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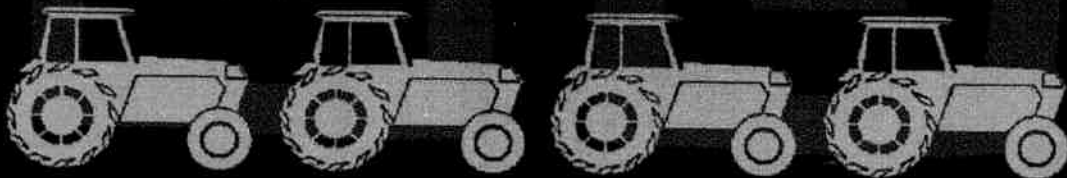
1996

Peer reviewed

Heather L. Williams

PLANTING TROUBLE

*The Barzón
Debtors' Movement
in Mexico*





Center for U.S.-Mexican Studies University of California, San Diego

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PLANTING TROUBLE



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CENTER FOR U.S.-MEXICAN STUDIES
UNIVERSITY OF CALIFORNIA, SAN DIEGO

PLANTING TROUBLE

THE BARZÓN DEBTORS'
MOVEMENT IN MEXICO

Heather L. Williams

CENTER FOR U.S.-MEXICAN STUDIES
UNIVERSITY OF CALIFORNIA, SAN DIEGO

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El Barzón



Unión Nacional de Productores Agropecuarios, Comerciantes,
Industriales y Prestadores de Servicios A.C.

**25 DE
JUNIO
10 HRS.**

I CONGRESO NACIONAL

Únete al BARZÓN
en su primer
CONGRESO NACIONAL

LUGAR
ARENA MEXICO
DR. LA VISTA 189 Esq.
FRAY SERVANDO
COL. DOCTORES - METRO BALDERAS



JUNTOS CONTRA LA BANCA USURERA

El Barzón está luchando por la solución integral del problema social que representa la CARTERA VENCIDA, que ha sumido en una grave crisis económica a todo el país, por eso consideramos que es prioritario reactivar la planta productiva.

¡SIN PRODUCCION, NO HAY EMPLEOS!

¡DEBO: NO NIEGO, PAGO: LO JUSTO!

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I wish to thank first and foremost the many, many kind individuals in Mexico who consented to interviews, responded to questionnaires, and took the time to explain in detail what was happening in their communities and why. A number of individuals were especially generous, meeting with me several times, helping me find sources of information, or introducing me to local Barzón groups. Among these individuals are Juan Figueroa, Armando Chávez Loyo, Francis Mestries, Sylvia Campos, Imelda Castro, Renato Rodríguez, Carlos Gabriel Lugo Camacho, Marcos Gutiérrez, Efrén Bañuelos, Jesús Vega, Manuel Ortega, Juan Manuel Maciel, Luis Medina, Saúl Sánchez, Vicente Argüéllez, Antonio Risendis, and José Luis Silva Pérez.

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OPTICA NEOLIBERAL ■ El Fisgón



Neoliberal Optic, by El Fisgón.

"Thanks to my years of study at Harvard and Yale, I can see that all this means things are going very well." From *La Jornada*, August 17, 1995. Reprinted by permission.

Introduction

What is happening in Mexico is not the fault of us debtors, who are the majority of the population; the people responsible for the economic and financial disaster are the neo-liberal technocrats in the government and business and the financial elite, backed up by Washington and the international financial institutions.

—El Barzón Metropolitano, August 8, 1995.

The devaluation of the Mexican peso in December 1994 and the economic depression that followed devastated domestic production and sales in Mexico. In the twelve months of severe economic contraction that drove annual gross national product (GNP) down by nearly 7 percent, workers' buying power fell between 40 and 50 percent, rendering millions of people unable to cover even primary household necessities (*El Financiero* 1995a; Becerril 1995). Hundreds of thousands of farmers began the 1995 planting season without credit to buy seed or fertilizer (Pérez 1995). Middle-class citizens in salaried positions or in small business faced hard times as well. A significant portion of the two million people who lost their jobs were managerial level. And tens of thousands of businesses filed for bankruptcy (Weintraub 1996). Further up the socioeconomic ladder—echoing the lament of a popular Mexican soap opera of recent years—the rich also cried. Among the two hundred most important companies in emerging markets listed annually in *Businessweek*, Mexico's share went from thirty in 1994 to nine in 1995 (*La Jornada* 1995a), with market value plunging as much as 75 percent on even these most privileged of businesses. In manufacturing outside the in-bond (*maquiladora*) sector on the border, businesses were caught in a vise of rising costs and falling sales. *El Financiero* warned of the inflation to come. Given that

83 percent of firms had been using imported inputs prior to the crisis, prices were virtually guaranteed to increase even on domestic manufactures after the peso lost half its value against the dollar (Gutiérrez 1995).

In the United States, policy makers and mainstream journalists worried aloud about the political unrest and massive out-migration such a crisis might bring on. "The sense that Mexico is imploding . . . has Washington on edge," *Newsweek* reported in late March 1995; "a full-blown collapse would be disastrous for the United States, sending hordes of migrants north and destroying economic links affecting millions of Americans" (Levinson 1995).

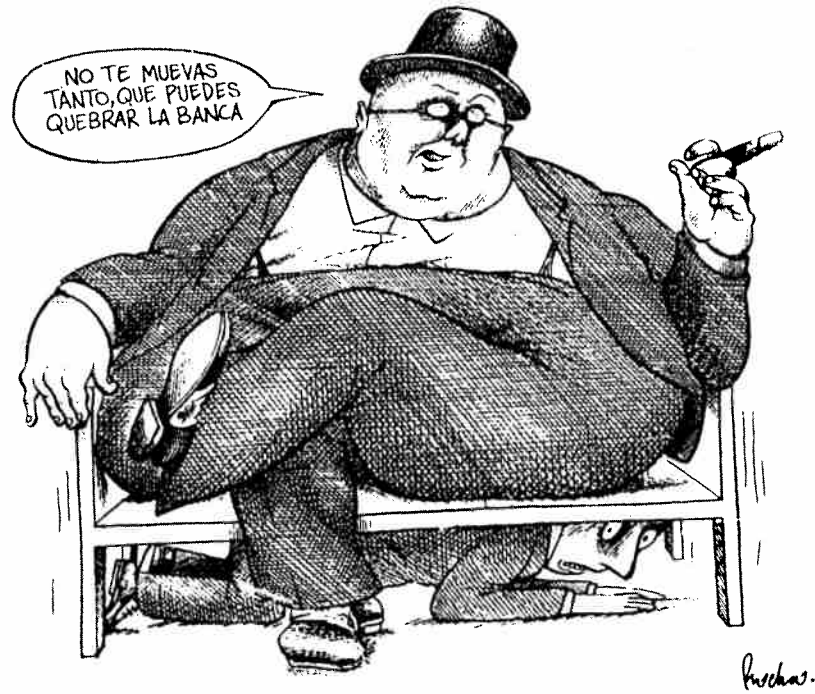
Oddly enough, the bulk of political protest was not spearheaded by the poor, whose well-being was imminently threatened by massive layoffs and precipitous increases in the prices of foodstuffs. Instead, most new political response came from the upper and middle classes. "The poor will wait," continued the *Newsweek* article, adding that "the chance of large-scale political unrest seems small." Turning attention away from the guerrilla conflict that had begun in Chiapas fifteen months before, the magazine mentioned the "Barzón" movement, an organization of debtors mobilizing against what members maintained were usurious practices on the part of banks. Although the article described the movement as comprising a class of people made wealthy and then poor again during the recent years of economic reform, the movement actually speaks to a more complex set of issues and appeals to people across a wide spectrum of occupations. In part because of the nature of the consumer debt problem in Mexico, and in part because of conscious decisions taken by leaders in the organization, the Barzón movement represents a profound critique of Mexico's much-vaunted market-oriented revolution of the late 1980s and early 1990s. In Mexico, where distributive conflicts are generally local or regional and center on disputes over prices, public subsidies, or land tenure, the Barzón's demands for lower interest rates and a more liberal monetary policy are atypical because they are demands for broad, generalized changes in government policy.

In a manner not unlike the nineteenth-century Populist and Greenback movements in the United States, the Barzón movement presents itself as the champion of rural and urban "producers," whose interests were hurt by "speculators" and "usurers." Producers, in the Barzón's reckoning, are those persons—workers, merchants, farmers, and industrialists—whose labor contributes to the making and selling of concrete goods. Speculators, on the other hand, are those who make profits by managing the activities of producers. Speculators would include bankers and bondholders and, less directly, functionaries and politicians.

This issue brief provides an introduction to the Barzón movement, including an overview of the factors that prompted its formation and an examination of how the movement went about organizing discontented farmers, businessmen, and urban consumers. It argues that the economic crisis following the 1994 currency crash disrupted economic activity such that people in very different situations came to have common complaints. It further contends that the Barzón movement in particular was able to recruit tens of thousands of members and capture public sympathy because of innovative organizing strategies and a rhetoric that invoked broadly accepted concepts of national salvation, personal pride, and social justice.

By and large, this essay presents a perspective on the movement based on the words and actions of those inside it. The data presented on the Barzón movement itself are drawn largely from interviews and seven months of fieldwork conducted in Zacatecas, Sinaloa, Michoacán, and Mexico City, from February through September 1995. Most interviews were conducted with Barzón movement members, although many local government officials and officers at small credit institutions also consented to be interviewed.

DEUDORES ■ Rocha



Debtors, by Rocha.

"Don't squirm; you might break the bank." [NB: The Spanish word *banca* means both bank and bench.] From *La Jornada*, August 3, 1995. Reprinted by permission.

The Rise of the Barzón Movement

*Se me reventó el barzón
y sigue la yunta andando. . . .*
[My ox yoke fell apart
but the team just kept on walking. . . .]
—traditional Mexican ballad

Speaking before an audience of twenty thousand people, the man who moments before had been elected president of the debtors' movement called El Barzón declared that the organization would undertake actions that the Mexican government could not ignore. "This Wednesday," Juan José Quirino Salas warned, "we will press charges against the Bank of Mexico for the crime of usury." The crowd roared as he announced that the following week the group's lawyers would pressure the nation's banks to suspend trials against clients in default, presenting 150,000 demands to nullify all interest on bank loans. The Barzón movement, Quirino said, was "new, fresh, dynamic, and non-partisan"—unifying professionals, blue-collar workers, members of the clergy, and even elected officials in a push to establish "a new political economic order that would defend the republic and its institutions from destruction."¹ The movement, asserted Quirino, existed to defend nothing less than national production and the Mexican family.

The mass of people assembled that day was impressive, especially if one accepts the national organizers' claim that the crowd represented only 5 to 10 percent of a national membership estimated as high as 500,000. The Barzonistas (as they call themselves) who came to Mexico City on June 25, 1995, spanned a wide range of class and

¹Quotations are taken from observations and tape recordings made by the author at the June congress.

circumstance. Few knew one another; perhaps one in ten were “joiners”—that is, habitual participants in political organizations.² They came from twenty-nine of Mexico’s thirty-one states; they were young to middle aged; and they included very few students. Most were middle class, though a few were wealthy, and a significant number—particularly some of the people from the countryside—were of humble means. What nearly all shared was being bankrupt, and mad as hell about it.

The Barzón movement has not escaped the notice of observers of recent Mexican politics. For some, it is a predictable, even overdue, consumer reaction to soaring interest rates on bank loans (rates rose threefold after December 1994, from an already high 25 to 30 percent). For others, the Barzón as a social movement is a surprising development in civil politics—an audacious protest organization pushing the limits of what has generally been permissible in Mexico’s authoritarian political environment. In any case, the Barzón raises a compelling question about Mexico’s transition to a free-market system—namely, whether the various forms of social and business displacement that have accompanied the transition will provoke political reactions that could upend the new economic order.

