rid of their assets in preparation for the nationalisation of housing. At that time the building assembly was called the *kućni savet* (house council). For Ognjen this name typified the type of system being put in place by the Communist party. When discussing the house council he commented

'[I]n socialism you had be advised by someone. .. That house council had to be listened to, we always had to listen, some party member was inside it probably.'

But self-management of housing was meant to do more than just provide a point of entry for communist pedagogy; it was about socialisation into the Yugoslav way of life and vision of the future. An apartment in the city functioned as both the means and the signifier of acculturation for rural migrants to the city (Simić 1973). These housing blocks were the focus of urban sociologists tasked with building socialist modernity. Initially urban planning adhered to strict modernist planning principals using *blokovi* or microdistricts<sup>51</sup> as the most effective organisation of residential neighbourhoods, however by the 1960s these were being critiqued as too large to help communities develop and Yugoslav urban sociologists turned their attention to neighbourly relations that existed within buildings. The semi-private areas shared by co-residents were assigned a role in encouraging socio-economic integration and cohesion amongst newly urban Yugoslavs (Le Normand 2008b). As the Yugoslav economy shifted towards a market system focused on consumerism rather than industrialisation, the socialist apartment became an object of official discourses about 'the good life', bringing attention to the style and manner of consumption. The sections of buildings for communal use were the spaces through which this officially sanctioned Yugoslav version of the socialist good life was achieved. Buildings were constructed with additional spaces designed to improve the standard and style of living. Drying rooms were built to limit the amount of laundry visible on balconies, a ground floor space was

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<sup>51</sup> Refer to chapter 4 for a discussion of the Yugoslav *blok* (*blokovi* is the plural).



designated for bikes and prams, larger buildings had nurseries built within them, in recognition that both parents would be out working. These were spaces designated for community life, where voting was carried out or where celebrations could take place.

Josip lives in the building on Bulevar Lumumba, which was constructed in the early 1970s at the height of Yugoslav consumerism. Its development has been discussed in detail in chapter 4. It is a 20 storey tower block with 144 apartments and Josip has lived there since 1976. He has positive memories of the collective life of the building from that time and how the residents managed their responsibility towards the communal spaces. He explains:

‘When we moved in, for the first ten years, there was some enthusiasm, home education. We organised.. “shall we do it today, go all around the building to clean... sign up downstairs, come” Someone brought a shovel, someone a broom, someone brought *rakija* [brandy], someone bought coffee, and then we cleaned all around.’

Josip’s recollections display an element of nostalgia which was common to many of the accounts of this period. It is a view that corresponds to Hyder Patterson’s (2011) argument about the success of the Yugoslav system in promoting a value consensus, as discussed in chapter 4. A comfortable life-style of consumer goods was a realistic goal, even if it remained just out of reach for many. The state tolerated the use of informal financial practices to achieve this life-style, as has been referenced in chapter 5, and allowed goods, people and money to flow through borders. Josip’s building was constructed in the early 1970s under the new housing finance model which was designed to increase the flow of household savings and private money into the housing sector (Mikelić & Schoen 2005). In fact Josip and his wife did not receive their flat through the allocation system, but bought it on credit using a deposit that they had saved by working as musicians in the grey economy<sup>52</sup>. Josip’s recollections do not include these structuring differences, either the differences of tenure which existed

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<sup>52</sup> Mikelić and Schoen (2005) provide an account of the 1973 housing policy reforms that lead to socially owned enterprises providing mortgages for housing, rather than providing the housing units to their workers themselves.

within his building, nor to the difficulties faced by the population who could not get access to the formal housing system and were pushed into the self-build options.

An ethnography researched during this period also notes the tension between the official narrative articulating Yugoslavia's drive towards a socialist egalitarian society and realising this vision through consumerism (Zukin 1975). Zukin's research identifies contemporary critiques of housing that saw it as establishing a domain for self interest at the expense of the Yugoslav social project. Zukin references the concern felt at the time that the older generation were withdrawing from public engagement and that there was a qualitative change in the nature of public engagement by the younger generation. To demonstrate this change Zukin quotes a sociological study that defines a contemporary social type who

'does not attend Party meetings any more, but she is active in the wider management of the household, that is, of the block – but only insofar as she is directly concerned. [...] she is much more interested in locking the doors than in changes in the federation... , so she also does not know who the commune president is, but she is greatly disturbed about the question of construction near her home.' (Zukin 1975, p.121)

Yugoslav sociologists of the 1960s and 1970s feared for the level of genuine political commitment to the self-management project and they were concerned that house councils were deflecting citizens' participation away from political engagement with task of building socialism, and onto the narrow concerns of domesticity and consumerism (Zukin 1975). Concern was also raised by social scientists working in Belgrade's Institute of Urban Planning that attempting to achieve social transformation through architectural form was misplaced. Planners and policymakers were promoting the socialising potential of tower block living, while sociological surveys in the late 1960s were providing evidence of the failure of these architectural forms to bring about the correct collectivist ethos. Le Normand (2008b, p.149) cites a 1969 report that critiques tower blocks as being only good for getting 'people together under one roof, and hindering them from ever getting to know each other'. There was also a worrying concentration of middle classes in these new buildings, while workers were burdened with more expensive self-build housing. Contemporary sociological concerns were oriented towards widening the circle of those who could participate in the collective consumption which Yugoslavia's socialism was using to drive growth and reward social and political contribution.

These tensions over the purpose of these areas can be found in the memories contained in the collective spaces of buildings. Some saw the domain of the house council as a political tool of the socialist government. For them these spaces were tinged with the unease of communist party intrusion and produced the frustrations of having to engage in long debates over paths of action and participate in self-management. Other residents of the building on Bulevar Lumumba shared Josip's positive recollections of a collectivist ethic of the 1970s and how this translated into the collective life of their building. But these memories are narrated in contrast to the devastation that arrived with the collapse of Yugoslavia and which shook the foundations of these property relations. Slavenka, who lives three floors below Josip, commented on the change that occurred within the building as norms began to fray and consensus over the use of shared space was lost. Slavenka explained:

'When we moved in there were people who took care. But after that.. when it all set off in the country, you know, the wars and that, all of that, everyone looked into their own flat, but communal space is no one's space.'

Slavenka describes the retreat into the private sphere as the shared space of the building became inflected with the dangers and uncertainties of the changing political system. Under these conditions communal space became no one's space as it lost its role in the broader political economy. When these areas were no longer in the service of progress towards a defined socialist future of integration and acculturation, they became areas where other forms of power were practised. This lost future then changed the nature of the property and such unstable material could construct different and threatening relationships between people.

With the loss of this vision of the future, some academic critics today re-examine the policies of the 1970s as misplaced and not able to produce acculturation through consumption. Using examples of poor maintenance in buildings today as evidence, sociologist Petovar argues that 'no efforts were made to upgrade the cultural habits of the tenants' (2007, p.119). Her polemical piece is titled 'The Destruction of Belgrade's Built Environment' and shows the reanimation of the long standing divide between those with urban credentials and those new comers who continue to display 'village'

type taste and behaviour. Petovar's critique fits into a broader trend of pathologising the form of modernity achieved through socialism<sup>53</sup> and maps onto an urban – rural divide in which the category of rural operates as a schizophrenic signifier indicating backwardness and a lack of culture, but at other times also a purer ethnic identity<sup>54</sup>. Todorova (1997) argues that this relates to a specific form of orientalism, which she calls 'balkanism' stemming from the historic discursive positioning of the region as Europe's internal Other; a romantic and wild space that demonstrated Europe's contrasting modernity (also Norris 1999). She notes a self-designated category of *Homo-Balkanicus*, originating from a 19<sup>th</sup> century literary construct produced to mock the attempt to 'Europeanise' the Balkans following the disintegration of the Ottoman Empire. *Homo-Balkanicus* changed into European clothes, but only effected a superficial change into a modern European sensibility. Linking these characteristics to urban form suggests a Lockean view of the civilising aspect of property<sup>55</sup> which has come undone in the chaos of the wars and the transition. These critiques suggest that people and urban space are reverting to nature. These different interpretations about the nature of Belgraders and urban culture can be traced through the discussions about types of people that occur when discussing types of spaces in buildings.

## 7.2. Usurping space

The turbulence of the 1990s brought about the end of the housing allocation system and saw the state retreat from the housing sector. Socially-owned property was privatised in the early 1990s at a time of hyperinflation. Anecdotes about this time refer to the use of kin networks to protect or extend property assets. In contrast to the economic strategies used to manage property portfolios which have been discussed in Chapter 5, this was a period in which the value of money was less certain and the

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<sup>53</sup> Živković (2000) provides a good account of this in his discussion of narrative tropes used to describe culture in the former Yugoslavia.

<sup>54</sup> The mapping of the urban-rural divide onto post-socialist identities and inequalities is the subject of a broader body of scholarship exemplified in Creed's work (1995; 1998), see also the edited volume by Leonard and Kaneeff (2002). For an account of the undoing of Soviet urbanity through threatening reappearances of nature see Alexander (2008)

<sup>55</sup> The importance of Locke's doctrine that property is produced from nature through labour has been studied by a number of anthropologists focusing on new forms of property (Hirsch 2004; J. Leach 2007) and these philosophical underpinnings have also been traced in post-socialist property reform agendas (cf Hann 2006a; Verdery 2003)

intergenerational dynamics took on a physical rather than financial form. I was told stories of male family members being stationed with elderly aunts to protect both person and property and the rush to consolidate assets held by extended family members. Claims had to be staked in order to translate these into something of value in the new political economy. This period is described by Lazić (2000) as a time of blocked transition during which the ruling elites were able reconfigure their assets and power base in order to profit from the new political economy. This process of value translation drew on both formal and informal strategies as governance structures were manipulated in order to allow the fused political and economic power of the socialist system to be separated into two distinct spheres of power operational in a liberal capitalist system. This value translation occurred while additional pressures were mounting on the stalled housing system as refugees arrived in the city, producing the kind of prejudice referenced above.

