

Department of
Sociologia e Ricerca Sociale

PhD program: **Urban Studies (URBEUR)**

Cycle: **XXXIV**

Processes of Social Innovation in Housing (SI-H) in Latin America

*An approach for the comparative analysis of
innovative bottom-up housing claim practices*

Surname : **Manzano Moran** Name: **Carlos Alberto**

Registration number: **847707**

Tutor: **Prof. Marianna d'Ovidio**

Co-tutor: **Prof. Serena Vicari**

Coordinator: **Prof. Lavinia Bifulco**

TABLE OF CONTENTS

TABLE OF CONTENTS.....	i
List of Figures	iv
List of Tables.....	vii
List of Abbreviations.....	ix
0. INTRODUCTION	13
1. THEORETICAL FRAMEWORK.....	17
1.1. Tackling housing in urban contexts.....	17
1.1.1. Contemporary urban processes and the housing provision challenge.....	17
1.1.2. The right to the city and urban housing movements.....	23
1.1.3. Alternative approaches to housing: the Latin American experience.....	27
1.2. The CVAM model and the PSH Latin American network	36
1.2.1. Mutual-Aid Housing Cooperatives (CVAM): a Uruguayan innovation	36
1.2.2. Dissemination of the CVAM model in Latin America	48
1.3. CVAM in Europe	56
1.3.1. European context and social housing	56
1.3.2. The Catalan case: La Borda housing cooperative.....	58
1.4. Autonomy in Social Innovation in Housing (SI-H)	69
1.4.1. Social Innovation in Housing (SI-H)	71
1.4.2. Hope and autonomy.....	79
1.5. Conclusion: Preliminary model for a comparative analysis of SI-H.....	91
2. RESEARCH DESIGN.....	95
2.1. Research questions, objectives, and assumptions.....	95
2.2. Methodology.....	99
3. FIELDWORK	109
3.1. Policy and institutional context of the housing sector in Mexico	109
3.1.1. First stage (1970-1989): The State as promoter of Social Housing.....	111
3.1.2. Second stage (1990-2000): The advent of the enabling State	115
3.1.3. Third stage (2001-2012): current institutional and operational structures.....	118
3.1.4. Legislative framework of the housing sector in Mexico	122
3.1.5. Housing organizations in Mexico	124
3.1.6. Criticisms of the institutional political framework of the Mexican housing sector	126

3.1.7 The cooperative sector in Mexico	129
3.2. Sociedad Cooperativa de Vivienda Unión de Palo Alto.....	148
3.2.1. Migration to Palo Alto mines (1940 – 1969)	148
3.2.2. Rodolfo Escamilla (1970).....	154
3.2.3. Development of the Cooperative (1970-1989)	157
3.2.4. Land Occupation (1973)	159
3.2.5. First stage of construction and financing (1974-1980)	160
3.2.6. Subsequent phases (1980-1990).....	165
3.2.7. Challenges and sustainability (1990-2020)	167
3.3. The policy and institutional context of the housing sector in El Salvador	176
3.3.1. Period of Government sponsorship	176
3.3.2. Period of conflict (1979-1992)	181
3.3.3. Neoliberal restructuring period (1992-2000).....	184
3.3.4. New millennium period (2001-2010).....	186
3.3.5. Current period (2010-)	189
3.3.6. Legislative framework of the housing sector in El Salvador	195
3.3.7. Housing organizations in El Salvador	197
3.3.8. Criticisms of the Salvadorean housing system	200
3.4. The case of Cooperative 13 de Enero.....	206
3.4.1. The beginning (2001-2004)	206
3.4.2. The project (2005-2008).....	212
3.4.3. Coinhabiting: (2008-).....	217
3.5. Interviews and testimonies of experts.....	225
3.5.1. The adoption and replicability of Social Production of Habitat (PSH)	230
3.5.2. Hope	239
3.5.3. Mutual-Aid Housing Cooperatives (CVAM).....	242
3.5.4 Mapping the internationalization of Mutual-aid Housing Cooperatives (CVAMs) network in Latin America	252
4. DISCUSSION	269
4.1. Considerations regarding the model for a comparative analysis of Social Innovation in Housing (SI-H).....	269
4.2. Pilot Comparative Analysis of Social Innovation in Housing (SI-H): Cooperativa Palo Alto (Mexico) and Cooperativa 13 de Enero (El Salvador).....	279
4.2.1 Emergence of SI-H.....	280
4.2.2. Consolidation of SI-H.....	286
4.2.3. Sustainability of SI-H	294
4.2.4. Autonomy of SI-H	305