Devaluation and Disruption

The national organization incorporated in June 1995 as the Civil Association Representing the National Union of Agricultural and Livestock Producers, Businesspeople, Industrialists, and Service Providers. Neither the press nor the organization’s own members use this unwieldy moniker. The more practical reference, “El Barzón,” says a lot, briefly: taken from a perversely funny folk song about a hacienda peon who must borrow from his boss to pay for a yoke (the *barzón*) that has fallen to pieces, the organization’s unofficial name recalls the song’s winding tale of woe as the peasant sinks deeper and deeper into debt when interest on his loan accumulates faster than he can pay it off. For the sake of the yoke, then, the peasant ends up indentured for life.

Clearly the song is more than a story of one man’s bad luck. It is a popular complaint, barely softened by humor, about an unjust system of debt peonage in which hacienda lords, backed by the state, keep the poor hostage through usury. In the spring and summer of 1995, the Barzón came to be *the* clearinghouse for political objections to the neoliberal economic regime.

² Author’s estimate based on responses to a questionnaire in which participants were asked, “Have you ever participated in a political organization before?”

Although it began as a regional movement in Jalisco almost two years before, the Barzón movement emerged as a national force as Mexico slogged through month after month of economic depression in 1995, heaping new hardship on a population still recovering from the economic convulsions of the 1980s. As the nation's economy contracted by 6.9 percent in twelve months' time, two million workers joined the ranks of the unemployed; twenty thousand businesses filed for bankruptcy; and aggregate buying power declined by 37 percent (*La Jornada* 1995b) as inflation surged and government-controlled wages stagnated.

Taking as great a toll on domestic economic dynamism as the devaluation itself were the measures implemented to massage macroeconomic indicators and reassure panicked investors holding government bonds. A U.S.\$50 billion bailout package to Mexico, pieced together from U.S. loans and loan guarantees plus loans from the International Monetary Fund (IMF) and the World Bank, was conditioned on anti-inflationary monetary policy and renewed promises of fiscal cutbacks and more aggressive revenue collection (De Palma 1995). This, in turn, constricted the amount of cash available to consumers and businesses. Value-added tax rose from 7.5 percent to 15 percent, while public subsidies were scaled back and transportation prices doubled. Salaries were effectively capped through the AUSEE, a pact made by peak associations of labor and business. In addition, businesses in crisis were given leeway to furlough workers or pay them half-time, further dampening buying power in populous manufacturing centers such as Ciudad Sahagún and Hermosillo.³

Domestic manufacturing and retail sectors went into a tailspin.⁴ Describing this phenomenon in interviews and casual conversation, pushcart merchants and factory owners alike described the times in remarkably similar terms: "Es que no hay circulante" [There's no money around].⁵ For market farmers and businessmen, the worst of it was that falling sales were accompanied by a rise in the price of production capital. Interest rates tripled in the early months of 1995, reaching 100 percent and more. A \$500 business loan became a \$1,000 liability in a year's time, and then \$1,500 if the client didn't pay on time. The interest accumulated under these conditions sent even successful merchants into bankruptcy.

³On the so-called *paros técnicos*, or "technical strikes," see Sosa 1995; Calderón Gómez 1995a. On the regional economies affected, see Calderón Gómez 1995b.

⁴This excepts the in-bond manufacturing sector, which grew a remarkable 24 percent in the year after the devaluation. See transcripts of National Public Radio, 1996, report broadcast on June 3.

⁵Author's interviews with rank-and-file participants in Mexico City and Culiacán, Sinaloa, summer 1995.

Consumer Desperation and Movement Response

It was in this widening sea of rapid decapitalization that the Barzón movement expanded from a primarily rural constituency of indebted farmers to a vast legion of mostly urban consumers and businessmen. Many thousands who borrowed in 1993 and 1994 with expectations of fairly stable interest rates and dynamic national growth realized that they stood to lose their businesses and houses in a matter of months. As one Barzón organizer explained: "Do you see these people?," gesturing to several hundred Barzón members who had gathered at a weekly meeting in Culiacán, Sinaloa. "Ninety percent of them come to us when they realize they're going to have their houses or cars or businesses repossessed."⁶ Though numbers are hard to come by—for reasons that will be touched on later—the movement saw its membership expand by several hundred percent in the panicked months after the December devaluations, from somewhere around 60,000 to 500,000. Its membership and its persistence make the Barzón one of the largest nonparty civil organizations Mexico has seen in this century.

Perhaps the most curious aspect of the Barzón debtors' movement is its mix of pragmatic and populist elements. To the chagrin of Mexico's government and private banks, the Barzón's many tens of thousands of clients declare that the *minimum* concession they need to survive is a radical restructuring of Mexico's financial markets,⁷ plus subsidies and/or tax relief to small businesses and agriculture. And rather than representing themselves as interested in solving only their own financial problems with the banks, the Barzón's leaders and rank and file declare that their mission is to save Mexico from big banks and a neoliberal government. The "Ballad of the Barzón" illustrates this sentiment:

<i>La culpa la tiene</i>	Neoliberalism
<i>El neoliberalismo</i>	Is to blame.
<i>Ya que nos hundieron</i>	It's drowning us
<i>En este gran abismo.</i>	In this great abyss.

⁶ Author's interview with local organizer, Culiacán, Sinaloa, July 1995.

⁷ The Barzón's demands regarding debt restructuring effectively constitute a call for radically altered financial markets. First, the Barzón has called for the government to establish a massive trust, or *fideicomiso*, to subsidize the repayment of capital and interest on existing debts. In addition, it has called for government oversight of interest charges such that consumer and business loans be available from commercial banks at or near the rates charged to their counterparts in the United States. See statements by Juan José Quirino in *La Jornada* 1995c. Also see the report on Barzón demands in *El Financiero* 1995b.

<i>Al pueblo uniremos</i>	We'll unite the people
<i>Con un nuevo modelo</i>	Under a new economic model
<i>Que nos incluya a todos</i>	That will bring us together
<i>En un gran proyecto.</i>	In a grand project.
<i>Somos Barzonistas.</i>	We are Barzonistas.
<i>Queremos de raiz</i>	Our deepest hopes are
<i>Crear una conciencia</i>	To raise citizen awareness
<i>Y salvar nuestro país.</i>	And to save our country.

In its campaigns of recruitment and mobilization, the Barzón starts from the problem of consumer debt, identifying it as a scourge visited upon the masses by unscrupulous men. Reversing the shame and embarrassment that individual debtors feel when they cannot meet their loan obligations, organizers of the Barzón tell them that their debt is not legitimate debt. It is a huge scam perpetrated by a handful of billionaires who control the lion's share of the country's capital. At assemblies throughout Mexico, leaders repeat over and over, "your debt is unpayable." The Barzón movement's assertions echo popular suspicions circulating since the currency crash: that ex-president Carlos Salinas de Gortari is primarily responsible for the devaluation crisis, because he robbed national reserves and bought controlling shares of former state-owned industries under assumed names; and that emergency policy measures taken by Salinas's successor, Ernesto Zedillo Ponce de León, were a dividend to bankers and foreign portfolio investors, executed at the cost of domestic enterprise, the poor, and the middle classes.

Demands for a Policy Reversal

The Barzón fingers speculative investment, tight monetary policy, lack of democracy, and predatory banks as the culprits behind the economic crash. Calling for a radical departure from national policy and international trade agendas, the movement proposes a platform of national economic recovery whose planks most closely match the principles of Keynesian demand management—a policy paradigm some two decades out of commission.

Given such a lack of conformity with the rules and expectations of financial elites and foreign trade officials, it is not surprising that the movement's demands initially evoked little more than shrugs from banks and the federal government—until the organization began appearing daily in the national news in the spring of 1995. It was virtually inevitable that the government, committed in treaty and ideology to a development path that included market liberalization and fiscal

austerity, would reject the debtors' petitions, which were arriving weekly and sometimes daily. When the president, government ministers, and the banks finally began to respond to the Barzón movement in mid-1995, it was almost invariably in dismissive tones. Whenever possible, state and bank elites avoided speaking of the group by name, instead referring obliquely to "groups of people who don't want to pay their debts" or the "culture of nonpayment."⁸ While from the banks' and finance ministers' point of view, the Barzón's demands were in total nonconformity with the rules and expectations of the incumbent system of finance and fiscal administration, these actors were forced to acknowledge the Barzón movement at some level, in large part because of the potential damage that the Barzón and other debtors' groups might cause by declaring that they would not repay their debts to the banks. The banks, meanwhile, already sinking under some 160 billion pesos worth of nonrecoverable consumer debt, could not afford to provoke even more radical actions by debtors.⁹

Even so, as long as the Barzonistas did not want to play distributive politics in the subdued, closed-door manner prescribed by most postrevolutionary practice, the authorities appeared little disposed to recognize the group as a serious interlocutor in the negotiation of economic relief programs or debt restructuring. Instead, they supported various attempts to divide the group through negative propaganda, harassment, and arrests of national leaders. When these efforts failed, the banks and the government attempted to mollify the Barzón movement in a roundabout way. From April 1995 to May 1996, the government presented three debtor relief programs intended to restructure consumer debt payments and limit interest charged on loans.¹⁰ But debtors' groups were not included in the drafting of these proposals, prompting the Barzón and other debtors' groups to reject the programs as bailouts for the banks, not for consumers.

Given the unlikelihood that the government and the banks would ever accept the Barzón movement's program of economic recovery, the relative radicalism and wide scope of the Barzón's demands are, at first glance, something of a paradox. The group's members, after all, are pragmatic people—small businessmen, middle- and upper-level market growers, credit card holders, and taxi and truck drivers.

⁸See, for example, the interview with officials in the Banco Nacional de Comercio Interior (*La Jornada* 1995d).

⁹On the precarious situation of the private banks, see *Proceso* 1996. For an explanation of the government's bailout program (Procapte), which may leave the government holding a substantial portion of the banks' equity, see Poole 1995.

¹⁰When unveiling the third relief program in May 1996, President Zedillo actually warned the public about the program's potential cost, saying that the large fiscal outlays required by the program would cost the nation in future investment (*La Jornada* 1996a).

While it remains unlikely—short of a mass political rupture that upends the ruling party coalition of the Institutional Revolutionary Party (PRI)—that top-ranking government officials and bank CEOs will ever concede to the key demands of the Barzonistas, the group continues to grow, consolidate, and mobilize. Instead of standing as the high-water mark for mobilizations against government policy, the June 1995 general assembly in Mexico was surpassed by an action in which national leaders occupied the historic Juárez Room in the Ministry of the Interior. National protest marches followed in Mexico City, Guadalajara, Monterrey, and Puebla, and were accompanied by smaller local and state-level actions in nearly every state in Mexico.

The following section presents some observations and hypotheses about the Barzón movement. It explores the structural forces that have acted as “push factors” in its expansion, posing the question of what this rapid expansion may indicate about the types of domestic political conflicts that may emerge in response to programs of market integration in Mexico and other developing nations. The discussion focuses on the significance of the Barzón’s largely middle-class constituency, as well as middle-class participation in other coalitions mobilizing against policy packages referred to in their totality as neoliberalism.¹¹ If the economic disruptions and severe market fluctuations that have accompanied free trade continue to constrict the buying power of urban working classes and petty bourgeoisie, this may provoke the organization of large and powerful fronts of political opposition to tight monetary policy, the lowering of tariffs, and the cessation of public subsidies. Thus far, there are a number of indications that the Mexican middle class’s considerable opposition to free trade and market liberalization has already reverberated inside elite state and business circles. This, in turn, seems to have had an impact on elites’ decisions to cooperate with, reform, or defect from the incumbent president’s program. If the cases of regime change in Brazil, Chile, Venezuela, and Uruguay act as any guide, the mobilization of

¹¹ Here “neoliberalism” is ascribed a subjective status simply because it is used in different contexts to refer to somewhat different types of market-oriented economic and industrial packages. In Mexico, what is being labeled neoliberalism is a set of policies that included a high-risk foreign investment scheme that attracted highly volatile capital. The relatively strong emphasis placed on capital generated through government bond issues, however, is not universal to the set of national economies that are said to have undergone neoliberal or market-oriented transitions. The term “neoliberal” is sometimes used to describe the industrialization of Pacific Rim nations. There, it refers to export-led growth, where foreign portfolio investment is de-emphasized and preferential credit arrangements exist for selected manufacturing groups. Or, if used in reference to Chile’s development program, it is describing an economy with fewer trade barriers than some nations of the Pacific Rim, but also an economy that differs from Mexico in that production is financed in greater part by domestic savings rather than portfolio investment.

the urban bourgeoisie against ruling orders has considerable implications for regime stability—in dictatorships and in democratically elected governments.