By stepping into the communal spaces of residential buildings it becomes possible to see how these processes and pressures continue to impact on the sphere of everyday life. Jana and Novak live on one of the upper storeys of the building on Bulevar Lumumba and they explained their experience of usurping strategies.

Jana: In this building there exist, let's say, spaces which were for all the tenants of the building. The so called communal spaces which are above us on the 19th floor, in the attic.

Novak: Store rooms, drying rooms

Jana: Which when the building was made had been intended for those who lived on the first floor, because they didn't have a terrace. However when that sort of behaviour, how to say, bullying, violence, started in this state, individuals from the building simply occupied those spaces and those spaces later were legalised and changed into residential space. There remains on every floor, for each [floor] a little space which is used.

Novak: ... 1 metre by 1 metre, like a lift.

Jana: Where we throw rubbish, however, also someone took that while we weren't here and put a lock on it, so an individual uses that alone because they gave themselves the right.

Novak: Let's say on our floor, those spaces, that space is used by someone from the 17th floor, not from someone on our floor. We have 8 flats here and no one uses that space, but two flats from the 17th floor do.

Jana:[It's...] as if I gave you the key as a present "here I'm off now" and you use it and continue to use it without any kind of compensation or payment.'

Jana and Novak's description shows that usurping was a simple and brute tactic of occupation, but that this informal strategy could be formalised. These spaces could become new objects on which to found a set of property relations through legalisation, but that this mutation of form is an ethically contested process. Jana and Novak suggest that relations are normalised over time, but the spaces can still produce feelings of illegitimacy and that some sort of compensation should be made. This recalls Verdery's (2003) argument on the difficulty of valuing the newly private objects of property relations in transitional economies which is both a moral and technical one. She writes that these opened questions of value from the 'niggling details' of price to the more profound questions of 'what kind of life do people want to live' (2003, p.74). These are the kinds of uncertainties created in the shared spaces of residential buildings. It is difficult to establish their value and problematic to decide who has the right to use and profit from them. It is the building assemblies who have to grapple with these issues.

The house councils, and then the building assemblies, remained responsible for these types of spaces throughout the period of value translation. They provided a source of power accessible to those who could use the vestiges of authority to recognise previously illegitimate claims to such spaces. Mr Jovanović, a municipal housing officer in Belgrade described this mix of formal and informal tactics.

' [S]ome guy says "ok, I want to be a president. I take all the responsibility for this building", and everyone says "ok, super! I don't want the responsibility. You want to do everything, super, I'm for you!" and what happens after that? ... if you read the law, the law says if someone wants to build on top [of a building], ... [a] contract must be signed by the building's assembly. [...] Two people sign this paper, go to court, get a stamp on the contract, but no one in the building knows about this paper. You go to the municipality or city hall for the building papers and permissions. You take these papers, go to this building with the workmen and start to build on top. [...] Many people, many presidents of these buildings assemblies, are doing something like that, and doing something much worse. I'm president, for example, I'm president and I sign this contract with my wife or my mother for the building on top. This is for me - it's a scandal'

Mr Jovanović's description illustrates how opportunism manipulated the old governance structures for personal gain. Formal institutions maintained a level of authority and ability to legitimate property relations, but this authority was commandeered by individuals or used in the service of kin. These types of strategies created pockets of individualism where previously there was a norm of collectivism.

Such pockets are visible as you walk through the buildings. Storeys are differentiated by the alterations made to doorways, or storage areas and this provides a record of vernacular architecture which modifies the standardised corridors and spatial norms.

The differences between storeys show changes in levels of investment in the shared spaces. Some landings have been freshly painted and have plants growing in boxes, while others have rubbish piled in them. Josip explains such differences in terms of the disintegration of his building's social life.

'We know each other on the floor. And every floor is a kingdom, a republic. Meaning that people don't know each other much, and, this is now my perception, perhaps I'm wrong, but there's no more of that socialising.'

Josip's explanation of contemporary conditions resonates with that of Žakelina, who lives in the same building, but moved there in the 1990s. She is not able to compare the change in the building's neighbourliness during and after the socialist period, but for her the visible evidence of individualism has a broader connotation; it threatens the very fabric of the building. She describes the internal renovations that some residents have carried out since becoming homeowners.

'There are many who work in the building, pull things down today. If there was an earthquake tomorrow everything would be destroyed, like a house of cards. They pull down those walls, for example there's lots of that. [...] It's really a shame that that is being done. But the majority have bought the flats up [off the state]. I don't know if there's anyone who hasn't bought it up, and then you do what you want. But this isn't a house where you can do whatever you want. It's a flat and it shouldn't be like that.'

Her comment refers to the bifurcated system; the private and unregulated individual houses have a different set of norms in comparison to the multi-apartment buildings which require social cohesion to remain structurally sound. From Žakelina's perspective the individualism associated with detached house has moved into the apartment building. To draw on Dunn's (2008) terminology, it is as if the state's inability to order has undermined the ontological security offered by a home and the relations that should maintain the material and social integrity of apartment buildings have been lost.

Žakelina's fear is to some extent born out in some of Belgrade's more rundown buildings. Pedestrians in the city are alerted to the dangers of falling masonry by makeshift signs placed on chairs in front of buildings. Roping off sections of the

pavement is easier than assembling the funds for renovating the building's façade would be for the residents. A recent study on the difficulties of maintenance in Serbia's residential stock argues that the privatisation process left the communal areas with the status of joint right of use. Ownership and obligations were not clarified legally and 'this ambiguity creates conditions of constant decay of all multi-apartment buildings' (Mojović 2009, p.213). Residents themselves have to normalise the property relations in their buildings and re-asserting control over these spaces is one that risks consolidating the kingdoms that Josip described.

Daniela explains how the process of legalising the flats in the usurped attic space is taking place in her building. For any work to be done formally in a residential building and for any contracts to be entered into the building assembly must reach majority agreement. This is proved by having signatures from over half of the building's homeowners. In practise this means going from door to door collecting signatures. Although the building assembly refers to all the owners of flats in a building, each building should also have an executive body of members that are elected every four years. Typically this body continues to be called the house council (*kućni savet*). The executive body has the job of putting in place the programme of works agreed by the assembly and of entering into contracts on behalf of the building. However in the buildings I spent time in there were differences in the dynamics between the building assembly and the council. Although some people referred to having meetings with long debates as residents agreed on a path of action, none of the buildings held this type of meeting during the period I was studying them<sup>56</sup>. It was more common for members of the executive body to knock on doors to collect signatures to get the required approval and there was some haziness about how any programme of works was agreed. In Daniela's building the residents living in the informally built flats can legalise their homes if they can collect signatures from over half of the building's homeowners. From her perspective this was a divisive strategy that had not received

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<sup>56</sup> As discussed in chapter 3, I had expected to be able to attend meetings, but found that as a general rule these did not happen. This was in part a rejection of what was explained to me as a socialist practice which could generate frustratingly long and inconclusive debates. Another aspect is the loss of space. During the fieldwork period, one building did hold a meeting about the state of cleaning (discussed in section 7.4 below) which was held in a corridor. This was as I was negotiating access and I found out about it after the event. It was more typical for me to encounter the active members of the assembly discussing plans over coffee in one of their flats.



general backing from all of the building's residents. The informal flats have been made by joining the storage lock-ups that notionally belong to the formal flats in the buildings.

'[T]hey have to collect signatures and now if someone is not in my storage space, because my storage space isn't directly above me, I can give my signature so [a self-builder] can be there and in that way they can perhaps collect signatures.'

From her description these self-interested tactics are spatial. Self-builders can receive permission from those homeowners less affected by the consequences of having given their agreement. Daniela clarified that she herself had not allowed this.

'I haven't given mine for anyone. I said that I will give my signature if the owner of that storage space agrees.'

Her explanation shows that the tactics for getting the majority to agree could contribute to further disintegration as owners' interests are split according to where they are positioned in the building. Daniela herself wants to avoid the consolidation of these types of alliances and is trying to maintain solidarity within her building by withholding her consent unless the former owner of the space agrees.

Jana and Novak are experiencing a similar set of concerns. They live on the top floor of their building underneath the former attic space which has been converted into flats. These flats have already been legalised and the tenants have full access to the building's infrastructure and pay their contributions for this. Although the social relations of the building have been altered to include these new flats, the issue that Jana and Novak face is a material one. The adaptation was not carried out according to adequate building standards and this has meant that the insulation and weatherproofing of the building's shell has been damaged.

'Jana: we have a problem because above us are those studios, and they leak, simply the insulation on the roof gave in and now individual floors, particularly here on our floor and the floor below us are leaky. We weren't able to agree in the building assembly with the house council in order to do...to finance that. In other words for the whole building to apply to the municipality that our building belongs to in order to receive some sort of financial help to do those works and then to pay it off through *infostan* [the municipal utilities bill]<sup>57</sup>. Because the majority of the flats do not have

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<sup>57</sup> As discussed in chapter 6, *Infostan* is the combined utilities and municipal services bill. It is possible to spread the cost of renovation works through post-payment via this billing mechanism if the building has collectively agreed for this to occur.

leaks, they were not interested in that. Meaning that those of us who were interested, who were dealing with the leaks, we found a solution. As is common you know those above your flat so we made a private solution. I found workmen, engaged them and paid them and then everything was finished.