5. CONCLUSIONS	307
5.1. How to theoretically approach the social process behind bottom-up housing claim initiatives in Latin America and how to link them with current urban theory.....	307
5.2. How to compare bottom-up housing claim initiatives in Latin America.....	310
5.3. How to generalize over bottom-up housing claim initiatives in Latin America	312
6. BIBLIOGRAPHY.....	316

List of Figures

Figure 1: National footprint and territorialization of FUCVAM in Montevideo. Source: Díaz, 2019.	45
Figure 2: Community-led housing projects in Latin America (integrated in the open data set). Source: https://www.cohabitat.io/es	51
Figure 3: Formation initiatives and networks of PSH in Latin America. Source: HIC-AL (2017)	55
Figure 4: Industrial Neighbourhood Can Batlló. Source: Gamboa, 2020.....	60
Figure 5: Social Movements in Can Batlló. Source: Gamboa, 2020.....	62
Figure 6: Participatory design process of La Borda. Source: Gamboa, 2020.....	63
Figure 7: Construction process and indoor spaces of La Borda. Source: Gamboa, 2000.	65
Figure 8: Two dimensions of hope and economy. Source: Miyazaki, Hirokazu and Swedberg (2017).	81
Figure 9: Preliminary conceptual model for the comparative analysis of SI-H. Source: the author.	94
Figure 10: Methodological proposal. Source: the author	105
Figure 11: Main institutional apparatus prior to the creation of CONAVI. Source: the author	119
Figure 12: Organization of the institutional housing system under the coordination of CONAVI. Source: UNAM, 2012.	120
Figure 13: Key factors of the institutional and political context related to the cooperative housing movement in Mexico. Source: elaborated by the author.....	142
Figure 14: Palo Alto homes. Photo taken from the Cooperativa Palo Alto documentary, 2018.....	148
Figure 15: Photos of housing construction material. Photos taken from the Cooperativa Palo Alto documentary, 2018.	150
Figure 16: Rodolfo Escamilla (upper left corner) and group. Photograph taken from the Cooperativa Palo Alto documentary (2018)	155

Figure 17: Photo of the land occupation and emergency unit. Taken from the Cooperativa Palo Alto documentary (2018).....	159
Figure 18: Floor plan of a house. Photo taken from HIC, 1988 in Quiroz, 2019).....	162
Figure 19: Pilot House. Photograph taken from Cooperative Palo Alto documentary (2018).	162
Figure 20: Construction of housing beginnings. Photograph taken from the Cooperative Palo Alto documentary (2018).....	163
Figure 21: Self construction of house roofs. Photograph Ortiz (2016).....	164
Figure 22: New and precarious houses. Photograph COPEVI, 1987 in Corzo Rivera (2019).	165
Figure 23: Housing building from the fourth construction stage. Photograph Corzo Rivera (2019).....	167
Figure 24: Cooperative Palo Alto and nearby buildings. Photo from TDM Architects in Corzo Rivera, (2019).	174
Figure 25: Location scheme of Palo Alto housing cooperative. Source: the author.	175
Figure 26: New institutions proposed by PNVH. Source: VMVDU (2015).	193
Figure 27: Training processes between FUNDASAL, Centro Cooperativo Sueco and Cooperative 13 de Enero. Sources: FUNDASAL (2008); Historical photo exhibited at the community.	211
Figure 28: Participatory workshops and final design of the property. Source: FUNDASAL (2008).	212
Figure 29: communal hall. Photography by the author.....	213
Figure 30: International and national participants from housing by mutual-aid cooperatives in an exchange during the construction phase. Source: Historical photo exhibited in Cooperativa 13 de Enero.	216
Figure 31: Greenhouse and community garden. Source: the author.....	218
Figure 32: Community mini market. Source: the author.....	218
Figure 33: Stock of chairs for renting service. Source: the author.	220
Figure 34: Community gym centre. Source: the author.....	220
Figure 35: Family businesses. Source: the author.	221

Figure 36: Entrance arch. Designed and painted by the community members. Source: the author.	224
Figure 37: Children in the public space. Source: the author.	224
Figure 38: Location scheme of 13 de Enero cooperative. Source: the author.	224
Figure 39: Geographical distribution of the respondents. Source: the author.	227
Figure 40: Main categories of analysis and themes. Source: the author.	229
Figure 41: Map of technical assistance organizations promoting the internationalization of CVAM model by country. Source: Chavez et al. (2022).	260
Figure 42: Map of CVAM cooperatives, location by country and second-level organizations. Source: Chavez et al. (2022).	261
Figure 43: Map of network of countries and second- and third-level organizations of CVAM cooperatives in Latin America. Source: Chavez et al. (2022).	266
Figure 44: Map of network of CVAM cooperatives belonging to COCEAVIS. Source: Chavez et al. (2022)...	267
Figure 45: Map of network of CVAM cooperatives belonging to COVUAM-SUR. Source: Chavez et al. (2022).	268