The following sections examine the mechanics of the Barzón as a social movement, drawing from media accounts, propaganda, and on-site interviews at protests in Zacatecas, Jalisco, Mexico City, and Sinaloa. Beginning with an overview of the tactics that enable the Barzón to mobilize on a national basis and sustain collective action over time, these sections then examine how the movement's ideology enabled the organization to expand beyond its initial base of mostly farmers. And they argue that the Barzón movement should not be viewed as an automatic result of economic crisis. In fact, seen from a political vantage point, the movement is a somewhat surprising development, emerging at a time when there are significant obstacles to civil organizing. It may be further argued that the Barzón movement was able to harness middle-class rage due to innovative recruitment and media strategies. Under circumstances that caused similar problems for rural and urban producers in vastly different circumstances, the Barzonistas were able to frame their efforts in such a way as to convince normally quiescent citizens that participation in the movement was honorable, safe, and worth their time and money.

PAQUETE DE AYUDA ■ Rocha



Aid Package, by Rocha.
The World Bank (BM) and the Bank for International Development (BID) ready a leaky lifesaver for a drowning Salinas. From *La Jornada*, July 24, 1995. Reprinted by permission.

Recession, Devaluation, and Middle-Class Anger

Drawing from patterns of civil action that emerged in the 1980s, the Barzón movement represents a culmination in civil mobilization against falling consumer buying power. After the 1982 debt crisis, when Mexico began to streamline government spending and reverse its earlier program of import-substitution industrialization, organized civil opposition to the government's economic programs materialized, but in a somewhat dispersed manner. Various labor and popular fronts had a limited impact in the early 1980s, perhaps contributing to policy makers' decisions to retain limited price supports and subsidies on basic consumer goods.¹² However, these groups made little headway on salary issues, and real wages dropped considerably throughout the 1980s.

The Left's relative weakness in the face of mass dispossession in the 1980s was undoubtedly due in part to external repression. In some cases, there was violence against local leaders; in other cases, pro-government media sources circulated defamatory reports. Workers involved in protest often faced summary dismissal for their activities. Also significant is that grassroots leaders in the 1980s were relatively inexperienced in organizing over monetary policy or fiscal austerity, as opposed to sector-specific policies. In the days of import substitution and debt-led growth, few had questioned the prevailing mode of economic administration; instead, distributive disputes had more to do with groups' demands for inclusion in the government's develop-

¹²For an account of the two principal *coordinadoras* that arose in response to the economic crisis of the early 1980s, see Carr 1986; Prieto 1986. See also Tamayo 1990; Logan 1990; Harvey 1990; Cook 1990.

ment plans. As a result, even the new fronts, known as *coordinadoras*,¹³ often organized around sector-specific demands and did not articulate an alternative plan for confronting the external debt emergency.

The first movement after 1982 to articulate a national opposition to the government's economic policy was the National Democratic Front (FDN). FDN candidate Cuauhtémoc Cárdenas's probable victory over PRI candidate Carlos Salinas de Gortari in the 1988 presidential election was something of a popular veto of the PRI's management of the economy. And the Zapatista Army of National Liberation (EZLN) in Chiapas pointed to neoliberalism as one of the problems catalyzing its uprising on Near Year's Day 1994.

Echoing the Zapatistas' critique in its multisectoral and nationwide constituency, the Barzón represents yet another flank of opposition to Mexico's program of market liberalization. It demonstrates that civil movements organizing against trade liberalization, privatization, and cuts in social spending can forge broad fronts of opposition. Although the Barzón drew together citizens unable to service household and business debts when interest rates tripled overnight, the movement does not limit its criticism to lenders. Instead, it denounces the government's larger program of bank privatization, trade liberalization, and fiscal downsizing, calling into question the nation's long-term development strategy.

In the case of the Barzón membership, what may be as significant as how many members there are is *who* they are. Most participants are from the middle class and upper middle class. Since credit card holders began joining the organization in force, the number of urban residents has come to dwarf the organization's original farming base, making the group highly visible in Mexico City and other major metropolises.

External Pressures versus Internal Discontent

As much or more than any other national movement, the Barzón mobilization creates a dilemma of governability for the Mexican state. Particularly in the wake of the currency devaluation, what bolstered foreign investors' confidence in the Mexican market tended to erode domestic actors' confidence in the government's resolve to relieve their distress. Unlike previous mobilizations of workers, the urban poor, and peasants, the Barzón movement embodies less a schism between the poor and the well-off and more a set of schisms among different segments of the well-off. The 1995 depression brought into

¹³ These included the National Coordinating Committee of Education Workers (CNTE), the National Trade Union Coordinating Committee (COSINA), and the rural National "Plan de Ayala" Coordinating Committee (CNPA).

sharp relief a friction between the interests of portfolio investors who rely on low inflation and high short-term interest rates,¹⁴ and the interests of domestic entrepreneurs who prefer a larger money supply and lower interest rates on business loans.

This dilemma, though present to some extent previous to the devaluation, was never more pronounced than in the economic crisis of 1995.¹⁵ In the wake of that emergent crisis, incoming president Ernesto Zedillo had to convince market actors that *future* investments in Mexican offerings would yield steady profits and that Mexico was still an up-and-coming success story in developing markets. But with regard to domestic constituencies, the president needed to convince a skeptical public that his actions would not compromise their well-being for the sake of investor comfort. Thus, if the government took what the International Monetary Fund called the "bitter medicine" of adjustment and the economy failed to recover quickly, Zedillo chanced fissures in government ranks and loss of support from the PRI-affiliated associations that order large portions of civil society. If the administration refused to take the "medicine" and declared a moratorium on bond payments, a crash of portfolio investment would plunge domestic markets into chaos.

Zedillo, meanwhile, faced political obstacles within the state apparatus. Commanding little loyalty from elite political networks, the new president had to persuade investors that the Mexican regime *as a governing whole* believed in the market as a self-correcting mechanism and that there would be no significant political defections to threaten investments. The foreign bond traders that President Zedillo courted were not without political sophistication, after all, and many remained unconvinced that Zedillo could heap more hardship on the

¹⁴These divergent interests of mobile and fixed capital were particularly prominent in Mexico, where the government had opted in the early 1990s to attract capital inflows through high-yielding government bonds with maturities ranging from two weeks to six months. The profits from the bonds, also known as *tesobonos*, attracted international investment in high volumes, reaching U.S.\$29 billion by 1994 (DePalma 1995). In the late 1980s and early 1990s, the government built substantial investor confidence by joining the General Agreement on Tariffs and Trade (GATT) and signing the North American Free Trade Agreement (NAFTA), as well as by privatizing government-owned industries and successfully renegotiating its residual international debt obligations from the 1970s and early 1980s. As a result, by 1994 the volume of money flowing into Mexico was very high. The danger, however, was that finance markets were heavily dependent on the volume of capital traded on Wall Street and other international securities exchanges.

¹⁵The conflict between fixed and mobile capital interests was apparent in the complaints of domestic manufacturers prior to the crisis. At that point 77.8 percent of all foreign investment was in fixed or variable-rate funds (*El Financiero* 1994a). The CANACINTRA business guild complained in July 1994, for example, that domestic industry was at a standstill (*El Financiero* 1994b). For statistics on fixed versus mobile capital, see also *El Financiero* 1994c.

population and still keep order. Representatives of peak associations of labor, peasants, and business pledged in various emergency pacts to accept adjustment measures in exchange for price controls and relief measures; but problems emerged almost immediately with the pacts' implementation and enforcement. Also, after a bloody year that included two high-level political assassinations and the armed insurrection in Chiapas, business-oriented publications speculated openly about the PRI's and President Zedillo's capacity to control government elites and civil actors while protecting foreign investors' profits. In addition, the government's official representation of working and farming classes held little popular legitimacy. A Labor Congress whose principal act of advocacy on behalf of its poorest constituency consisted of a week-long quarrel with the executive branch over whether the minimum wage should be raised to 17.97 pesos or 18.45 pesos per day (a difference of about four U.S. cents) was a Labor Congress that failed to spark ardent loyalty among the rank and file.¹⁶

In this environment, the state was on treacherous ground when responding to popular protest. While quick satisfaction of protesters' petitions carried the risk of encouraging more groups to make collective demands, visible suppression of citizen groups, even if they were engaging in illegal acts, carried the risk of provoking even stronger organized protest. For example, massive protests erupted around the nation in February when Zedillo ordered a crackdown on the rebels in Chiapas and the arrest of Zapatista leaders, forcing the president to back down and resume negotiation as the means for containing the unrest in southern Mexico. Also, on May 1, 1995 (Labor Day), hundreds of thousands of Mexican workers conducted angry demonstrations over wages and jobs—in defiance of PRI labor authorities, who had hastily canceled the official parade because of the economic crisis. As part of the demonstration, Barzonistas had occupied the banks, but the government could not use force to demobilize the protest. The cost was too high; many of the protesters were businesspeople and professionals—the same constituency that had initially supported the

¹⁶ The spring of 1995 laid bare organized labor's inability to defend worker buying power. For a report comparing labor's response in 1995 to the devaluation crisis of 1954, see Rodríguez Araujo 1995. In that report, Rodríguez points out that in 1954, in response to a 24 percent drop in buying power, declarations of intent to strike reached official counts of 32,000, and unofficial counts reached 50,000. By contrast, following the 1994 devaluation in which worker buying power dropped by half, only 160 such strike declarations were filed with government labor authorities. On the unions' institutional flaws that prevented more effective response to the crisis, see Sánchez Rebolledo 1995. Embarrassing and contradictory statements characterized the response of labor leadership. Fidel Velásquez, for example, began the year by declaring that workers of the CTM would demand a 56 percent raise, but then a month later he proposed, in a comment that some took as satire and others at face value, that workers donate a day's salary to help pay the external debt (*La Jornada* 1995e).

market reforms of the Salinas era. More than any other mass constituency, these middle-class people had benefited from the expansion of consumer credit during the late 1980s and early 1990s.¹⁷

There was also the question of the impact if hundreds of thousands of consumers were to declare moratoria on payments. The banks' past-due loan portfolio—already at dangerous levels—would plunge the nation's financial system into crisis, forcing the government to assume the full cost of rehabilitating it. The situation was such that by the middle of 1995 the government had been forced to take over two troubled private banks (Banco Cremi/Unión and Asemex-Banpaís) and assumed a sizable portion of several more large banks' equity positions—a move that implied an unwitting renationalization of part of the private banking sector (*Proceso* 1996; Poole 1995). On the other hand, if the government used hard-line tactics against propertied members of the middle classes and businesspeople, the likely result would be a rise in open dissent among regional political elites whose own power bases were tied to local bourgeoisies. Such action also threatened to provoke unrest among state and local governments, that were also plagued by rising debts.¹⁸ Such disunity among governors, mayors, senators, representatives, and heads of business organizations threatened to crush investor confidence in Mexico, particularly if it were expressed through violent acts of opposition to the federal government or the president.

¹⁷The following figures demonstrate the astounding rate of growth of common forms of formal consumer credit from 1989 to 1992. Such expansion undoubtedly lent political support to President Salinas's economic policies in general.

Percent Growth in Forms of Consumer Credit				
	1989	1990	1991	1992
Credit Cards	109	116	71	65
Consumer Durables	125	124	181	196
Home Loans	341	147	268	171
TOTAL	125	119	97	96

Source: Banco de México August 1991–August 1992.

¹⁸Long-standing discontent among politicians laboring inside cash-strapped state and local governments turned into brazen public protest against the federal government in various cases. In Ciudad Juárez, for example, the mayor became a local hero when he tried to take over the tollbooths on the international bridge, with the intent of demonstrating that toll revenue should remain in the municipality rather than go to the federal government. See Hughes 1995.