Novak: Serbs are not a nation who can agree amongst themselves, believe me, not for anything, even the most basic thing.'

Jana's account gives an indication of the difficulty in overcoming the segregation of the building and in convincing the collective that the work would be for the good of the building, not just a few. She also refers to the institutional support that exists in some city municipalities to reinvigorate building assemblies and help them meet the cost of renovations. Although the assemblies are legal entities with a tax identity, they are not able to borrow money, a problem highlighted by USAID (2008). In the absence of credit lines from banks, the city allows residents to post-pay for subsidised works in monthly instalments via their utilities bills if the buildings' assembly has signed a contract with their municipality. Funds were available to partly subsidise the works and encourage building assemblies to fix their jointly owned infrastructure. In 2007 a 3 million euro fund was available offering to subsidize 75% of the repairs for buildings, but critics have queried the '[t]ransparency of both the selection and implementation processes' of the programme (Mojović 2009, p.220). Since the economic downturn in 2008 these funds have been very limited, not attempting to cover more than aesthetic improvements and covering only 25% of the cost. Furthermore applying for such programmes require a well organised building assembly that is able to get high levels of cooperation, or secure the necessary participation fee (see Mojović 2009 for accounts of this). The difficulty in achieving such organisation in a poorly regulated sector leaves Novak to internalise the problems as an essential part of the Serb character. *Homo-Balkanicus* is to blame, rather than state actors not implementing reforms, or market actors not interested in financing low-return investments in jointly owned infrastructure.

Where Novak internalises the difficulties of the building assembly as an eternal problem of the Serbian nature, others are more ready to frame the problems as questions of new economic differences that are creating new types of people. Milan and Ana live in one of the more expensive neighbourhoods in Belgrade, in a building of only 25 flats. Since its construction in the 1970s, the residents have been drawn from

a fairly similar socio-economic class and income bracket. Although their building has not experienced the issues of usurped space, their assembly has to deal with the more standard maintenance issues of an aging building. Their current struggles to organise the maintenance leads them to comment on a change in the character of neighbourly relations which they attribute to the new people coming in. They suggest that where once people 'took care of things' they no longer do and for Milan and Ana the lack of socially-oriented responsibility comes from new money. I commented that the neighbourhood seemed quite wealthy and well to do, but Ana countered that that did not mean anything. 'Here however much money you have, that's how uneducated you are' she argued. This form of prejudice is referred to by Jansen (2005) who notes this attitude in Belgrade and argues that it creates a category of rich, but coarse 'super peasants' which works oppositionally to enable the speaker to self-identify as cultured and urbane (see also van de Port 1998). Milan and Ana explain that previously the residents belonged to the category of '*fini ljudi*' (cultured people), but the change in residents can be understood through their reluctance to change the light bulbs in their corridor - a commonly cited signifier of social malaise. Ana and Milan explained that they themselves were the only people to ever perform this simple task and detailed a list of reasons why a person might legitimately be exempted from contributing. Such exceptions included whether someone was old, or infirm, or couldn't balance on a chair for example, but their neighbours were fit and active. There were no obvious reasons why such neighbours should feel absolved from the commitment to contribute to the collective life of the building.

'Milan: Is it hard for us to accept that people would rather live in the dark ... and to stumble and to fall over rather than to put it in.. 10 seconds and then it's done, but that's how it is. And we don't understand that, but probably we need to realise that that is their human right.

Ana: Please, human rights...

Milan: Human right to be injured. Crazy.

Ana: Human right to anarchy.'

They frame their contributions to the building as counter to anarchic individualism, as the earlier descriptions do. What is different about Milan's description is that he jokingly places himself as a representative of an old fashioned way of thinking. In the descriptions noted above it was the chaos of the 1990s which disturbed the categories

established through the bifurcated property system, but for Milan it is the new political economy which has a different morality. He mocks his own commitment to the collective life of building as counter to a progressive human rights agenda, suggesting the previous categories are now outdated and individualism has a place in the apartment building.

Milan's mocking appraisal fits with the academic and industry perspectives that stumble across building assemblies when searching for barriers to achieving successful outcomes of regulatory reform (cf Poputoaia & Bouzarovski 2010; USAID 2008; World Bank 2010). As has been discussed in chapter 6, these reports feature building assemblies as the socialist era throwbacks that confound the construction of sovereign consumers that would otherwise be enabled through the liberalisation of the heating system. These reports use a different terminology that is insightful. USAID refers to Home Owner Associations, the World Bank uses Homeowner Associations, while writing specifically on Romania Poputoaia and Bouzarovski talk of Owners' Associations. These terms all put the emphasis is on the type of subject – the homeowner, but the term in Serbian *skupština zgrade* (literally assembly of the building) does not place the emphasis on the person, but the building. Such an emphasis resonates with the way that the residents themselves discuss the work of the assemblies. These discussions are not about all people sharing equally the responsibility as property owners, but differentiate between people in order to establish the different contributions that are required for the building to be kept liveable.

Dobрила and her husband live on the floor above Milan and Ana. They also commented on the ways that processes of socio-economic differentiation are altering the way that they interpret responsibility for the building's shared infrastructure. Dobрила used the experience of her neighbours who are renting from an absentee landlord in order to explain the types of problems and resolutions in their building.

'They have a situation of a leaking roof. So now they are facing the problem and the owner is living in the USA and no one is ready here to pay the cost of the roof. So actually he has covered the costs and he is angry, because actually he is there and can't be here asking people for support. And that is really an interesting situation. So he's covering it, and he's there. So from our perception he is more wealthy than us. He went to America, he should pay. [laughs] that's like the hidden attitude of all of us.'

Dobriła's account shows how the lack of formal mechanisms to enforce contributions from homeowners means the building assembly becomes a forum for solidarity operating according to the ethics of the building. In her explanation absence is one of the factors that shape these ethics and it was an issue that I encountered frequently, both in terms of attitudes and in terms of empty flats.

There is a joke in Belgrade that when couples are thinking of having a baby, first they secure the use of a flat for their future adult child and only then do they conceive. Such a joke stems from the chronic housing shortage in the city and breeds the kinds of strategies discussed in chapter 5, but the attitude also leads to vacant spaces. Flats are bought when the opportunity arises and lie waiting for the extended family's life course to catch up and arrive at the point that a kin member needs the flat. These vacant flats were the ones that were lent to friends or colleagues, or rented out, or left empty for parts of the year and can be the source of problems with data and tracking financial liability that has been mentioned in chapters 5 and 6. Seen from the perspective of the building assembly however, these vacant or loaned homes present problems for managing responsibility for the shared areas and infrastructure. Recognising this, some households assign a family member who may or may not be resident in the flat to act as the point of contact for the building assembly. In other cases though, there were difficulties in finding someone who could take an interest or provide the necessary signature. It is through these processes that residents shape the ethics of the building and the moral economy which keeps it liveable. I found that in all five of the buildings I spent time in there was an urge to make things orderly, and borrowing Douglas' classic structuralist proposition a need to put matter in its place (1966). They work to normalise property relations, and to formalise the relationship between the building assembly and the local authority. Through this action the residents attempt to reintroduce certainty into these shared objects and spaces, and connect them to the broader political economy.

### **7.3. The urge to tidy**

I met Mira not long after she had moved into her new flat. Before I visited she explained that the state of the entrance hall would be bad, and advised me to avoid the lift. Once in her renovated flat, Mira admitted that the unkempt state of the

building had lowered the asking price and enabled her to buy in what is one of the more desirable parts of town. However, in choosing not to buy in a new building, it also meant that her neighbours were not in the same income bracket as her. Mira has a secure and well paid job which puts her in a position to access the mortgage market. This means she is more mobile in her housing options than many in Belgrade. She could be described as archetypal of the processes of socio-spatial stratification that have been observed in post-socialist cities (Grime & Kovács 2001). From her perspective her neighbours who struggle to meet the building's maintenance costs would be better off selling their apartments and moving to a less expensive part of town where their housing costs would be less. She is also frustrated at having to engage with the same old governance structures. At first this had put her off attempting to improve the maintenance situation of the building, particularly given that the building assembly existed unchanged from the socialist era. Her building assembly's president refused to relinquish his rubber stamp and therefore there was little that could be done formally to address the situation. However by subsequent meetings Mira's attitude changed; she had decided to do something about the state of her corridors and had been in touch with the municipality. She had contacted the department responsible for cleaning the communal spaces of her building and had taken a morning off work to go over the duties with the cleaners and their supervisor to ensure that work would be carried out to an adequate standard. Through this action, Mira had got to know more of her neighbours and found that she was supported by them. In fact her actions had caused an outburst of enthusiasm for the collective life of the building and some suggestions had been made that she take over the presidency. Mira herself was not interested in the role, explaining that she didn't want to antagonise internal relations nor did she feel she had the time required.

Although not wanting to engage herself in the building's management, Mira had become the focal point for other interested neighbours. On one visit, I found her being consulted by a neighbour about plans to build flats on the building's roof. He suggested that these could be rented out to secure an income for the building. Discussing this plan later, Mira dismissed it as an unfeasible pipe dream that would require too much organisation and work. Nonetheless the idea was a useful insight into the shift in understanding over the way that such space can serve the collective.