List of Tables

Table 1: Possible approaches to housing. Source: the author, based on Centro Cooperativo Sueco. Programa Regional de Vivienda y Hábitat, 2012.....	32
Table 2: Dimensions of social innovation. Source: Moulaert et al. (2005).....	74
Table 3: Four modes of autonomy in non-indigenous and indigenous contexts. Source: Dinerstein, 2015....	87
Table 4: Research questions, assumptions and objectives. Source: the author	98
Table 5: Features for case studies selection. Source: the author.....	103
Table 6: Main legal instruments of the housing and urban development sector. Source: Author's elaboration based on UNAM (2012)	123
Table 7: Institutional framework of the housing sector. Source: Author's elaboration based on UNAM (2012) and official sites of the institutions	125
Table 8: Mexican regulatory framework on the Right to the City Source: Instituto de Investigaciones Parlamentarias (2017).	140
Table 9: National regulatory framework (2) on the Right to the City. Source: Instituto de Investigaciones Parlamentarias (2017)	141
Table 10: Timeline of the regulatory and institutional framework of the housing sector in Mexico. Source: by the author.....	145
Table 11: Legislative and regulatory framework of the housing sector in El Salvador.....	195
Table 12: Institutional framework of the housing sector in El Salvador.	197
Table 13: Timeline of the regulatory and institutional framework of the housing sector in El Salvador. Source: the author.....	203
Table 14: List of the selected interviewees. Source: the author.	225
Table 15: The adoption and replicability of PSH. Source: the author.	230
Table 16: Results concerning the concept of Hope. Source: the author.	239

Table 17: Results regarding factors in the sustainability of CVAM. Source: the author.....	243
Table 18: Initial phase (1943-1968) of the internationalization of CVAM. Source: Chavez et al. (2022).	252
Table 19: Pre-evolutive phase (1985-1989) of the internationalization of CVAM. Source: Chavez et al. (2022).	254
Table 20: Evolutive phase (1990-2010) of the internationalization of CVAM. Source: Chavez et al. (2022).	257
Table 21: Current phase (2011-2021) of the internationalization of CVAM. Source: Chavez et al. (2022).	262
Table 22: Current phase (2011-2021) number of CVAM cooperatives by country. Source: Chavez et al. (2022).	263
Table 23: Conceptual categories and variables for comparative analysis of SI-H. Source: the author.	279
Table 24: Comparative analysis, emergence of SI-H. Source: the author.	284
Table 25: Comparative analysis, consolidation of SI-H. Source: the author.....	291
Table 26: Comparative analysis, sustainability of SI-H. Source: the author.	301

List of Abbreviations

AB:	Asamblea de Barrios
ADESCO:	Asociación de Desarrollo Comunitario
ALACVAM:	Alianza Latinoamericana de Cooperativas de Vivienda por Ayuda Mutua
ARDF:	Asamblea de Representantes del Distrito Federal
ARENA:	Alianza Republicana Nacionalista de El Salvador
ASDI:	Agencia Sueca de Desarrollo Integral
AUPs:	Precarious Urban Settlements
BANDESAL:	Banco de Desarrollo De El Salvador
CASALCO:	Cámara salvadoreña de la Construcción
CCMDC:	Charter of Mexico City for the Right to the City
CCS:	Swedish Cooperative Centre
CCU:	Uruguayan Cooperative Centre
CNBV:	Comisión Nacional Bancaria y de Valores
CNOP:	Confederación Nacional de Organizaciones Populares
CNOP:	Confederación Nacional de Organizaciones Populares
CNR:	Centro Nacional de Registro
COAMSS:	Consejo de Alcaldes del Área Metropolitana de San Salvador
COCEAVIS:	Coordinadora Centroamericana Autogestionaria de Vivienda Solidaria
CONAFOVI:	Comisión Nacional de Fomento a la Vivienda
CONAPLAN:	Consejo Nacional de Planificación y Coordinación Económica
CONAVI:	Comisión Nacional de Vivienda
COPEVI:	Centro Operacional de Vivienda y Poblamiento
COVUAM-SUR:	Coordinadora de Vivienda de Usuarios por Ayuda Mutua del Sur
CRELL:	Corriente Rodolfo Escamilla por la Liberación
CVAM:	Mutual-Aid Housing Cooperative
DUA:	Dirección General de Urbanismo y Arquitectura
ESCR:	Declaration of Economic, Social and Cultural Rights