Debt as a Political Unifier

The Barzón's success in mobilizing a primarily middle-class and business constituency points to a deep dissatisfaction among the bourgeoisie with Mexico's trade opening. As the Barzón movement's protests grew in number and aggressiveness in the wake of the December 1994 devaluation, its demands for selective protection, demand stimulus to industry, and fiscal relief were echoed by an unlikely diversity of groups: business associations long linked to the rich, peasant organizations long linked to the poor, and the Catholic hierarchy, long linked to all classes in Mexico.¹⁹

The Barzón has captured social grievances in such a way that it is best described as a clearinghouse for complaints from producers and consumers negatively affected by the 1994 devaluation and the economic adjustments that preceded it. What is most striking is that what unified Barzón participants—bankruptcy—can be attributed to a variety of causes that relate to one another only indirectly.

The Barzón arose in response to the termination of production and consumption supports in the countryside and to the liberalization of agricultural markets. After the devaluation, the Barzón attracted individuals in all sectors who were suffering because of the rising prices of imported inputs and merchandise.²⁰ It captured the discontent of businessmen and industrialists associated with generally declining industries, such as paper and textiles, who were seeing anemic sales and losses previous to the devaluation and were pulled under when interest rates on their loans rose. The Barzón also capitalized on businesspeople's discontent over rising fiscal burdens. Finally, the movement won over "ordinary" debtors: businesspeople, producers, and consumers who went bankrupt due to mismanagement, error, personal tragedy, lack of public demand for their goods, or, in the case of farmers, drought, floods, or blights.

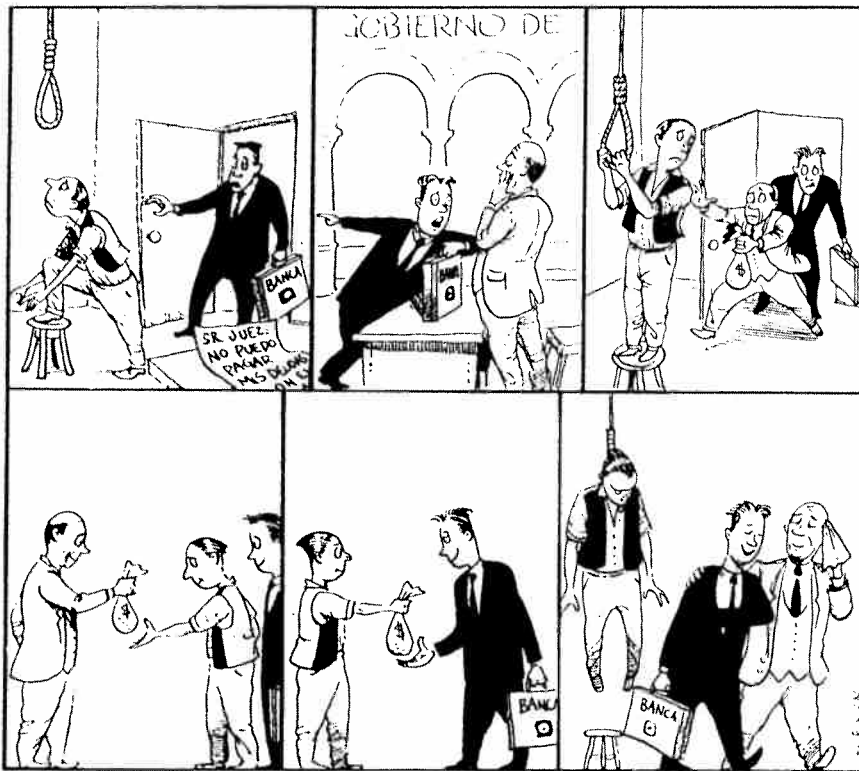
¹⁹In a bizarre reversal of roles, national business associations such as the CONCAMIN and the CONCANACO justified their calls for business relief programs by declaring that incumbent policies produced social inequality (*La Jornada* 1995f), while peasant organizations declared that incumbent policies were bad because they hurt domestic production (*La Jornada* 1995g). Officials of the Catholic Church in Mexico also made clear statements against government policy. Archbishop Norberto Rivera of Mexico City, for example, said in August, "The authorities have the obligation to defend our nation's sovereignty from international creditors." With regard to the domestic credit crisis, Rivera said that the president had no right to sell or mortgage "the civic, moral, or Christian values of the nation" (*La Jornada* 1995h).

²⁰Ironically, in the Barzón's early stages, the movement represented rural producers who suffered because of overvalued currency rates that made their goods less competitive on the domestic market. Later, it expanded to include urban consumers and businesspeople who lost business and suffered a decline in buying power when the currency devalued.

This breadth meant that the government could not defuse the Barzonista mobilization easily through narrow, selective relief programs. In large part, the Barzón leaders' refusal to endorse the government's various debt relief programs was due to the fact that these programs did not address all the members' debts or the problem of falling sales. As long as the government failed to address the broader problem of economic depression and the inaccessibility of new credit lines, leaders maintained that many Barzón members would soon be bankrupt, whether or not their burden was eased.

Given the avalanche of consumer debt problems that the currency devaluation had unleashed, it was quite probable that some civil backlash toward the banks, financing sources, and the government would occur. That a farmers' movement from the provincial state of Zacatecas would emerge to articulate the mounting complaints of great numbers of middle-class Mexicans does not necessarily follow, however. The next section explores this issue, outlining how the Barzón movement branched out from its farming constituency and formulated a convincing condemnation of the banks and the government.

REESTRUCTURACION ■ El Fisgón



Restructuring, by El Fisgón.

Panel 1: an anguished debtor leaves a suicide note stating that he cannot pay his debts. Panel 2: a banker pleads with a government official. From *La Jornada*, May 26, 1995. Reprinted by permission.

An Inevitable Reaction to Crisis?

In hindsight, it is clear that the Barzón movement was in the right place at the right time. However, it would be a mistake to attribute the emergence of any mass movement simply to the existence of a severe economic crisis. Such *ex post facto* analysis cannot answer a number of important questions, such as how the Barzón movement moved to the forefront of oppositional politics in 1995, or how the movement managed to transform its image from a group of farmers who did not want to repay bank loans to a front of citizens fighting to save Mexico from graft and corruption. That the Barzón—or, more accurately, the Zacatecas faction of the once farmers'-only Barzón—could recruit broadly and extend its protest to other states just prior to and after the devaluation cannot be slated as mere crisis *output*.

Despite the depths of consumers' financial difficulties after the December 1994 devaluation, it was not a given that an organization would emerge independent of parties, peasants, organized labor, and networks of neighborhood associations. The Barzón is not a clear successor to corporatist collectivities etched out by the ruling party earlier in the century. The notion of a diffuse national community identifying themselves as "debtors" is not without problems as a recruiting device; it evokes images of mismanagement, personal irresponsibility, or, even worse, inability to take care of one's family. Commenting on political organizing around debt, Barzón leader Alfonso Ramírez Cuellar remarked, "A lot of people dread having their neighbors know about their debts, that they are bankrupt, that their expectations in life are dashed" (*La Jornada* 1996b). Moreover, Mexico has produced few widespread movements of people using fiscal or financial categories (such as "taxpayers," "homeowners," or "consumers") to simultaneously identify themselves as a group and to link themselves to a cause. Despite the fact that many Mexicans want relief from inflation, unemployment, and falling buying power, it does not auto-

matically follow that any extant group could have harnessed popular discontent and channeled this anger into an effective mobilization structure.

Preceding pages outlined why the emergence of a heterogeneous, multisectoral civil movement was possible; the following discussion explains why it was not probable. Examining the Barzón movement in light of the obstacles working against it emphasizes that the strength of civil opposition depends on the particular forces that channel it in any given direction. No sustained collective protest can survive without some formal or informal means of recruiting and organizing participants. Among other things, a movement must convince people that they stand to benefit from their sacrifices and that participating in the movement is respectable. Also, potential members must be convinced that participation is reasonably safe and will not expose them to selective repression on the job or in their neighborhoods.²¹

The Barzón Movement's Constituency

Not only did the depression of 1995 not make mass political unrest inevitable, it rendered broad sectors of the population *less* able or willing to organize mass protest. On the surface, it might stand to reason that sudden deprivation would prompt political responses from all sectors of the affected populace. But upon closer inspection, it becomes clear that hardship itself is a weak explanation for insurgency. Failing to elucidate why most people do not join organized protests, even in the face of severe economic downturn, this explanation does not take into account the multiple forces that come into play during crisis that may work *against* political mobilization.

For example, in a political setting where whistle-blowing or any denunciation of the ruling party could cost the "informer" his or her job, the prospect of being fired in a time of mass layoffs likely has made the poor even more reticent to speak out. Also, in Mexico, where significant numbers of the poor confront hard times by opting to migrate to the United States as seasonal laborers, it may be the case

²¹ The Barzón movement is also somewhat surprising as a social movement because it is not woven together from a set of already existing groups. In contrast to many regional or identity-based social movements, such as seen in the states of Chiapas, Oaxaca, or Morelos, the Barzón did not subsume previously existing networks. In many cases, it actually eschewed the absorption of whole organized groups. It appears that the greatest number of Barzonistas were not even organized by people or community leaders they knew directly. Instead, local leaders and rank-and-file members often indicate that they learned of the movement through the mass media, pamphlets, or word of mouth, and went individually to local chapter offices to join.

that the potential for political mobilization decreases because large numbers of young adults are absent for at least part of the year. And even in areas where there is little out-migration, there is the question of disposable time. Survey data gathered after the economic shocks of the early and mid-1980s, for example, suggest that the poor in Mexico responded to earlier crises of inflation and reduced buying power by spending more hours per day working outside the home. These conditions being similar to what happened to households in the wake of the 1995 shocks, it may be presumed that people would have less discretionary time for participating in collective action (see González de la Rocha and Escobar Latapi 1991).

Also notable is the dearth of information available to the poor. Illiteracy blocks many poor Mexicans' access to information, and even for the functionally literate, the price of a newspaper (between U.S.\$0.50 and \$1.00) may be prohibitive when the daily minimum wage is about \$3. Television news, although more accessible to the poor, remains controlled and self-censored. Televisa, the pro-government media giant that controls 80 percent of the Mexican market, rarely reports opposition rallies in much detail (U.S. Department of State 1996).

Certainly, national-level political organization led by the working or peasant classes was not impossible. However, during the 1995 economic depression, it was the middle and upper classes who faced the fewest obstacles to political organization.

Organizing Discontent: Resources, Allies, Visibility

One virtually indisputable feature of organization independent of the state is that it is expensive. And though many observers of social movements downplay the importance of material resources in sustaining protest over time, a brief talk with any organizer in an ongoing civil campaign will make clear that the costs of mobilization in time, money, and expertise are serious limiting factors.²² Routine activities in civil organization require money, in-kind donations, and countless hours of volunteer effort to transport participants to and from protests and to sustain them while they are there. Groups also need space for headquarters and meetings and a budget for paper and printing. Extended protests such as sit-ins depend on food, blankets, and shelter for participants, plus travel expenses if leaders must go to other areas for negotiations or to solicit support from other civil

²² The literature on social movement dynamics is ample and varied. While some analysts argue that material factors play a central role in collective action, others concentrate primarily on issues of shared identity and historical patterns of group interaction. For an overview of social movement theory, see Morris and Mueller 1992.

groups. Recruiting new members and maintaining the morale of existing members require still more resources. And gaining ground in negotiations with authorities requires expertise in a number of areas, including law, accounting, business, statistics, and information analysis. Finally, there is the need to remain constantly visible in the press and in the community in order to pressure authorities to meet movement demands.