They are no longer about acculturation into self-management political organisation or the Yugoslav vision of modern urban living. Now it is their potential to generate an income that is vital for keeping the building from physically falling apart. This rent-producing role also has the potential to hold the social fabric of the building together, particularly in buildings like Mira's where the residents have different socio-economic backgrounds<sup>58</sup>. As discussed in chapter 5 it is difficult for people to access loans in Serbia. The combination of the government's strategy of managing consumer credit expansion, the banks' financial interests lying outside of the consumer credit market, and the economic crisis all limit the range of financial products to homeowners and their accessibility. From the perspective of demand, there is also a strong sentiment of avoiding getting entangled in the poorly regulated financial sector and households are unwilling to borrow money. These factors combine to limit processes of socio-spatial stratification in buildings like Mira's. As a result, the building assembly continues to be a form of governance enabling some degree of collective action and agency. The domain through which it rules can be put in the service of the collective who can work to define the value of these shared spaces.

In the building on Bulevar Lumumba the building assembly had affected a similar coup some years earlier. The new executive body had managed to evict a plumber who had usurped their building's communal rooms on the ground floor. The plumber had established his workshop there in the 1990s when his father-in-law had been the building assembly president and had signed a low-value tenancy contract with him. Josip, a retired lawyer, had been called in by the new president to help with the legal work. It had taken several years, but eventually they moved the plumber's shop into a much smaller space and then had managed to rent out the large rooms to a private kindergarten. Josip explained the legal framework and rationale to me.

'We are, the whole building, ... i.e., depending on how much you are an owner of the building, that is the percentage of ownership of all these collective rooms. And now the income which we get from the nursery, we count it as the building's income and we don't present it like: "I have 100 dinars [£1] from that every month". But the building has it in order to be

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<sup>58</sup> This has also been found in Russia. Vihavainen (2009) has carried out a sociological study on Russian Homeowners' associations since Russia's 2005 housing reforms and found there was general sentiment that pensioners and people on restricted incomes could be exempted from paying the association's fees. Residents were motivated to put maintenance contracts in place and start urgent repairs and those that could afford it more easily would cover additional costs.

able to do something useful with that money. Meaning, from the received money, we make our lives nicer and we feel more secure, i.e. more secure from the point of view of hygiene, from fire, theft. We've put cameras there in the lifts and so on. And so it is something which perhaps other buildings don't have. '

Josip's description references the changing role assigned to these spaces through the new political economy. They continue to serve as a support for the standard of living shared by the residents, however today this support is more explicitly economic. The spaces have become assets which can be rented in order to maintain the building's fabric. In providing this source of support these spaces also help to reproduce the conditions of social cohesion and mitigate the uncertainties and precariousness produced through Serbia's faltering economy and compensate for a financial sector that is not interested in these types of spaces.

A comment from Josip's neighbour, Svetlana, helps illustrate this. She describes the difficulties that they faced collecting money for maintenance.

'[W]hen it comes to collecting money and pulling some resources then it is troublesome and people say, well I know but I don't have money at the moment. Can it be done in two years' time? Or later on?'

She explains that part of the difficulty is attributable to the socio-economic mix of the residents. At the time of its design, the building was in a political economy that stressed the socialising potential of mixing classes and sharing spaces. Today the rhetoric of building an egalitarian society has gone, but the vision of this future society is still cemented into the building's structure. Slavenka describes her building:

'[T]his building is very big. You have about 144 apartments. Half of them are these bigger ones and half are these smaller ones, with ... one living/bedroom and a kitchen. And there's a lot of pensioners,[...] and then you have a lot of immigrants, a lot of displaced persons and refugees who have social problems, who are excluded and they really don't have money. And it's really hard to manage that community, consisting of 500 people, like a small village. ... So the exit strategy was to rent the places.

Her explanation shows that the post-socialist political economy in Serbia has increased the importance of framing neighbourly contributions to social life in economic terms. Her depiction could be interpreted as evidence of an inclusive strategy that is able to maintain solidarity across different socio-economic groups, including newcomers to Belgrade who in other accounts have been positioned as illegitimate outsiders. However Slavenka herself uses the term 'exit strategy' to label the new rent-producing role these spaces have. This suggests she sees this role as letting neighbours withdraw



from the social life and solidarity of the building. This attitude, I would argue, stems from the bifurcated housing system that emphasised shared space as productive of collective action. This produces a nostalgic interpretation of the former house councils, and the ability of the spaces to produce this cohesion. The historical discussions above have shown how this was doubted at the time and the divisions that existed, however this nostalgic interpretation affects contemporary political and economic participation. It places emphasis on the socially oriented nature of people participating in the house councils during Yugoslavia's successful years, and it also masks the various forms of financial contribution that existed at the outset through the different ways of accessing housing in the system. For example Slavenka received her flat through the allocation system, having made contributions to the housing fund, but her neighbour Josip used his savings and a credit line to buy a flat in the same buildings. Josip's money was earned in the grey economy, but the existence of different ways of accessing housing enabled these earnings to become part of the socialist economic system, contributing to the officially sanctioned form of consumerism and establishing Josip's place in the building's moral economy.

This nostalgic view can lead to new forms of exclusion as the spaces become associated with economic rather than social value. Biljana and Zoran rent a flat in Mira's building and have not engaged with the building assembly. When I talk to them they explain that they could not be active members of the building assembly because they are renters, not owners and other residents would think it strange and threatening if they were to try and get involved. Instead they are left to shape their domestic space as they wanted it and leave the state of the hallways to those who jointly owned them. Their explanation of the building assembly compares it unfavourably as a domain of self-interest in comparison to the past.

'Biljana: you know this nice practice, I mean this disappeared already in the 90s... our parents were the ones who participated.

Zoran: I remember it [the house council] from when I was young. It used to work. It's a very practical thing. There is something... not working and then everybody gathers and it's actually very simple. [The residents ask] "Should we go for it?" The answer 99% of the time is "Yes of course". And then there is somebody in charge to collect the money, or to contact some sort of service to come and fix the thing. So it's a practical and simple thing.

Biljana: Yes and a genuine form of self-management.

Zoran: Yes on a very practical level.'

Biljana and Zoran's perspective moves socialist self-management from being a work in progress towards a socialist future, and turns it into a lost past when people used to be more socially oriented. This process means that the present becomes evaluated as on the road to a different future, a neoliberal one. In celebrating the previous system, and lamenting its loss, this perspective overlooks the way that the celebrated freedom and cultural exchange of their parents' Yugoslavia also fed the economics of the housing system. The economic importance of private finance in the previous housing system is missed in the Yugonostalgic accounts as narrated by Biljana and Zoran. This nostalgia has a tendency not only to celebrate, but to homogenise the Yugoslav project. Remembering the building assembly in this way gives a false sense of the uniformity of tenure ignoring that private ownership of apartments as well as individual homes was present under the self-management system. At the point of privatising the socially owned housing stock 47% of Belgrade homes were privately owned (Petrović 2001, p.220).

Despite the significant private sector, self-management philosophy was able to create a broadly achieved consensus in the sphere of housing consumption. Private wealth, that is money that was external to the fused political and economic wealth of the self-management system, was identified with a specific urban form and territory. In distinction to this the mass housing and apartment buildings were associated with social ownership. The mixed tenure that enabled the new apartment buildings to be built and that existed within them is overlooked and self-management is understood as producing socialist spaces and practices more than it as tolerating alternatives or reconditioning them as socialist. Such a homogenising view of the past produces a sense of exclusion today which Biljana and Zoran reference. They are not able to participate in the collective management because they are not now part of the category of consumer that they understand the political economy as privileging. They do not own the flat they live in, therefore they do not own the corridors or lifts and have no mechanism to participate. Their participation in the building assembly would not be tolerated by the current owners of the spaces, who police the boundaries of the moral economy.

The role that nostalgia plays in shaping the changing political economies of post-

socialist countries has been identified and researched by Boym (2001) in Russia's first post-soviet decade. Boym argues that the nostalgia that surfaced almost immediately following the end of the soviet system served the interests of the political elite who used it to mask their own self-enriching strategies under the confusion of transition. As the population lamented the lost certainties of the past they did not question the transformation of the present. Biljana and Zoran's nostalgia is a more politically engaged form as they critique the self-interested motives of those who are in positions to benefit from the economic changes in Belgrade. The changes that have happened in other post-socialist countries provide them with a model of change and they recognise the beginnings a more unequal and self-interested neoliberal society. However I take a different view of these spaces. I do not interpret the entrepreneurial strategies as expressions of a new neoliberalism, but I find these are strategies that are put in place in the absence of neoliberalism's tools. They are spaces in which ontological certainty is pursued without the financial sector's promise to secure a future value, and residents seek to normalise relations and invest their money into the fabric of the building. The struggle to maintain the material fabric of the building produces a moral economy at the level of the building which operates with diverse ethics and moralities that cannot be reduced to neoliberalism. They harbour not only self-interest, but also strategies of solidarity and co-operation as well as processes of social differentiation that draw on older stereotypes and prejudices. These are the values and the materials used to create the new objects and subjects of property relations.

#### **7.4. Conclusion**

Management of housing was a critical tool used by Yugoslavia's socialist government to build a new set of socialist property relations and governance structures. The shared spaces of residential buildings provided a material basis on which this ambition could develop. Since the end of the socialist period successive governments have worked to disassemble the socialist property logic of these areas through new laws on property ownership and building maintenance. For example the 1990 Law on Housing Relations established private ownership of socially owned apartments, but left the joint areas of

buildings in social ownership<sup>59</sup>. In 1993 management of these areas became the joint responsibility of residents through the decree on maintenance with fee payments and voting rights in investment decisions weighted according to the amount of floor space held by individual households. In 1995 the areas became jointly owned by all the owners (Mojović 2009; Mikelić & Schoen 2005). At the time of fieldwork the 2011 Law on Maintenance was working to rectify the confusion between these spaces which were owned equally by all of the homeowners, but which were governed through management rights and maintenance responsibilities differentiated by the size of the homes owned in the building.

Such legal technicalities disappear from view when engaging with the struggles that residents face in keeping their buildings liveable. The tendency to refer to the building assembly by its socialist era name, house council, suggests an unbroken lineage between this form of governance which was put in place to build socialism, and its successor, the assembly, which has been established to build capitalism. This continuity appears in discussions with residents about their buildings, whether they are nostalgic for socialism and charting a decline in socially oriented behaviour, or whether they are sick of socialism and its continued infringement into their homes. However the different examples of the problems encountered and resolutions achieved expose a number of fault lines appearing in the social fabric and suggest this governance structure is an vector of change not only continuity. The work of the building assemblies show the emergence of interest groups differentiated by their physical position in the building, by their places of origin, and their perceived wealth. The historical ethnographies and sociological accounts suggest that these types of fault lines existed between co-residents from the start of the socialist housing system. The difference today, however, is that these are no longer framed as being in decline. These spaces are no longer the target of social policy, or part of the rewards of the socialist system of provisioning.

This tension between continuity and change can be felt in the communal spaces, as they become leased to private companies, or are turned into homes for refugees, but

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<sup>59</sup> This is a Yugoslav era form of tenure referring to property that is not owned by a state institution, but by 'Yugoslav Society' (Mikelić & Schoen 2005, p.18) .

continue to generate forms of collective action, and provide funds for social solidarity. This tension can also be heard in the ways these changes are reflected on by residents and by policymakers. I have shown the kinds of thinking provoked through these spaces as residents collectively manage their buildings, from pathologising difficulties in co-operation as part of a Balkan character, to mocking socially-oriented behaviour as out of date. Residents' views are reflected in academic and policy critiques that examine the problem of the spaces as failures of housing policy to produce the correct subjects through property relations. Some see an ongoing socialist mindset that fails to recognise the economic value of these areas and refuses to contribute to maintenance payments (Mojović 2009), others reach further back into the past and argue that the socialist policies are to blame for ongoing 'non-urban' behaviour (Petovar 2007). The debates engendered by these spaces leads me to argue that the state has lost its ability to command consensus over the use and value, and to confirm Dunn's (2005; 2008) spatially sensitive analysis of the partial spread of transformations that occur in the loosely regulated domains of post-socialist social space. As the state has withdrawn from these areas Belgraders are left to self-organise according to different levels of commitment and different interpretations of the role to be played by individual and collective actors.

Other theoretical engagements with the relationship between built form and post-socialist transformation take a slightly different perspective, arguing that the material remnants produced under different ideologies provoke a continuation of the social provisioning envisioned by these logics of government (Poputoaia & Bouzarovski 2010). Collier (2012: 238), referring specifically to the remnants of soviet era housing infrastructure, has suggested this is an area that neoliberal welfare reforms find hard to penetrate and therefore it has left 'the technical possibility for a kind of calculative agency at the level of apartment blocks'. By contrast I have tried to show the struggles to produce the agency of these spaces and the work that goes into turning them from unsound and threatening into the more stable objects of social relations. I have found that the spaces engender co-operation as residents try to maintain the material integrity of their buildings, but I have also shown how the ethics within buildings can differ as the assemblies, in the process of managing their collective spaces, establish the categories of person and their contributions to the building.

As the state has withdrawn from the housing sector it has put the residents of multi-apartment blocks in a more direct financial relationship with the fabric of their building. I have shown that this type of direct relationship signifies the norms of individualism more appropriate to individual family houses than the collectively owned apartment buildings. This adds to the nostalgia for a lost era of collective action and shared endeavour for the Yugoslav project which adds stress to neighbourly relations. It also adds to a sense that the new economy is one of market driven individualism. Conversely I'd argue that what has been lost is the sanctioned vision of consumer society that was supported by legal regulations, tacitly accepted political blind-spots, formal and informal finance and macro-economic conditions that enabled residents to position themselves within such a vision. I take this view because I interpret the building as a sociotechnical system which is kept liveable through these types of infrastructures. I've studied how it contains sites of certainty where social relationships seem more stable and the logics of value work. I've developed this view by looking at how this certainty was lost during the war and the turbulence of the 1990s, but also by tracing other infrastructures that come into homes and help keep them liveable. In chapter 5 I looked at how the financial sector is used by households to extend their liveable space, while in chapter 6 I found the contraction of liveable space as the tools of the liberalised energy market encourage residents to reduce their outgoings by reducing the area they heat. I draw together these insights in the following concluding chapter.

## Chapter 8. Conclusion

I started this thesis stating that my motivation for this study was to understand social changes occurring in Belgrade as part of the country's socio-economic transition and that I wanted to explore this through the lens of materiality. I am interested in how everyday objects, experiences and spaces are the material out of which social values and the structures of the political economy are formed. Consequently, my study has focussed on a number of systems that connect domestic spaces and objects to policies of transition that are being put in place. This focus has developed out of a traditional area of anthropological interest; the material culture of homes. Following this tradition I have been influenced by Bourdieu's emphasis on the house as the space where a vision of social order is inscribed and learnt, and I have followed Miller's theory of materiality. But I have added some additional theoretical perspectives in order to fit these material culture insights into the transitional political economy of contemporary Serbia. Firstly, I have followed Latour's Science and Technology Studies approach to undo the empirical base on which institutional knowledge is built. This helps develop the argument that in times of radical systemic change when institutions of the political economy and the knowledge they produce are altered it seems that the empirical base – the material world that we experience – changes as well. Secondly, I have studied this ontological uncertainty from a spatial perspective. I have drawn on insights from economic geography to help me trace the uneven spread of this uncertainty.

I have taken this approach because my fieldwork period suggested to me that the social landscape in Serbia's capital city was a terrain of disputed knowledge about pasts and futures which are producing different interpretations of social good and individual rights and responsibilities. This produces anxieties and uncertainties which residents work to resolve, on some occasions using the new resources and social arrangements of the emerging political economy and at other times or in other places using resources drawn from older institutions or alternative networks. My focus has been on how people use these resources to manage everyday life and keep their homes as sites of certainty and as domains where values make sense and futures seems achievable. These resources combine social, spatial and material aspects as

rooms in homes, neighbourly responsibilities, or family ties for example are put into the service of making ends meet and keeping space liveable. This means I have looked at homes as sites where there are competing visions of society and I have designed a method to help excavate these visions in the archaeological record of the home and in the current ways that people value objects and spaces in their homes.

By adopting an STS influenced material culture framework I have complemented the traditional ethnographic practice of participant observation with time spent analysing the documents and technical literature for specific sectors undergoing reform. I have done this to help me identify the way that this literature is implicated in the sociotechnical networks that shore up the boundaries of the home and help it to operate as a site of certainty. This has helped me take apart homes and examine some of the networks and infrastructure that they are composed of and I have studied the extent that these systems help to keep homes whole. This material culture perspective has led me to argue, along with other anthropological studies of post-socialist economic change, that the policies driving Serbia's socio-economic transition can be seen as policies of subject and object formation (cf Alexander 2004; Dunn 2005; Collier 2012b; Humphrey 2007; Verdery 2003). I have added to this body of literature by providing an account of Belgraders' experience of socio-economic transition while policymakers are implementing reforms at a time of crisis in the global economy.

Belgrade has provided me with a specific ethnographic context in which to explore processes of delineating subjects from objects in a time of destabilising socio-economic change. My study has focused on sectors that are explicitly in producing infrastructures that can create these subjects and objects of a new political economy. I have examined the development of Serbia's consumer credit industry and the reform processes governing the liberalisation of the state's municipal heating systems. Both of these sociotechnical networks create an active consuming subject and a set of objects that vivify this subject. When read in policy documents these subjects and objects could appear generic, but when studied in Belgrade it becomes possible to see how they are shaped by more specific cultural configurations which include feelings of nostalgia, solidarity, cynicism and hope. I have also been able to see some of the more specific configurations of power that are implicated in these processes of boundary



making. These include clientelist relationships between central and local governments, the contests between political and economic institutions operating in the economy as well as the relationship between domestic and international actors. Again the geographical and historical specificities of the research context appear as Serbia's negotiated entry into the EU's economy produces specific opportunities for making profits, generating political capital and demonstrating sovereignty.

The material culture perspective has also helped me trace areas of oversight and identify the objects and spaces that are not caught up in the same processes of reconstruction, or in Dunn's terms have not been 'reincorporated into neoliberal projects' (2008, p.255) to the same extent. My study has traced this oversight in the communal spaces of residential buildings. In these spaces I have found older political philosophies and alternative strategies. This has enabled me to argue that the lines being drawn to delineate people from their things are done in the service of specific forms of market ideology, rather than on the basis of any ontological certainty. This produces areas of uncertainty where new values are being shaped out of the materials produced under previous ideological projects, or when the tools of the new political economy do not seem to fit onto the existing materials. These areas of oversight have helped me to build my argument that transition is experienced as ontological uncertainty, but these areas have also helped me understand the cultural and economic resources that Belgraders draw on to help understand and mitigate such uncertainty.

Through my approach to infrastructure I have been able to identify sets of social and technical relationships that people use in Belgrade to keep domestic space liveable. I have worked to include kin strategies, such as parents paying utilities bills for example, or children buying their elderly relatives white goods. I have looked at concepts of neighbourliness as residents negotiate their roles and responsibility to the building and each other. I have also looked at alternative economic exchange systems as rooms are traded, or wage packets are subbed. I have interpreted these different ways of keeping space liveable as strategies that maintain or create the value of space in buildings. I have then been able to see how these alternatives are coming into contact with the formal structures of the political economy and how this contact relates to

institutionalised ways of measuring and materialising value. For example I have discussed how kin members take loans to extend their property portfolios, shown how neighbours formalise property relations and looked at building assemblies signing contracts for municipal services or leasing space commercially. This dynamic between formal and informal is one that has helped me to answer the aims that I set out in the introduction of this thesis.