From the time of its earliest protests, when it was recruiting strictly among farmers in the northern and western regions of Mexico, the Barzón movement had a prophetic ability to capture the notice of higher-ups and the mass media. In the Barzón's first protest—involving seven thousand angry farmers in Guadalajara in August 1993—three things stand out in hindsight. First, the demonstrators were more numerous and more persistent than had been true of farmers' protests in recent years. Second, the farmers in the plaza in Guadalajara were not of the type traditionally associated with protest; in fact, many of them had large holdings and had formerly been among the PRI's most privileged rural clients. Third, the demonstration, although nonviolent, was aggressive. Putting a new spin on an old form of protest in which farmers would block highways with heavy machinery, hundreds of farmers drove their tractors into the plaza in front of the city's famous cathedral. Together these factors attest to the Barzón's ability to amass resources for extended protest.²³

The fact that the Barzón movement was able to collect the resources to engage in protest is quite remarkable, especially because the organization's goals were so far-reaching. One can imagine that certain business associations or farm unions might sustain protest over a narrow and readily achievable sets of demands. Or one can imagine a more radical group sustaining protest over more sweeping demands but, like the EZLN in Chiapas, doing so only after many years of painstaking, clandestine organization. But in contrast to both scenarios, the Barzón movement has deployed tens of thousands of protesters in hundreds of protests throughout the country, and it continues to mobilize and recruit.

While some observers claim that external sources of funding support the movement, most evidence suggests that the Barzón funds its protest activities by externalizing some costs and by providing short-term incentives for participation in the movement. For example, it has externalized the costs of providing information to the public by cultivating media coverage—maintaining steady contact with local and national print media, radio, and even the more restricted television networks. Media coverage also lowers the cost of communicating

²³ For more extensive background on the rise of the Barzón movement in Jalisco, see Rodríguez Gómez and Torres 1994.

with members in different parts of the country. The Barzón has made ongoing involvement in the movement worthwhile for participants by providing them with real protection from banks, lawyers, and courts in repossession proceedings.

Emergency Mobilization via Mutual Assistance

In an irony often lost on the casual observer, the Barzón movement—an organization of *bankrupt* people—has managed to accumulate the resources to build a civil movement with a presence in every state in the country. This irony of bankrupt individuals funding a mass organization is amplified when we consider that the organization's large size and high level of participation may be a function of the members' *lack* of success in gaining major concessions from the banks or the government regarding consumer debt relief. That is, the organization is large and well tended because there are so many consumer debtors who need ongoing help in fighting repossessions. As long as consumer debt remains a crisis, it is unlikely that the organization will lose the support of the tens of thousands of debtors who see the Barzón as the only means of retaining possession of their properties.

The Barzón movement has been able to organize protests around the country, gathering members for actions in local chapters weekly or even daily, because, in fact, these protests are remarkably functional. With the long-term goals of the protesters and any serious action on the part of the state remaining light-years apart, short-term directives drive the actions. At any local protest, the hundreds of members with signs and tractors and spray paint are not just protesting usury; they are literally contributing their part of what is needed to keep the banks at bay in repossession proceedings.

A lawyer working on behalf of the Barzón in Zacatecas explained that the organization protected members from the banks through three types of actions. His own services as a lawyer preparing documents and financial testimonies, he said, went side by side with public protests and financial and/or production advice. Each component alone, he pointed out, was insufficient to block the bank branches' legal teams and repossessors, but together the actions were reasonably effective in protecting members' houses, machinery, cars, stores, and farms.²⁴

The legal contribution often involves preparing massive numbers of procedural papers, which force the banks to file huge quantities of

²⁴ Author's interview with Juan Manuel Maciel, June 1995.

paperwork before taking debtors to court.²⁵ The financial and productive advice that some Barzón chapters offer—usually to farmers—helps growers or merchants secure new loans for yearly outlays, such as for seed or merchandise or industrial inputs, by convincing banks or other commercial lenders that the debtors will be able to repay the new loans on time.

The collective protests serve to turn community opinion against one bank or another, and may hurt their business. And worse for the banks, the protests galvanize local and national politicians, who in several cases have threatened action against the banks.²⁶ Paradoxically, the lack of cash in many debtor households has enhanced the Barzón movement's ability to conduct collective actions. For example, when an individual facing the imminent loss of home or business goes to a local Barzón coordinator in the community for help, he or she will likely be recruited as a member of the organization. Once helped by the organization, the recruit—still with no cash to pay the lawyers or the two dozen or so other Barzón members who blocked the police and authorities attempting to repossess the recruit's property, is urged to participate in actions to protect others' property. If the recruit has something the organization needs, he or she is also encouraged to pay in kind for the protection offered by the Barzón. In this way, local Barzón chapters often acquire small but necessary items such as typewriters and office supplies, as well as expensive items such as office space or a truck or taxi that can be used to transport movement members to protests. On one occasion in Zacatecas, the organization even got the use of a school bus to take farmers to protest in the capital city. Many items that the Barzonistas use—

²⁵ For example, lawyers may prepare legal summonses for "account of payments" statements. Banks, technically required to provide such statements upon request to individual clients with past-due debts before proceeding with repossession, may be put off for a few days. If lawyers prepare the summonses in mass quantities—by the hundreds or thousands, for example—the banks may well be delayed for months.

²⁶ In some cases, state or national legislatures may pass resolutions that call upon federal officials in the executive branch to take action on given issues. Such legislative acts—akin to unfunded mandates—seldom produce any real change, but they may serve to "pass the buck" upward and put pressure on the ruling party and the executive to make reforms. Instances of this type of pressure exerted by states' attorneys and elected officials include statements by national senators in the Finance and Credit Commission who declared that banks were practicing usury and called for the Supreme Court and state judicial authorities to seek a solution to the problem. Senator for the PRI Trinidad Lanz Cárdenas (Campeche) said in the hearing, "We are seeing acts by the banks that in other historical periods would have been called criminal" (*Noroeste* 1995). In the same manner, a deputy state's attorney for the Federal District declared to a group of protesting Barzonistas, "We are in a country where everybody is in debt, where concrete legal actions are called for in order to stop the threats and harassment against people who cannot pay." He then promised them, "On this basis, we're going work together with you" (*La Jornada* 1995i).

particularly the meeting halls in various municipalities—are properties that the banks would claim are, in fact, theirs.

There is also the issue of the recruits' need for continued protection from banks. Because the Barzón's campaign of civil resistance only keeps the banks at bay but does not solve members' problems of falling income and compounding debt, members need to establish their loyalty to the organization by participating fairly regularly, against the day the police return for their belongings. Houses, farms, tractors, and storefronts are often spray-painted with big green letters that declare, "This is now the property of the Barzón." In effect, the Barzón's aforementioned lack of success in negotiating a general settlement for its members actually increases the resources it has at its disposal in the short run.

Assets and Leadership

Although the Barzón movement is able to use barter and in-kind donations in lieu of cash for many purposes, it does require substantial amounts of hard money for certain activities. National and state-level leaders indicate that the cash shortage frequently obliges them to cover travel and telephone expenses out of pocket. Because the movement is nationwide and because multistate actions often take place in faraway locations, these expenses are significant. As a result, the people who become leaders often are individuals with considerable assets; for the most part they are considerably wealthier than the rank and file. Interviews with participants in the Sinaloa and Zacatecas Barzón chapters indicated the following: of the 78 participants surveyed, 11 reported occupying some position of organizational leadership. Among these 11 leaders, most owned about 100 hectares of land and the average holding was 247 hectares. Among the rank and file, the average was 18 hectares of land and the median, 10 hectares.²⁷

In cases of leaders who are wealthy businessmen with outstanding debts, it would appear that some of the cash they might have applied to debt service goes instead into maintaining the Barzón movement and the corps of lawyers working with the organization. Clearly the

²⁷ These numbers are meant to suggest only a very general relationship between leadership and asset level. It was not possible to select respondents randomly, nor to interview them at all times in isolation. A particularly large number of respondents in the rank-and-file category were said to have 10 hectares or less; however, this information was usually registered in group interviews, where ejidal respondents would state how much land each had been granted legally. This does not, then, reflect renting arrangements, condition of the land in question, machinery, and additional economic activities, all of which would undoubtedly distinguish respondents' asset levels more accurately.

Barzón considers the participation of middle- and large-scale businessmen and industrialists important to the organization. For example, when the second of three major debt-restructuring programs was announced, the Barzón movement rejected the measure in part because it did not apply to debtors owing more than 200,000 new pesos (about U.S.\$30,000).

Of course, the rough functionality of the Barzón's system of protest, member-to-member protection, and mass legal action will not generate resources indefinitely. National leaders and local organizers complain that money and materials are always in short supply, dues often are not paid, and free riders are a source of serious concern. Despite the organization's refusal to endorse the government's debt-restructuring programs, many thousands of Barzón members undoubtedly chose to accept those terms when they became available in the spring and fall of 1995 and the spring of 1996.²⁸ At one point, when pressed about the verifiable number of members in the organization, Alfonso Ramírez Cuellar admitted that the estimate of 500,000 members might be exaggerated. "In that we are like Subcommander Marcos" [of the EZLN], he said. "It's not important that we are 500 people or 500,000. Instead, what's important are our demands and our momentum" (*La Jornada* 1996c).

Because the time commitment made to the movement is not evenly shared by all participants, exhaustion takes a toll on those who are most heavily involved. Leaders must often spend extraordinary amounts of time away from their families, sleeping on floors, going without sleep for days at a time. They must also make sure that the

²⁸ The government announced the creation of two major debt-restructuring programs in 1995: the UdI (Unidades de Inversión, or "Investment Units") and ADE (Acuerdo de Apoyo Inmediato a Deudores, or "Agreement for Immediate Relief to Debtors"). In 1996, the government extended the coverage of the ADE program to new pockets of debt. The UdI scheme was probably intended more to prevent mass bank failure than to give debtors relief from very high interest payments. In this program, the government subsidized the restructuring of bank clients' past-due loans by permitting banks to take bad loans off their balance sheets and place them in a trust. The government then committed to issuing credit to the trust in exchange for bonds that would pay the government 4 percent real return. Banks would take the proceeds and buy government bonds having the same maturity as the restructured loans but earning nominal interest at 28- or 91-day Treasury Certificate rates. With the banks' original profits thus guaranteed through the trust, it was possible for them to extend the terms of loan repayment for up to 12 years. Many debtors, however, felt that the UdI program was inadequate as a consumer relief measure, because the nominal rate they were to pay on accumulated capital and interest was the rate of inflation plus 10 percent. With inflation hovering near 50 percent annually, debt still compounded faster than many could pay it off. The ADE program conditioned temporary consumer debt relief (a 4- to 12-month reduction in nominal interest rates to between 25 and 40 percent plus a short moratorium on property repossessions) on clients' express agreement to restructure loans directly with their local bank officers. Clients' payments were then extended for up to 10 years, with interest accumulating at UdI rates.

organization continues to receive broad coverage by the press, particularly during periods when little progress is made in negotiations over the organization's larger demands for consumer debt relief.

Identity and Mobilization

The discussion thus far has centered on the material bases of the Barzón's insurgency. Such an analysis only accounts for the reasons why people, once persuaded by the Barzón movement's message, might participate in protest over an extended period of time. But other questions remain that pertain to how the Barzón created its image. Why, for example, were Barzón organizers able to convince people to join the movement? The fact that substantial numbers of people thought enough of the Barzón to entrust them with the protection of their homes and properties leads one to question how the Barzón cultivated such public confidence. Also, why did the Barzón movement not evoke more aggressive police response? Again, the issue of people's subjective perceptions of the movement comes into play. After all, while the Barzón movement has conducted its local and national protests in a peaceful manner, it often breaks the law by blocking public spaces and occupying government offices and banks.

It could be argued that the Barzón movement's success is due as much to a public image that protects its members from mass police action as to efficient resource generation. Take, for example, the now trademark act of occupying banks. In these instances, Barzón members rely solely on the strength of their argument or their middle-class standing to avoid arrest and police action. Community leader Ramón Díaz Angulo, of Guasave, Sinaloa, gave an account of a nine-day occupation of the Bital bank branch in which bank operations were suspended and protesters held the offices. What is particularly notable is Díaz's emphasis on the protesters' forthrightness and social standing as an explanation for why the police did not remove them:

We were visited three times by the head of the Ministry of Security, who was backed up by 175 policemen. There were just 35 of us, but we decided not to leave until we got a meeting with a representative of the regional bank. In addition to sealing off the entry to the building, we also blocked adjacent streets with agricultural machinery. We demanded an agreement to suspend all court proceedings against us and allow each individual to pay as he was able. After a while, the state's attorney arrived, accompanied by the director of investigations. They talked among themselves and then with me in a respectful manner because they recognized that we who had occupied the bank were

productive, hardworking people and highly regarded in the community. They told us that we were breaking the law. We told them that we wouldn't leave because we were defending our family property. The authorities decided not to oust us by force, for the simple reason that we were good, hardworking people. They decided instead to suggest to the director of the bank that he come talk with us (*El Barzón Metropolitano*, August 8, 1996).

The Barzón's way of framing its campaign, its membership, and the debt issue helps explain why the movement was able to recruit members so rapidly. Particularly in light of the fact that those people who joined the Barzón were not seasoned political activists and often were leery of the movement's motives prior to their own recruitment, the speed of mobilization—presumably attributable to the Barzón's ability to frame itself in such a way as to attract even quiescent "non-joiners"—begs for explanation. The Barzón's ideology sheds light on why many people in the movement participate and contribute resources far in excess of any reasonable payback they could expect in the future. That is, many members indicate that they participate because they feel it is the right thing to do, or, as one organizer said, "my heart tells me I should be doing this." In another case, a longtime community activist remarked that the Barzón "was the one hope" for political change.²⁹ And even of those who joined the organization solely to protect their own assets, many expressed that it was important to them that the Barzón is an ethical and civic-minded organization. Finally, the use of symbols explains why in certain cases the Barzón could carry out acts of bold civil resistance with relatively little official retaliation.

Implications of a Multisectoral Movement

As noted earlier, because of the Barzón movement's origins in the agricultural sector, opponents often labeled its members hucksters—lazy farmers who didn't want to repay their debts. The movement also suffered from internal splits among the leadership in the summer of 1994, when Maximiano Barbosa, the leader of the movement in Jalisco, broke with Zacatecas leaders over two principal issues: first, whether members ought to accept a farm-debt restructuring program offered to them, and, second, whether urban merchants should be included in the organization. The leaders in Zacatecas, who favored multisectoral recruitment and rejected restructuring programs, would

²⁹ Author's interview with Luis Medina, Zacatecas, June 1995.

later emerge as the principal faction in the multisectoral, national Barzón movement in 1995.³⁰

At the time, the more PRI-loyal leadership in Jalisco labeled Juan José Quirino, Manuel Ortega, and Alfonso Ramírez Cuellar puppets of the Party of the Democratic Revolution (PRD) and claimed that they were not looking out for the best interests of the members. The Zacatecas leadership's call for a moratorium on consumer debt payments was interpreted as a sign that this faction of the movement was a front of recalcitrants and that their complaints were not legitimate. If the Zacatecas leadership had not taken actions to neutralize them, these accusations might have done much to dull the movement's attractiveness as an organization that could provide protection from the banks.³¹

Ironically, the initiative to include urban merchants, which split the movement in September 1994, would ultimately do the most to make the Barzón a mass organization with the potential to unify huge numbers of people. However, when leaders began meeting with urban merchants in Zacatecas in February 1994, such a move was risky; it could easily have been interpreted as the leaders' bid for political support in the upcoming elections (in which two of them were running for national offices as PRD candidates). Macroeconomic indicators for Mexico were still healthy, and capital inflows to the country were robust. In retrospect, had the devaluation not occurred, the inclusion of urban merchants might well have limited the organization's ability to expand beyond the Zacatecas rural economy, because farmers and urban businessmen nationally had little in common as long as the peso was overvalued. Also, large numbers of businessmen in the organization might have watered down the more specific production and credit demands being advanced by farmers in the local organization.

In order to rehabilitate the public's image of the Barzón movement—marred somewhat by the split and the accusations leaders

³⁰The SIRECA I and SIRECA II (System for Restructuring Past-Due Debt) programs were offered to farmers in the spring and summer of 1994 by the government and the Mexican Bankers' Association (ABM). These programs gave farmers up to 15 years to repay their debts, with interest set at the rate of inflation plus 4 to 4.5 percent. However, many pro-farm advocates—in particular, those representing small-scale agriculturists—noted that the program stood to provide little real relief for farmers if the crises of contracting profits and declining productivity were not addressed. In a policy paper drafted in 1994, the Mexican Association of Credit Unions Serving the Social Sector (AMUCSS) warned, "The government having not found a solution to the problem of falling profits in agriculture, we predict that in the next five years some 1.9 million growers will cease to farm and the best lands will be concentrated in the hands of a few families or foreign companies" (AMUCSS 1994).

³¹For an account of the final split between leaders of the Barzón movement in Jalisco and Zacatecas, see Amador Sánchez 1994a, 1994b.

made of one another—the Zacatecas faction adopted a clever slogan in late fall of 1994 that would be adopted by Barzonistas everywhere: “Debo, no niego, pago lo justo” [I owe, I know, and I’ll pay what is fair]. The slogan caught on rapidly; it made people laugh because it was a twist on an old popular saying of the poor: “Debo no niego, pago no tengo” [I know I owe, but I don’t have the dough]. In one breath, the slogan put the Barzón movement on the side of the common man, while deflecting the lacerating criticism that banks and government officials directed at Barzonistas for refusing to repay their debts. By changing “I don’t have the dough” to “I’ll pay what is fair,” the slogan underscored the Barzonistas’ claim that the banks were engaging in unfair business practices. The movement later adopted a second slogan, “Salvemos la planta productiva,” or “salvemos la producción nacional” [loosely, “We will safeguard national production” or, more narrowly, “the machinery of national production”]. This statement implies that soaring interest rates and free trade threaten not just industrial output but Mexico’s very capacity to grow crops and produce manufactures.

Beyond making indebtedness and bankruptcy respectable, or perhaps forgivable in light of national circumstances, the Barzón cultivated alliances and public sympathies that would put the organization at the forefront of a broad coalition of civil groups that were opposing the government’s economic policies. The Barzón’s bid to make itself more than the sum of its members’ complaints—that is, to become the emissary of a true “popular outcry” over the national political economy—crystallized during the movement’s first national congress in June 1995. This was the first national meeting of what was then called “El Nuevo Barzón,” or the New Barzón—distinguishing it from the farmers-only movement that had originated the name in Guadalajara in August 1993. Held in central Mexico City and open to the public and the press, the congress marked the national organization’s first general assembly, and members were to vote on a group constitution and a set of national leaders. In truth, however, the event was not so much about settling group affairs through internal balloting as it was about influencing public opinion.

Joining representatives from various state delegations of the Barzón were representatives from the Mexican Electricians’ Union (SME), the Mexican Telephone Workers’ Union (STRM), the Authentic Labor Front (FAT), and renegade sections of the Mexican Petroleum Workers’ Union (STPRM). Various public figures from outside the movement addressed the crowd and saluted the efforts of the organization. Speakers included Cuauhtémoc Cárdenas from the PRD, leftist economist José Luis Calva, various senators from the PRD and the PAN, and writer Carlos Monsiváis, who noted, “What is subversive about the Barzón is its absolute devotion to the Constitution,” un-

doubtedly referring to the Barzón's new tactic of mass legal action to slow down bank repossessions. Also in attendance were Andrés López Obrador from the PRD in the state of Tabasco, leftist congresswoman Rosario Ibarra, and Sergio Aguayo Quezada of the Civic Alliance (AC).

The Barzón's leaders sought to portray the movement as "pluralist"—inclusive of persons of any sector or class and belonging to any political party. In part this was an attempt to counter criticism of the movement as an outgrowth of the PRD (a criticism not without foundation, given that almost all of the Barzón's national leaders at that point had been active in the PRD in their recent pasts).³² Some of these criticisms backfired, however; when Beatriz Paredes, head of the PRIista National Peasants' Confederation (CNC), tried to address the crowd, she was booed. Despite Zacatecas leader Manuel Ortega's attempts to quiet the audience, reminding them that the Barzón welcomed the cooperation of individuals from any party, including the ruling party, farmers continued the catcalls until Paredes left the stage.

The new emphasis on pluralism and *transparencia* (honesty or accountability) was intended to accomplish several things. Through this new patriotic framing of the Barzón as a citizens' front, leaders sought to portray a movement less concerned with individual grievances than with Mexico as a whole. They also sought to convince the public that the movement's protests constituted a mode of political participation that was both legitimate and safe in a democratizing society.³³ Finally, they wanted to assure a cynical public that the leaders of the movement were not attempting to use the rank-and-file force of the organization as a springboard to greater personal power or wealth. Banners at the congress emphasized citizen indignation and national unity. For example, alongside diverse groups' banners heralding specific demands—such as "We Want Beans at 4 Pesos a Kilo"—were others proclaiming "The Merchants' Barzón of Puebla: Employers and Workers United!" and "The Eastern Barzón against Corrupt Judges!" A flyer distributed by the Puebla organization listed the following demands:

³² Mexico City chairman Alfonso Ramírez Cuellar (who split his time between a ranch in Zacatecas and a home in Mexico City) had been a member of the Mexico City assembly in the late 1980s and a PRD candidate for the federal Senate in 1994. Zacatecas chapter head Manuel Ortega had been a PRD candidate in Zacatecas for the lower house of the national Congress in 1994. Secretary of Organization Juan Figueroa was a PRD town councilman in Guasave, Sinaloa. And Secretary of External Relations Liliana Flores had been a PRD congresswoman in Nuevo León.

³³ This emphasis on safety is reminiscent of the PRD campaign in 1994, when campaign signs often carried the slogan "Yes, change is safe."

- a salary increase for all,
- freedom of association for workers and businesspeople,
- an end to usury by banks and other lenders,
- reversal of the 100 percent increase in the value-added tax effected in April 1995, and
- an end to increments in the cost of public services.

At the congress, Juan José Quirino declared that the Barzón would establish an institute to train people in nonviolent resistance tactics to use against banks and neoliberal schemes. Alfonso Ramírez Cuellar, in his speech, emphasized that the Barzón would oppose injustice on many fronts. The organization's goals, he said, included renegotiating the NAFTA, protecting national self-sufficiency in food grains, defending the rights of migrant Mexican workers in the United States, regulating foreign investment in Mexico and keeping out speculative liquid capital that could leave national markets at a moment's notice, and democratizing Mexico by abolishing obligatory membership in corporatist unions and federations.

Another powerful means of engendering public confidence was the organization's frequent consultations with the Catholic clergy. At the congress, Juan Audi, a Jesuit and economics professor, spoke to the crowd about Church teaching on the sin of usury. Usury, he stated, was a form of theft and a violation of the eighth commandment. It occurred when monopolistic or oligopolistic financial actors took advantage of clients. When financial actors offered interest payments on savings at less than the rate of inflation, for example, or when they charged interest rates on loans at more than 5 to 10 percent over the interest rates paid to savers, they were stealing. The commercial banks in Mexico, he continued, were doing both these things. Audi then went on to teach a second lesson, about civil disobedience. Christians, he said, were only obliged to obey the law if the law served the public good and it was possible to obey the law. Banking laws and interest rates met neither criterion. Therefore, he implied, nonviolent civil resistance of the type the Barzón movement engaged in was not only permissible but quite possibly was a Christian obligation.

Having confirmed the movement as an agent for good in this public forum, the Barzón leaders went on to the task of identifying the sources of evil in the present system. Speakers juxtaposed the values of patriotism and Catholicism with technocratism and greed. The problems of 1995 were portrayed as imposed from outside—by the United States and multilateral lending agencies. But because neoliberalism was also associated with internal players—namely, President Ernesto Zedillo and ex-president Carlos Salinas de Gortari—the Barzón leaders began to experiment with a broader attack on techno-

cratic expertise itself. With neoliberal policy making associated in many people's minds with untouchable Harvard- and Yale-trained elites in the Central Bank and the Ministry of Finance, Juan José Quirino suggested that the Constitution ought to be amended so that no foreign-trained individual might hold high office.