My first aim was to understand how everyday spaces and experiences are linked to Serbia's transition. I have done this by adopting the lens of materiality to examine the relationship between the policies being put into practice and the value systems of the people living through this period of transition. By talking to people, seeing how they use their homes and how they assess their future prospects, transition seems to be a process of empowering certain ways of thinking or modes of practice, but also a process of obscuring or denigrating alternatives. Borrowing Williams' perspective on cultural change cited earlier, transition is a turbulence of emerging and fading cultures (1973). These processes are carried out not only at the level of discourse, in the public sphere, in popular culture, in private attitudes and opinions, but also at a material level. These processes can involve reworking the pipes and the layout of a home, or cleaning up corridors and fixing roofs. These types of materials can offer the promise of making a new political economy, but can also harbour alternative relationships and ethics that are used to buffer the precariousness and failings of transition. In this way Belgraders and their homes help make the policies of transition work. Homes may get registered and used to secure loans and in doing so Belgraders start to align their personal objectives and strategies with the financial structures that the state is building, or perhaps residents use their savings to buy domestic heating equipment which then helps the liberalisation of the broader infrastructure that this equipment is connected to. I have been able to draw out these processes and connections through the ethnographic approach I employed to understand this relationship between people, their homes and socio-economic change.

My second aim was to explore how a material culture study of infrastructure can explain the ways that social relations are understood and acted on in contemporary

Belgrade. To explain this more fully, it is helpful to provide an overview of the findings related to each of the three infrastructures I have studied.

In chapter 5 I explore the Serbian credit bureau interpreting the credit reports, mortgage insurance and consumer loans as objects which should extend the credit industry and boost the institutions of the formal economy. These objects assign agency to new financial subjects who can build the formal institutions of the financial sector and create financial value for their home, but there are areas that escape this subject's agency and which borrowers in Serbia have little influence over. The credit bureau was created at a particular point in time as part of a drive to encourage foreign finance into the productive sections of Serbia's economy and from a post credit crisis vantage point, it can be seen as contingent on a specific European banking business model. Its development promised to wipe Serbia's financial sector clean of its past, creating a new set of transparent relations between borrowers and lenders that was beyond political influence. However in practice the picture is different. Belgraders are differentiated by assets, by age and by social networks and these divisions are reinforced by the credit bureau in terms of who has access to credit. Serbia's position within the global economy impacts on the price of money that banks can lend and the credit bureau has not managed to gain sufficient risk reduction to make loans affordable for the general population. Banks currently make profits more easily by dealing in lower risk government bonds than in placing money with households. The credit bureau does little to regulate the sector enabling banks to push currency risk into the home and extract profit through business costs. From the perspective of the state-citizen relations, the infrastructure offers the potential to build political influence over new financial subjects through the data collected.

Tracing this sociotechnical system into the home presents another image. Belgraders assess the morality of taking a loan which incorporates ethical interpretations about consumer society and self-realisation as well as concerns over complicity with corruption, and pathologising Serbia's position within Europe. When talking to people who have taken loans it is possible to locate the subjects and objects of the credit bureau in other value systems and practices of exchange that operate through homes. I find that the financial products of the credit sector are being incorporated into a

system of spatially extended households that encompass different locations and generations, strengthening these sets of social relations, but also absorbing the risk of a poorly regulated sector. However I also find that this credit infrastructure provides opportunities for action as it engenders debates over accountability. In some cases this inverts the relations of political influence noted above, with residents demanding the state to act on behalf of its financial subjects through stronger regulation.

In chapter 6 I examine the case of the heating system. The objects that appear in this chapter include items such as the two-tiered tariff system and the thermostatic radiator valve. These are the objects which should enable a household to take control of the heat they consume and free their domestic space both from neighbours who are not playing fair, and from a state seeking clientelist relations. These objects summon a subject that operates within a domestic space that is a place of measured uncertainty and agency; the price of heating cannot be influenced, but the bill that consumers pay can be reduced as long as they reduce the amount of heat they consume. However this agency is undermined by the material layout of the pipes which makes it difficult to isolate an individual consumer's heat use. This difficult characteristic was sidestepped by the previous mode of operation because it aimed to supply an above the minimum temperature for everyone, but today this produces a wasteful use of scarce resources. The new mode of operation aims to unpick the previous understanding of comfort and re-establish it as a matter of consumer sovereignty, not social progress.

My research has found that heat is a difficult substance to quantify and make into an object in Belgrade. It escapes from the domain of the individual as space consumes, not just the autonomous consumer. When this is considered in energy efficiency terms it can be translated into percentages; improving a building's insulation can save 25-30% of energy, while giving control to the consumer can add a further 20-25% (World Bank 2010: 52). By following this infrastructure from homes into the district heating firms I've been able to see why the latter option is being pursued over the former. It allows the district heating firms to shift onto the consumer the exposure to the financial risk of fluctuating energy prices as well as the responsibility to reduce energy consumption. To achieve this, an autonomous consumer needs to be identified and

given responsibility. I have shown how this is being done empirically through the metering of 'real consumption', as well as discursively as the industry, the press and residents discuss the need to end wastefulness and inefficiencies. These framings of the responsible consumer depend on the very real issues of political manipulation of service delivery and price control, but they also incorporate a number of other currents in Belgrade's public sphere such as the conception that there is a more modern 'European' way of consuming. It hints at an underlying tension between using the rhetoric of energy efficiency to argue for investment in the tools of market efficiency.

The focus on consumption places emphasis on the home as the site of consumer sovereignty, but this focus can hide the inefficiencies of the production. This constricts debate about the shared responsibility for conserving energy and therefore reduces the potential for households to reduce their district heating bills. It also attempts to separate the homes from the broader questions of which energy sources should be used by the plants and how the heat should be generated, masking the fact that locally produced low carbon biomass is being exported, rather than brought into the heat infrastructure of the state. Although being carried out under the rhetoric of environmentalism, the vision of the future that residents are being asked to invest in is consumer sovereignty rather than low energy. Their money is directed towards the tools that will individualise consumption, rather than reduce it or improve the efficiency of how their home or their building consumes energy. I argue that this amounts to a failure of objectification because this individualism is in demand, but is hard to achieve materially. A low energy future would require and political commitment to alternative energy sources and cogeneration heating plants<sup>60</sup>, but it would also require that renovation and rehabilitation programmes were carried out not merely on the radiators and heating plants, but also on the segment of the sociotechnical infrastructure that connects these, which is the building assembly.

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<sup>60</sup> These use the waste heat generated from electricity production to supply the heating networks. They are more efficient than generating heat and power separately, helping to reduce the cost of heating, and are recommended for post-socialist states burdened with inefficient heating networks (Kerr 2009; OECD/ IEA 2004; Energy Community 2011; Ürge-Vorsatz et al. 2006).

In chapter 7 I examine this overlooked governance structure. Unlike the heating and the credit systems, building maintenance appears to be a much lower priority for policymakers and advisers. Property laws might be of critical importance to building a liberal democracy, but the mundane trials of managing the jointly owned property of housing blocks are not. These are not sites in which it is possible to build sovereign consumers or financial subjects. Instead I find in these sites subjects constructed through old forms of prejudice, but also new forms of co-operation, solidarity, nostalgia and entrepreneurialism. In this chapter I argue that under the political philosophy of self-management the house council had a function and was required to produce a socialist subjectivity out of the communal spaces, but that in the current political economy the subject-making function of the governance structure has been lost. The new building assembly has responsibility for the maintenance and repair of the building, but this collective actor is not scripted more broadly into the political economy. Such governance structures are mentioned only as a problem in the energy efficiency rhetoric authenticating the liberalisation of the heating system and are excluded completely from sociotechnical networks of the consumer credit sector.

Despite this the objects remain; the corridors, the communal rooms, the social mix of tenants, the legal power vested in the president's stamp. I argue that these provide residents with a set of resources which they use to reintroduce a sense of certainty into these spaces after the turbulence of the war has destabilised previous conceptions about whom these spaces are for and how they should be used. In the absence of official policy support or narratives scripting the role of these spaces, my research has shown a range of interpretations about what they mean and how they are valued by residents. The struggles of the building assembly help to show this diversity. Some people see this governance structure as a continuation of socialist era system of patronage and privilege, others lament its passing and see the building assembly's strategies to raise funds as evidence of a diminishing social solidarity. They regret the loss of a previous era when participation was more important than financial contribution. I argue in this chapter that the building assemblies are establishing new sets of property relations, but with an ethics that is created in individual buildings. This is creating new inclusions and exclusions as building assemblies vote on whether to legitimate new property owners and renters feel excluded.

Drawing together these insights from the three sociotechnical systems that I have studied helps me to answer the broader aim of my thesis – to understand the way that sociotechnical specificities constitute political economies. By looking at some examples of how transitional policies in Belgrade alter the meaning of things and the ways of materialising value out of them I have built an interpretation of Serbia's transition as a loss of ontological certainty. The socio-economic changes can be seen to undermine the spaces in which certain ways of valuing things work and objects seem to change, as do the practices of exchange. I find it useful to recall Riles and Miyazaki's (2007) argument that sociotechnical relations are the result of identifiable struggles and accepted failures in knowledge. Such a position contributes to understanding the structures of political economies as contested combinations of different sets of knowledge. This helps to gauge the range of lifeworlds and practices that support and are supported by the structures of the political economy. It is an approach that can trace historical and geographical specificity of socio-economic change in order to locate and analyse the particular social configurations and power relations that are enabled and acted on. This is how we can avoid extrapolating across gaps in knowledge and seeing a uniform governmentality, but instead find the cultures, experiences and ethics of everyday spheres, as well as the asymmetrical power relations that are driving socio-economic change. This is how I have responded to the scepticism, solidarity, optimism, corruption and altruism that shape the ways residents manage today in Belgrade. My thesis has tried to show how these types of social relations are shaping Serbia's political economy and excavate their material basis within homes.

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## Appendix 1: Summary of resident interviews

This provides a summary of each of the interviews I carried out in the five buildings.

The tables below have five columns;

1. Pseudonym: A pseudonym for the person interviewed which is used in the text of the thesis.
2. Date: The date the household moved in. In the case that the interviewee moved in to join a partner who was already living in the flat, the arrival date of the first member of the household is used.
3. Finance used to buy: The categories that I have used are
  - Nationalisation: sitting tenants received the right to use their flats under the socialist government.
  - Housing list: The tenants received the flat through the housing allocation system and have since bought the flat through the privatisation process. Although not all flats have been bought, all of my interviewees had bought their flats through privatisation (*otkupiti*)
  - Exchanged: a semi-market transaction which involves combining property and swapping for alternative sized or located flats. During the socialist era it was possible to exchange the right to use. Although this is still common, I have used it here to denote a socialist era practice because none of the younger interviewees used this phrase to describe their purchase, explaining instead whether they used cash or credit and whether the family helped them.
  - Loan: Borrowing to buy either under the socialist system, or under today's financial system
  - Paying in cash: This may refer to cash raised through exchange or recombining property assets, but I have used the term cash as my respondents did. I tried to note whether this was cash raised through the interviewed household's extended family, or independently
  - Renting: The tenants are renting privately on the market
  - Friends: Two interviewees were living in friends' apartments, one temporarily, one more long term as deferred payment for work.
4. Number of residents / flat size: I have noted the total number of residents living in the flat from the interviewee's perspective. This means I've included the family members who were not living there permanently, but are considered by the interviewee to still be resident. For example this may include adult children in rented accommodation or parents who spend part of the year in other houses. For the flat size I have used the Serbian system. This means counting the rooms, not the bedrooms. A studio flat has the kitchen in the living space. A one room flat has a kitchen and a separate room for living or sleeping, a two room flat has a separate kitchen and two rooms for living or sleeping, and so on. I have noted the occasions when I was told that the flat had been modified, and included the new area in square metres if a balcony was enclosed to alter the space.
5. Household description: These are brief notes that I made about each flat following the interviews.



Building 1

| Pseudonym        | Date | Finance used to buy | Household / flat size                                  | Household description   |
|------------------|------|---------------------|--|---|
| Ljiljana         | 1941 | Nationalisation     | One person / 2 rooms                                   | Ljiljana had been a pharmacist and is now retired. She lives alone in the flat she had shared with her mother and then her first and second husbands. Her space has layers of history. The original solid fuel stove is still in the corner of the room, but now runs on electricity. She didn't opt into the city heating.   |
| Ognjen           | 1956 | Cash, family        | One person / 2 rooms                                   | Ognjen is retired, his wife had lived with him in the flat until her death. He now lives alone. His flat is decorated with the sculptures and art that he paints. He has three forms of heating; central heating connected to the city, an oil radiator and electric heaters.   |
| Vesna and Pavle  | 2005 | Cash, family        | A couple in their late 20s and their toddler / 3 rooms | The couple have a young child, their flat is decorated with vivid murals, they struggle, both have university education, although Vesna, in her late twenties has not yet graduated. They work in jobs that can find. They opted to connect to the city heating, but use their air conditioning unit for additional heat.   |
| Ivica and Jovana | 2007 | Loan / Mortgage     | A couple in their 40s / 2 rooms                        | Jovana owns the apartment, bought with a loan arranged through her work. She used cash to renovate the flat when she moved in and changed everything up to the pipes. She left the layout and infrastructure, but has put in a central heating system. This runs on electricity, the previous owner had not opted in to the city central heating system when the building connected and Jovana could not afford the connection fees |
| Saša and Ivan    | 2008 | Renting             | Two students / 2 rooms                                 | These students have lived here a couple of years and have added decorations, a Serbian flag. Their heating source is a thermoaccumulator, which means they  |

|                    |      |         |                                   |   |
|--------------------|------|---------|-----------------------------------|---|
|                    |      |         |                                   | have high electricity bills in the winter, but their costs are very low in the summer.  |
| Adrijan and Slavko | 2010 | Renting | Two students / 2 rooms (modified) | Adrijan and Slavko are students living in a two room flat that has been created out of larger flat. The owner has put in a division that mirrors the planned layout discussed in chapter 4. There is a phone line passing between the flats. The flat is connected to the district heating system which means the students have lower bills throughout the winter, in comparison to their last flat which ran on electricity. However this means the bills continue through the summer as the rates are paid all year round. They would like to live in the flat until the end of their degree, but don't wish to pay for the summer so they are negotiating with their landlord. |

## Building 2

| Pseudonym          | Date | Finance used to buy       | Household / flat size                 | Household description  |
|--------------------|------|---------------------------|---------------------------------------|--|
| Svetlana and Marko | 1976 | Inherited (father in law) | Couple with 2 adult children / 3 room | Svetlana and Marko are both in their 50s and have full time jobs. Their two daughters live at home and are at university. Over the years they have redecorated the flat and put in a new kitchen and bathroom, but they describe these changes as 'only aesthetic'. They have not had to rearrange the layout, nor changed the position of the radiators. They manage their finance with the help of some loans. |
| Nenad              | 1976 | Loan                      | Mother and student son / 3 room       | Nenad's parents bought the flat before his birth. The flat was decorated at the time with all mod cons, and they have not made many changes since. The radiators are behind the built in furniture which prevents them from working very well. But, Nenad explains, the family use additional electric radiators to heat.  |

|          |      |              |   |  |
|----------|------|--------------|---|--|
|          |      |              |   | He has his own room since his brother has bought a flat. Nenad would like to inherit this flat.  |
| Josip    | 1976 | Loan         | Retired couple / 3 rooms                                  | Josip and his wife raised their two children in the flat. Now in their 70s they are living there on their own, and are retired professionals. They have not adjusted the layout of the flat, but have made some changes. They have replaced a couple of windows and are in the process of saving up to replace the rest.   |
| Slavenka | 1976 | Inherited    | Couple with 2 sons / 2 rooms (modified 45m <sup>2</sup> ) | Slavenka and her husband are their 40s and they have two grown up sons living at home. The flat is a work in progress as they reconfigure the layout to meet the family's need. There are no set spaces for each family member.  |
| Ana      | 1976 | Housing list | One person / 3 rooms (82m <sup>2</sup> )                  | Ana was having tea with her neighbour. She didn't invite me into her home, but did describe the changes she'd made. Her son had redone the place when he and his wife moved in. He'd bought the new white goods for the kitchen. He's since moved out, but he continues to pay all of the bills including the utilities. The flat's heating is poor and so Ana has a number of other types of radiators. |
| Nada     | 1976 | Housing list | One person / Studio (46m <sup>2</sup> )                   | Nada lives alone and struggles to manage on her pension. She has not made any investments in her flat and is not expecting to.   |
| Sanja    | 1970 | Housing list | A couple and adult daughter / 3 rooms                     | Sanja is in her 30s and lives with her parents. They struggle on their joint income. She has some money coming in, but no formal employment. Their flat is well furnished, and they buy things on credit or with cash if they have any. Her sister is working abroad.  |
| Jagoda   | 1987 | Housing list | Couple with 2 teenage children / 3 room                   | Jagoda grew up in this flat. She's now at university, and living at home with her professional parents and her little brother. She's moved rooms, but the layout is the same. The flat is big enough for them all, and they minimise the clutter by keeping  |

|                   |             |              |   |   |
|-------------------|-------------|--------------|---|---|
|                   |             |              |   | furniture and bits at their grandparents' house in the country.   |
| Novak and Jana    | 1987 & 2001 | Inherited    | Couple with 3 children / 1 room (modified)                | Novak and Jana are their late 50s. The flat belonged to an aunt, and the couple first shared with her when they were a young married couple with a baby. They moved back again when they inherited the flat. At this point they did some internal renovations to create a room for their two daughters. They have also put in new windows and new radiators. Mostly they used cash, but they did take a loan for the windows. Jana works in a bank and thinks credit can be good, Novak hates the idea of it. |
| Nikola and Marija | 1991        | Exchanged    | Retired couple / 1 room (39m2)                            | In their 80s, they exchanged the family flat for two smaller ones to enable their son to have one of his own. They didn't alter the flat, but the dining area had already been made into a bedroom. They haven't bought any new things for the flat, although their daughter bought them an air-conditioning unit on credit.  |
| Zakelina          | 1991        | Housing list | One person / 1 room (37m2 modified )                      | Zakelina was on the housing list for 27 years, but finally managed to get this studio flat. She moved in and didn't have to add anything, the kitchen was fitted out, everything was ready. She made a partition though, to create a bedroom for her adult daughter. Since her daughter married and moved out, Zakelina has been on her own.  |
| Dora              | 2001        | Cash         | Couple with two teenage children / 2 rooms (modified)     | Dora works from home, her husband is employed and they have two children in their early teens. They have not made many changes since buying the flat, although they have enclosed the dining area to make an extra bedroom. They haven't had to take a loan out for anything.   |
| Neša              | 2001        | Inherited    | Couple with three young children / 1 room (45m2 modified) | Neša and his wife have three children under the age of 7. They've enclosed the balcony to make a bedroom, they also renovated the whole flat. They took a loan to do so but with favourable terms. It was a government subsidy for young families.  |