The Barzón movement also was able to occupy a moral high ground by attacking a deeply corrupt judicial system. Especially in city and state protests, where individual federal and state judges were known to the populace, paraders carrying effigies of corrupt judges behind bars turned a traditional hierarchy upside down. In this very effective form of popular theater, the Barzonistas drew on the anger of poor and middle-class citizens who had witnessed or even experienced all manner of judicial corruption in their communities, in the process encouraging public discussion about paid-off judges and corrupt defense lawyers who secretly feed information to plaintiffs.³⁴

The Importance of Media Coverage

Public events such as the Mexico City assembly were undoubtedly as important for the organization's public image as they were for the consolidation of members' support and participation. During the congress, most of the arena floor was reserved for the media, underscoring the leaders' perception that media exposure was the linchpin in the organization's capacity to recruit members and influence policy makers. The Barzón's relationship to the media was so central, in fact, that it becomes difficult to separate conceptually the development of the Barzón's stated organizational purpose from its publicity apparatus. The symbols that the Barzón utilized—from the serious to the satirical—resonated powerfully among rural and urban audiences alike. Along with its invocation of Catholic values, the Barzón appealed to deeply ingrained values of property rights as established under the 1917 Constitution. The farm imagery, such as the movement's green tractor logo, and the leaders' frequent reference to rural

³⁴The 1995 Mexico Human Rights report from the U.S. State Department lists the following with respect to the judicial branch: "The judicial trial system is based on the Napoleonic Code and consists of a series of fact-gathering hearings at which the court receives documentary evidence or testimony. In addition officials may add notarized documents to the official case file without authentication. While the law requires that these hearings must be open to the public, in practice the courts ignore this law. . . . While there is a constitutional right to an attorney at all stages of criminal proceedings, the authorities often do not assure adequate representation for many poor defendants in practice. Attorneys are not always available during the questioning of defendants; in some instances a defense attorney will attempt to represent several clients simultaneously by entering different rooms to certify that he was present although he did not actually attend the full proceedings."

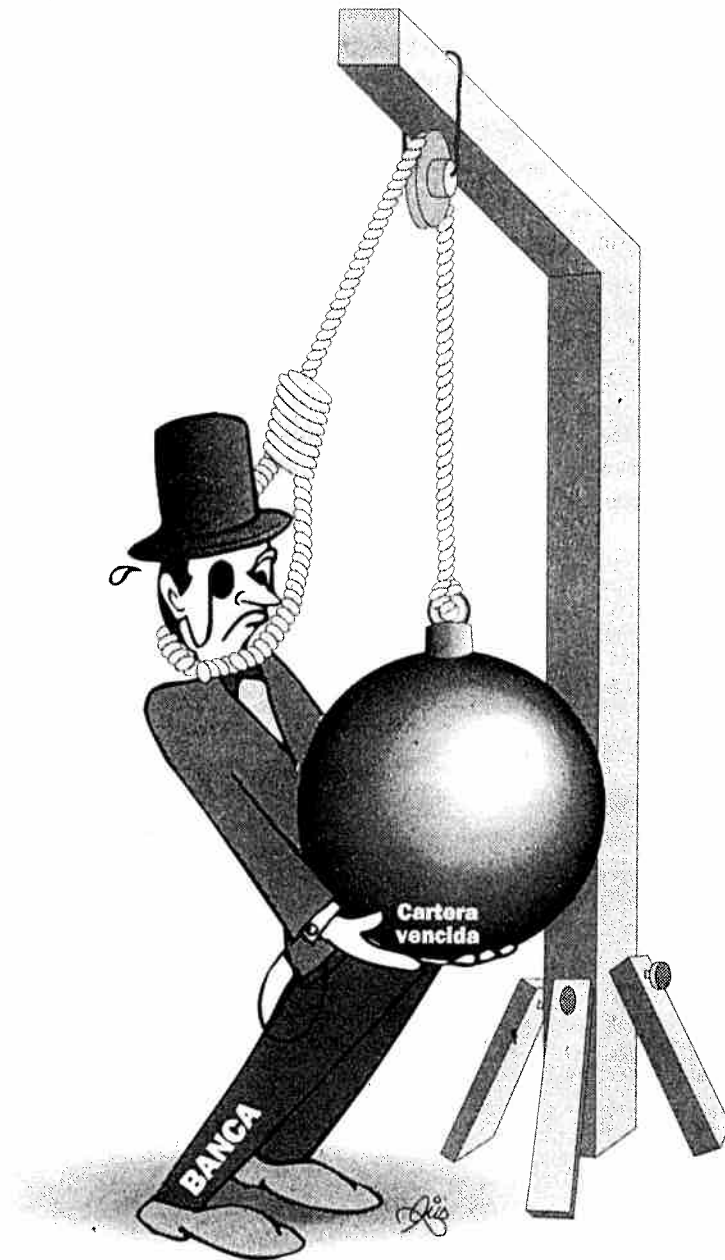
production, as well as the Barzón name, lent the debt problem a weighty historicism, connecting individuals' financial problems to the issues of land concentration that had fueled the Mexican Revolution. One urban industrialist who joined the Barzón movement in 1995, shortly after the Mexico City congress, explained the power of the movement's symbols and name, commenting, "It's hard to explain, but the very title of the group—El Barzón—it's perfect, because it's funny. It makes you laugh, but it's also got a lot of meaning."³⁵

If the Barzón's value as a defense mechanism against bank repossessions helped the organization to retain its members over time, it was the movement's use of symbols of national unity and its championing of issues beyond consumer debt that gave it formidable public appeal and broad access to the press. The Barzón movement was not the only organization of landed farmers, bourgeois consumers, and small businessmen in Mexico protesting interest rates, higher taxes, and tight monetary policies in 1995. There was also the Citizen Assembly of Debtors (*Asamblea Ciudadana de Deudores de la Banca*), the remaining Jalisco faction of the Barzón movement, and the Association of Anonymous Debtors (*Asociación de Deudores Anónimos*), as well as regional lobbies such as the Confederation of Chihuahuan Campesinos and the northwestern Productive Sectors in Action. But though these others emulated the Barzón's practices of collective protest and legal action to forestall repossession, they did not recruit a membership of the magnitude of the Barzón's.

³⁵ Author's interview with Adolfo Anaya, July 1995.

Pa'que vea lo que se siente

Robert-ito



Just so you see how it feels.

The bank holding the deadweight of overdue loans. From *Noroeste*, August 2, 1995. Reprinted by permission.

The Barzón Movement: Its Impact and Future

What the Barzón movement will ultimately achieve with respect to its demands for consumer relief from high interest rates, business and value-added taxes, and tight monetary policy is uncertain. It is too early to predict whether the movement will be viable as a political force in the long run or effective in negotiating distributive reforms directly with the banks and the government. What *can* be established, however, regarding the Barzón movement are the “push” and “pull” factors that prompted its emergence and fueled its expansion over time. The push factor—a tripling in the rate of bankruptcies following the 1994 devaluation—sparked the ire of middle-class merchants and farmers who formerly had fared well under the PRI’s dominance. The pull factors—the Barzón’s unifying public rhetoric and its effectiveness in protecting movement members from bank repossession—convinced thousands of normally quiescent citizens that participation in the movement was safe, ethical, and patriotic.

Even at the height of the 1995 depression, the Barzón movement posed only a middling problem for the regime in Mexico. It is even difficult to specify with any degree of precision what impact the Barzón has had in the wake of the December 1994 devaluation. While the organization undoubtedly contributed significantly to the number of debtors who stopped paying monthly interest on loans with floating interest rates—claiming that annual interest rates of 70 to 100 percent on consumer loans constitutes fraud—the magnitude of the consumer finance crisis is such that criticism of the regime and the banks might well have surfaced whether or not an organized movement existed to give discontent a collective voice. And in various localities, repossessions of consumer goods by banks and businesses proceeded fitfully, not so much because of Barzón obstructionism, but because severe

economic depression precluded the emergence of a secondary market for used cars, tractors, and appliances.

However, the Barzón movement is significant both for what it reflects about Mexico's political economy and for the participatory innovations it has brought as a consolidated organization to the arena of state-society bargaining in Mexico. The movement voices a broad discontent with neoliberal policies that crosses class, regional, and sectoral lines. Insofar as the organization condemns corrupt politicians and bankers, a lack of democracy, trade liberalization, and financial speculation as the reasons behind Mexico's current problems, it is in company with a wide spectrum of civil actors, including both major opposition parties (the PAN and PRD), reformist members of the PRI, the Civic Alliance, the mainstream Catholic Church, several independent labor organizations, campesino organizations, and the Zapatista army in Chiapas.

In conventional bargaining terms, the Barzón movement has made few gains with respect to its stated objective of reshaping national economic policy. Interest rates on consumer loans have not been lowered to farmers' and merchants' satisfaction, international trade arrangements under the GATT and NAFTA remain intact, and businessmen and farmers have not been relieved of any significant portion of their federal tax burden. The debt relief programs the government has offered were criticized and ultimately rejected by the Barzón because, leaders maintain, they were inadequate and they were developed unilaterally by the banks and the government.

What explicit concessions the federal government has made thus far to the Barzón and several smaller debtors' movements have generally yielded few concrete results. During the Barzón leaders' June 1995 takeover of the Juárez Room in the Ministry of the Interior, the organization was promised a series of interministerial meetings with high-level government and banking officials. While hopes ran high that the series of talks would yield concrete policy agreements, no conclusive pacts were reached. Once the meetings began, Barzón leaders bitterly complained about an "absolute lack of seriousness" on the part of banking and government officials to review relief packages proposed by debtors' organizations.

In various regional and local arenas, though, the Barzón movement has won a number of smaller battles. While some are purely symbolic, a few provide some real measure of material relief for debtors. In Zacatecas, for example, Barzón members occupying the plaza in front of the state capital gained partial settlement of their demands on issues of debt and farm subsidies.³⁶ In Sinaloa, Barzón members

³⁶For the settlement accord, see *La Jornada* 1995j. Most importantly, Barzón members in Zacatecas secured promises from the government for timely dispensation of Procampo subsidies and multiyear financing for collective purchases of farm machinery.

convinced representatives in the state legislature to introduce resolutions that called on the national legislature to take action to relieve consumer debt.³⁷ In Querétaro, the governor established a trilateral bargaining panel that included members of the state government, the banks, and the Barzón movement, an effort that Barzón members dubbed an "exemplary" move by a state official to meet Barzón demands (*La Jornada* 1996d).

Despite a decidedly mixed success rate in direct negotiations, there are other indications that the Barzón movement is taken seriously by government officials and private bankers. One measure of the Barzón movement's political clout is the relatively wide berth that police have given to the group's leaders, despite repeated occupations of government offices, roads, plazas, and banks. The head of the Mexico City chapter of the Barzón, Alfonso Ramírez Cuellar, has taken particularly bold steps to voice his criticism of the government. Arrested several times since 1993 for his participation in blockades of roads and private businesses, Ramírez has several felony counts to his name, and only a temporary release order keeps him from incarceration. Despite this threat, however, he has pushed aside executive guards and confronted Presidents Salinas and Zedillo, in turn, during public appearances. Such actions violate a national tradition of extreme deference to the office of the presidency; the government may well have refrained from more aggressive action only because jailing Ramírez would cause greater embarrassment. In past cases in which the government had incarcerated national leaders, thousands of Barzonistas rallied in the streets for their release, the Barzón's lawyers immediately turned their collective forces toward the leaders' defense, and the news media featured stories about the jailings nationwide.³⁸

Where the Barzón movement unquestionably exercises formidable influence is in the realm of Mexican civil movements and opposition parties. First, the Barzón movement mobilizes outside of established parties. The constitution adopted by Barzón members in the summer of 1995 disallows participation in electoral politics, but Barzón leaders affirm that their movement is nonetheless political. "Somos a-

³⁷ Author's interview with David Lugo Camacho, president of El Barzón-Culiacan, July 1995.

³⁸ See media accounts, for example, of the events of December 23 through December 30, 1995. In that instance, Mexico City authorities arrested three top leaders of the Barzón: Enrique Puebla Ramos, Alfonso Ramírez Cuellar, and Vicente Arguelles. Immediately, hundreds of Barzonistas took up a protest outside the prison facilities, while national celebrities such as Elena Poniatowski, Andrés Manuel López Obrador, and Carlos Monsiváis denounced the arrests. Meanwhile, Juan José Quirino sought the support of members of the Catholic Episcopate, including Sergio Obeso Rivera, in obtaining the leaders' release. After a tense week, the leaders were released on bail, though the state did not admit wrongdoing or false arrest.

partidista, pero no a-político" [we are nonpartisan, but not apolitical], leaders declare.³⁹

With this particular form of "broad front" politics, the Barzón and similar organizations may signal the emergence of the citizens' lobby as a viable form of political participation, whereas previously, large or powerful sectoral blocs expected to leverage power inside the state through negotiated allotment of electoral seats. If the Barzón's experiment with nonpartisan politics proves successful in other respects, many civil organizations may choose in the future to leverage power by conditioning endorsement of a given candidate on that politician's record of action in the organization's issue area.

The Barzón mobilization may influence the political arena for some time to come because it has mobilized individuals from sectors of society where public protest previously had been uncommon. Whether the Barzón movement continues as a unified organization or not, it may well have made "joiners" of many middle-class people. Because the Barzón trained leaders and organizers, heightened awareness of people's legal rights with respect to police and public institutions, and established new networks linking private citizens to the press and to one another, it is quite possible that many Barzonistas will participate in other political ventures in the future. Relatively few rank-and-file Barzón members reported previous experience in political organizations, but many of those who had not previously participated reported enjoying the experience of meeting people and helping with a cause they believed in (author's interviews). The Barzón has also altered the profile of "leaders," because substantial numbers of women have taken national-level leadership roles in the organization, including Liliana Flores of Monterrey and Mónica Soto of Sonora. At state and local levels, women also participate in large numbers, particularly in urban sectors.⁴⁰

³⁹Interestingly, after the Barzón's declaration of their party neutrality, other organizations followed suit in politicized nonpartisanship. First, in August, the nonpartisan Civic Alliance adopted, alongside the Mexican Free Trade Action Network (RMALC), the National Union of Autonomous Regional Peasant Organizations (UNORCA), and the National Coordinating Committee of Coffee Producers' Organizations (CNOOC), a twelve-point platform of national economic recovery that included many of the same demands as the Barzón's proposal. Then in January 1996, the EZLN announced the formation of a nonpartisan "Zapatista front" that would unite participants, in the same manner as the Barzón, around a given set of political objectives, but would not put up its own candidates for public office.

⁴⁰In August 1995, a conference of several hundred women Barzonistas was held in Guadalajara. The conference was intended to document how consumer debt affected women (who are most often home when creditors or police come to repossess properties), and also to detail the experience of women organizers inside the Barzón movement. On the latter issue, the participants at the conference detailed demands of their own with respect to organizational practices, calling for greater gender equity in decision making in local and state forums.

The Barzón has also pioneered new forms of civil politics and renewed other types of actions used under different circumstances. The mutualist forms of aid seen in the brigade-type protests that protect individual debtors from banks and police, for example, echo the actions of tenacious neighborhood movements that sprang up after the 1985 earthquakes in Mexico City. Those actions, plus occupations of the sort that the Barzón movement has carried out with machinery and large crowds (formerly common on rural highways but not in urban centers of power), have gained the Barzón movement the reputation of being a new yet not alien sort of social movement in Mexico.

Reminiscent of the proverb "when an individual borrows one hundred dollars from the bank and cannot pay it back, that individual has a problem, but when an individual borrows one million dollars from the bank and cannot pay it back, the bank has a problem," the Barzón corralled a sum of debt inside a mass mobilization such that, at least for a short time, it had the upper hand over the banks and the state. In a capitalist nation shaken to the timbers by prolonged economic crisis, the Barzón embodies a paradoxical moment in which the politics of the bourgeoisie and the peasantry are radicalized while organized labor languishes under the strain of mass unemployment and controlled leadership. It is a moment when businessmen declare their solidarity with workers against the interests of outside investors, and when urban retailers march in protests alongside farmers, housewives, and taxi drivers.

The Barzón movement is an emergency mobilization put together by a mass of people driven brutally and unexpectedly into bankruptcy. As such, the movement will likely not have limitless power to harness mass participation and keep banks from doing business as usual. The threat that the Barzón movement will continue to pose to neoliberal policy making, however, is contained in its insistence that finance systems and the free market are not beyond the scope of democratic politics. By demanding that representative commissions of the Barzón be recognized as consumer interlocutors, with powers equal to those of the banks and the executive branch, the Barzón movement is implicitly arguing that the distribution of capital and the terms of its use can be negotiated by civil society.



BARZON CULIACAN, A.C.

¿QUE ES EL BARZON?

El Barzón es una organización social, no es un partido político, respeta irrestrictamente la ideología y afinidad religiosa de sus agremiados. Se define como asociación civil.

¿PORQUE NACE EL BARZON?

Nace a partir de la necesidad inaplazable de defenderse de la práctica y políticas crediticias usureras, injustas e ilegales por parte de las instituciones bancarias, en contra de nuestros agremiados.

¿CUAL ES LA FINALIDAD DEL BARZON?

El Barzón no pretende desconocer, ni evitar el pago de capital prestado, sino evitar prácticas abusivas e ilegales de cobros e intereses que originan el problema de la cartera vencida buscando una renegociación justa del pago.

¿COMO TRABAJA EL BARZON?

Barzón analiza cada caso para determinar lo procedente o no del cobro a sus agremiados, lo correcto e incorrecto de los procedimientos seguidos por las instituciones crediticias.

¿QUIENES INTEGRAN EL BARZON?

Lo integran todas aquellas personas acreditadas que tienen amenazado su patrimonio ya sean productores agropecuarios, comerciantes, industriales y prestadores de servicio, y en general, cualquier persona que de hecho o de derecho, desarrolle un trabajo de apoyo a estos sectores.

¿COMO TE PUEDES INTEGRAR?

Los interesados en recibir asesoría y apoyo del Barzón se pueden integrar a la asociación civil en

el momento que lo deseen, con solo cubrir los requisitos establecidos.

REQUISITOS DE INGRESO:

- Ser deudor de instituciones crediticias.
- Presentar copia fotostática simple de los documentos relacionados con cada uno de su(s) crédito(s).
- Dos fotografías tamaño infantil.
- Pago de inscripción y cuotas.

OBLIGACIONES DE LAS BARZONISTAS:

- Respetar y acatar decisiones de mayoría en acuerdo de asamblea.
- Asistir con toda regularidad a las asambleas.
- Participar siempre sin excusa ni pretexto a las movilizaciones convocadas por la asociación.
- Cumplir toda comisión que se le asigne.

DERECHOS DEL BARZONISTA:

- Recibir asesoría y asistencia jurídica, contable.
- Tener voz y voto en las asambleas.
- Votar y ser votado para formar parte de la directiva de la asociación.
- Estar protegido en todo momento por nuestros estatutos.

*"La cartera se venció
no voy a seguir pagando
porque el Banco se robó
lo que yo fui cosechando
y la cosecha se perdió.....
y ahora ando barzoneando.*

JOSE DE MOLINA

OFICINAS DE BARZON CULIACAN, A.C.

Calle Cuarta entre Chile y Papaya
Mercado de abastos Tel. 18-25-60 Culiacán, Sin.

Appendix

A pamphlet, distributed in front of banks and at demonstrations in the Mexican state of Sinaloa, explained the Barzón movement to the state's residents in the following words:

- Do you have problems with the bank?

Your solution: the Barzón of Cajeme.

- What is the Barzón?

"The Barzón" is a nonpartisan, nonreligious organization, constituted as a Civil Association.

- Why was the Barzón started?

It was created from the acute need to defend ourselves from the unjust and illegal lending practices and policies of banks, loan sharks, and private lenders.

- What is the Barzón's goal?

The Barzón movement in no way seeks to deny or evade payment of lent capital, but instead to avoid abusive and illegal interest charges which have caused the problem of the general public debt. We seek a just renegotiation of payments.

- How does the Barzón work?

The Barzón analyzes every case to determine what charges made by creditors are and are not appropriate and which are correct and incorrect. We work at three levels: we draft proposals for economic plans at the national level; we provide legal advice and negotiate in the course on individual cases; and we use civil resistance as a last resort.

- When can you join the Barzón?

Those interested in receiving advice and support from El Barzón can join this civil association at any time by simply complying with the most basic requirements.

- Who joins the Barzón?

Joining the Barzón are people with outstanding bank loans and whose family property is threatened. They may be cattle farmers, merchants in agribusiness, industrialists, lumber merchants and people in assorted forest industries, retail merchants, service providers, contractors, ejidatarios, and all other people who meet the requirements.

- What are the requirements for joining?

- Overdue debts or near-overdue debts with the banks.
- A completed application.
- Photocopies of all the documents related to your credit problems.
- Two small photos.
- Two references from Barzonistas or people who know you well.

- Your obligations and responsibilities as a Barzonista:

- You must respect and abide by the decisions and accords of the Assembly (made up of the group as a whole).
- You must regularly attend all the workshops, and the analysis and discussion sessions on the workings of the Barzón.
- You must participate, no excuses accepted, in the actions called by the group.
- You must complete the assignments assigned to you as an individual.

- Your rights as a Barzonista:

- To be treated with respect as a person and with regard to your credit problems.
- To have voice and vote in the group assemblies.
- To have an equal part in the coordination and representation of the association.
- To be protected at all times by our statutes.

Acronyms

ABM	Asociación de Banqueros de México/Mexican Bankers' Association
AC	Alianza Cívica/Civic Alliance
AMUCSS	Asociación Mexicana de Uniones de Crédito del Sector Social/Mexican Association of Credit Unions Serving the Social Sector
AUSEE	Acuerdo de Unidad para Superar la Emergencia Económica/Accord of Unity to Overcome Economic Crisis
CANACINTRA	Cámara Nacional de la Industria de Transformación/National Chamber of Manufacturers
CNC	Confederación Nacional Campesina/National Peasants' Confederation
CNOC	Coordinadora Nacional de Organizaciones Cafetaleras/National Coordinating Committee of Coffee Producers' Organizations
CNPA	Coordinadora Nacional Plan de Ayala/National "Plan de Ayala" Coordinating Committee
CNTE	Coordinadora Nacional de Trabajadores de la Educación/National Coordinating Committee of Education Workers
CONCAMIN	Confederación Nacional de Cámaras Industriales/National Confederation of Chambers of Industry
CONCANACO	Confederación de Cámaras Nacionales de Comercio/Confederation of National Chambers of Commerce
COSINA	Coordinadora Sindical Nacional/National Trade Union Coordinating Committee
EZLN	Ejército Zapatista de Liberación Nacional/Zapatista Army of National Liberation
FAT	Frente Auténtico del Trabajo/Authentic Labor Front

FDN	Frente Democrático Nacional/National Democratic Front
PAN	Partido Acción Nacional/National Action Party
PRD	Partido de la Revolución Democrática/Party of the Democratic Revolution
PRI	Partido Revolucionario Institucional/Institutional Revolutionary Party
Procampo	Programa de Apoyos Directos al Campo/Direct Support Program for the Farm Sector
Procapte	Programa de Capitalización Temporal/ Temporary Capitalization Program
RMALC	Red Mexicana de Acción frente al Libre Comercio/Mexican Free Trade Action Network
SME	Sindicato Mexicano de Electricistas/Mexican Electricians' Union
STPRM	Sindicato de Trabajadores Petroleros de la República Mexicana/Mexican Petroleum Workers' Union
STRM	Sindicato de Telefonistas de la República Mexicana/Mexican Telephone Workers' Union
UNORCA	Unión Nacional de Organizaciones Regionales Campesinas Autónomas/National Union of Autonomous Regional Peasant Organizations

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Heather L. Williams is a doctoral candidate in political science at Yale University, completing a dissertation on patterns of emergency mobilization among workers and farmers displaced by trade opening and sectoral crisis. Her fieldwork with the "El Barzón" farm movement in Zacatecas ultimately led to an interest in debtors' movements more generally when the December 1994 devaluation of the Mexican peso sent interest rates soaring and propelled many people from urban services and business, as well as credit card holders, to join forces with the Barzón. Ms. Williams was a visiting researcher at the Center for U.S.-Mexican Studies during 1996.

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