|        |      |      |   |  |
|--------|------|------|---|--|
| Marina | 2004 | Cash | Couple with a baby / 3 rooms                    | Marina and her husband bought the flat after selling the one they'd received through work. They did fairly extensive renovations, adding built in cupboards, widening the bathroom. The finishings were expensive, but they did not need to use credit. Her husband works in the industry and she also works. They had enough to cover the 6 months of work. They also invested in additional radiators, as the baby needs a warmer flat than the city can provide.  |
| Nevena | 2008 | Rent | Two people / 3 rooms (73m <sup>2</sup> )        | Nevena is in her 50s and has recently lost her job. She lives with her cousin who is in her 30s and they share the rent and the cost of living. The place is crowded with furniture, it's piled up on the balcony. A lot of it is their landlord's. It means they pay less rent. Their landlord lives in America, this is one of many properties that he owns. He hasn't renovated the place at all. It's in the same state as it had been in 1976, but the rent is lower because of it.<br><br>She doesn't have a loan, her lack of a job prevents her. |
| Ivana  | 2010 | Rent | Two students / 2 rooms (modified)               | Ivana shares the flat with a friend who knew the owner. The place was completely furnished when they moved in, although they already had their own radiators, and brought those with them.   |
| Dejan  | 2010 | Cash | A couple / 2 rooms (modified 43m <sup>2</sup> ) | Dejan is an engineer in his 40s. He works abroad, and used his savings to buy this flat and renovate it. He's changed the layout entirely, creating a bedroom and an open plan kitchen with a breakfast bar. He shares the flat with his girlfriend.   |

### Building 3

| Pseudonym         | Date | Finance used to buy   | Household / flat size                               | Household description   |
|-------------------|------|-----------------------|---|---|
| Vuk and Višnja    | 2010 | Loan (NKOSK Mortgage) | Couple with a toddler / 3 rooms (57m <sup>2</sup> ) | Vuk and Visnja have kitted their flat out with what looks like all the latest mod cons – flat screen TV, sound system. Visnja’s parents had bought them these as gifts, taking out a loan to ensure the young family had everything. The second bedroom only has toys in it. They are waiting to see how their family grows before getting the furniture. |
| Predrag           | 2010 | cash/family           | One person / 2 rooms                                | Predrag lives alone in his apartment, although his sister visits frequently and had overseen the fitting of the kitchen and the design of the flat. Predrag hasn’t yet bought many bits of furniture, and he prefers to save up and waits to buy things.  |
| Djordje and Sanja | 2010 | Loan / Mortgage       | Couple with 2 young sons /2 rooms                   | The couple have young children and their home is full of toys. They bought the flat with a mortgage, but all the fittings they paid with cash. They didn’t show me around their flat, so I only saw the open plan kitchen and living room.  |
| Marko             | 2010 | Cash/family           | Couple  | Nikola preferred to be interviewed on the phone and was not happy to let me see his flat.   |

#### Building 4

| Pseudonym | Date | Finance used to buy | Household / flat size                                   | Household description   |
|-----------|------|---------------------|---|---|
| Ljilja    | 1967 | Inherited           | Three people / 53m <sup>2</sup>                         | Ljilja’s father received the flat through his firm, he still lives for part of the year with Ljilja (40) and her daughter (22). Ljilja is employed as an economist but they struggle to make ends meet. The flat has the dark wood furniture typical of Belgrade apartments. The only changes they’ve made have been necessary, to replace things that have broken. |
| Nemanja   | 1968 | Housing list        | Adult son and his mother / 2 rooms (54 m <sup>2</sup> ) | Nemanja is finishing his degree at Belgrade university. He’s in his 30s and lives with his mother who is in her 70s. They haven’t made any significant changes and are modest in their spending. They only replace things as they break   |

|                   |      |              |   |  |
|-------------------|------|--------------|---|--|
|                   |      |              |   | and would not take out a loan to spend on the home.  |
| Milica            | 1968 | Housing list | One person / 2 rooms (40m <sup>2</sup> ) (Modified)                 | I interrupted Milica having coffee with her neighbour. The flat is crammed with bits and pieces and she referred to the lack of space. She uses the shed downstairs to store things, although she doesn't go down there anymore.   |
| Goran             | 1968 |              | Couple and 2 adult children / 3 rooms (modified 63 m <sup>2</sup> ) | Goran is in his 70s, and his wife is a few years younger. Their two children are still at home, a son in his 40s and a daughter in her 30s. They've converted the flat, enclosing the balcony and creating two bedrooms for the children. Goran worked abroad and used his savings, now their daughter is employed and brings money in.  |
| Rada              | 1963 | Housing list | One person /  | Rada's mother lives in the flat, although since her father's death Rada and her brother own it. The flat is large and has not had any obvious refurbishments. It has wood furniture built in on one side, parquet flooring. A thermoaccumulator stove sits in the corner testifying to a problematic heating. Rada explained they had also bought extra heaters, but that actually the central heating has improved in the last couple of years. |
| Gaga              | 1980 | Housing list | Retired couple  | I interviewed Gaga, a retired architect, in Mira's flat. I didn't see her home. She explained that they hadn't renovated it, or put in new fittings and fixtures even though they were bad quality in her opinion. They had savings from working privately in the 1980s, enabling them to buy the flat in privatisation, but they didn't have any money any more.  |
| Veseli            | 2001 | inherited    | Retired father and son / 1 room                                     | Veseli is in his 60s, his flat is spartan, the walls seem unfinished concrete and there's a bare bulb lighting the room. His son is in 20s, and without work.  |
| Biljana and Zoran | 2005 | rent         | Couple / 2 rooms  | Biljana and Zoran's flat is filled with books, art and music. They rented it empty, and brought their furniture with them. The place has been newly painted, but the windows are old. They have their own thermoaccumulator stoves which they also always move with. They don't use credit.  |
| Mira              | 2009 | mortgage     | One person / two rooms  | Mira recently bought the flat from someone in the US, and has completely changed the layout. She created a bedroom, managed to fashion a   |

|          |      |                                  |  |   |
|----------|------|----------------------------------|--|---|
|          |      |                                  | (modified studio)                        | balcony out of a corner of the room and has put in a hidden kitchen along one wall of the living room. The works were done by someone she knew from her hometown. She's not from Belgrade and this is her work flat, she has another home in Vojvodina.   |
| Nikola   | 2011 | rent                             | Two students / 2 rooms                   | Nikola rents the flat with another student. The landlord has furnished it with fairly new white goods. The place also has an air conditioning unit which they use for extra heating too.  |
| Cica     | 2011 | Temporarily staying with friends | Two people / 2 rooms                     | Cica is in her 20s and staying with friend while she sees if her job becomes permanent. The flat has not been separated into smaller rooms and she sleeps on the sofa white paint around their door   |
| Milivoje | 2011 | Borrowing the flat               | Couple and two sons / 2 rooms (modified) | Milivoje had only just moved in, the flat was almost empty except the large wooden shelving unit that he'd made himself and takes with him. The flat belongs to his boss, who is lending it to him in exchange for owed wages. Milivoje's boys and wife were not in the flat and it was hard to get a sense of how the family would use the space. He only showed me the living room. |

### Building 5

| Pseudonym         | Date | Finance used to buy | Household / flat size                                     | Household description  |
|-------------------|------|---------------------|---|--|
| Irena and Mihailo | 1997 | Exchanged           | Mother and student daughter / 2 rooms (40m <sup>2</sup> ) | Irena is in her 50s and shares her flat with her 21 year old student daughter. Her partner Mihailo has his own flat. Irena is retired due to poor health, and has a tough time making ends meet on her pension. She has replaced some things in the flat, but investments like new windows are beyond her means. She feels the flat is a bit small for her and her daughter. They have not adapted the layout, but they are however considering exchanging or selling the flat for a different property. |
| Bojana            | 1981 | Exchanged           | Mother and adult daughter/                                | Bojana is in her 60s and lives with her daughter who is in her thirties and employed. Bojana's other daughter has married and moved in with her  |



|                   |      |              |   |   |
|-------------------|------|--------------|---|---|
|                   |      |              | 4 rooms<br>(100m <sup>2</sup> )                                     | husband. I wasn't shown around the flat and so only saw its spacious white air-conditioned sitting room. The flat is big, but it means the extended family can get together.  |
| Zorana            | 1985 | Housing list | One<br>Person / 2<br>rooms<br>(40.5 m <sup>2</sup> )                | Zorana's flat is crowded with books; she is a retired academic, but continues to work despite being in her 70s. She lives on her own, but explained her family history to me through the many pictures she has on the walls. She completely renovated the place when she moved in, but didn't need to take out a loan because she had a good salary. Now she's on a pension she's strict about her finances, but manages well. The flat is full of books and feels small because it is so full of things. |
| Dobriila and Ivan | 1988 | Exchanged    | Couple<br>and adult<br>daughter /<br>3 rooms<br>(70m <sup>2</sup> ) | Dobriila and Ivan live in the flat and rent an additional place for their adult daughter, but they consider her still to be a resident. They've made some changes to the flat both when they moved in, and again seven years ago. They've never had to take out a loan though, they wouldn't like to. The flat is spacious and well equipped, a mini gym in one of the rooms.   |
| Milan and Ana     | 2004 | Inherited    | Couple / 3<br>rooms<br>(70m <sup>2</sup> )                          | Milan and Ana are in their 40s and inherited the flat through Ana's mother. They redecorated the place to make their mark on it. Both of them are working and they didn't need to borrow for anything. The interest rates are too high.   |