EU: European Union

EZLN: Ejercito Zapatista de Liberación Nacional

FAT: Frente Auténtico del Trabajo

FCOC: Continental Front of Communal Organizations

FEDECACES: Federación de Cooperativas de Ahorro y Crédito de El Salvador

FESCOVAM: Federación Nacional de Cooperativas de Vivienda por Ayuda Mutua

FISDL: Fondo de Inversión Social para el Desarrollo Local

FMLN: Frente Farabundo Martí para la Liberación Nacional

FNRU: National Forum of Urban Reform

FOGA: Fondo de Garantía y Apoyo a los Créditos para la Vivienda

FONAEVI: Fondo Nacional de Aportaciones Económicas a la Vivienda

FONAVI: Fondo Nacional de Vivienda

FONHAPO: Fondo Nacional de Habitaciones Populares

FONVICOOP: Fondo de la Vivienda en Coordinación Popular

FOVI: Fondo de Operación y Financiamiento Bancario a la Vivienda

FOVIMISSFAM: Fondo de Vivienda del Instituto de Seguridad Social de las Fuerzas Armadas Mexicanas

FOVISSSTE: Fondo de Vivienda del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado

FSV: Fondo Social para la Vivienda

FUCVAM: Uruguayan Federation of Mutual-Aid Housing Cooperatives

FUNDASAL: Fundación Salvadoreña para el Desarrollo y Vivienda Mínima

FUSAI: Fundación Salvadoreña de Apoyo Integral

GATT: General Agreement on Tariffs and Trade

GRES-PA: Grupo Rodolfo Escamilla Palo Alto

HIC-AL: Habitat International Coalition Latin America

IDB: Inter-American Development Bank

IDB: Inter-American Development Bank

ILO: International Labour Organization

ILP: Instituto Libertad y Progreso

IMES: Instituto Mexicano de Estudios Sociales

INDECO:	Instituto Nacional para el Desarrollo de la Comunidad y de la Vivienda
INFONAVIT:	Instituto Nacional del Fondo de Vivienda para los Trabajadores
INPEP:	Instituto Nacional de Pensiones para Empleados Públicos
INSAFOCOOP:	Instituto Salvadoreño de Fomento Cooperativo
INVI:	Instituto Nacional de la Vivienda
KFW:	German Development Bank
LODT:	Ley de Ordenamiento y Desarrollo Territorial
LUC:	Ley de Urbanismo y Construcción
MOI:	Movimiento de Ocupantes e Inquilinos
MOP:	Ministerio de Obras Públicas
MUP:	Movimiento Urbano Popular
NAFTA:	North American Free Trade Agreement
NGO:	Non-Gubernamental Organization
NUA:	New Urban Agenda
OPAMSS:	Oficina de Planificación del Área Metropolitana de San Salvador
OPFVII:	Organización Popular Francisco Villa de Izquierda Independiente
OREVI:	State Housing Organizations
PAH:	Platform for People Affected by Mortgages
PDP:	Promoción del Desarrollo Popular
PFV:	Programa Financiero de Vivienda
PNODT:	Plan Nacional de Ordenamiento y Desarrollo Territorial
PNVH:	Política Nacional de Vivienda y Hábitat
PRD:	Partido de la Revolución Democrática
PRI:	Partido Revolucionario Industrial
PROGSHA:	Proyecto de Producción y Gestión Social del Hábitat
PROSAVI:	Programa Especial de Crédito y Subsidios a la Vivienda
PSH:	Producción Social del Hábitat
SEDATU:	Secretaría de Desarrollo Agrario, Territorial y Urbano
SEDESOL:	Secretaría de Desarrollo Social
SEDUE:	Secretaría de Desarrollo Urbano y Ecología

SELAVIP:	Latin American and Asian Popular Housing System
SELVIP:	Latin American Housing Secretariat
SHCP:	Secretaría de Hacienda y Crédito Público
SHF:	Sociedad Hipotecaria Federal
SI:	Social Innovation
SI-H:	Social Innovation in Housing
SIV:	Sistema Institucional de Vivienda
SOFOLES:	Sociedades Financieras de Objeto Limitado
SOL:	Sociedad Organizada en Lucha
UNESCO:	United Nations Educational, Scientific and Cultural Organization
UN-Habitat:	United Nations Human Settlements Programme
UPREZ:	Unión Popular Revolucionaria Emiliano Zapata
VMVDU:	Viceministerio de Vivienda y Desarrollo Urbano
ZMVM:	Zona Metropolitana del Valle de México

0. INTRODUCTION

Chapter 1 of the dissertation is dedicated to developing a theoretical framework, where the issue of housing, particularly bottom-up urban housing provision, is approached theoretically.

Section 1.1. Tackling housing in urban contexts, presents an overview of current urban phenomena and characterizes the expressions of the housing issue in areas at the periphery of neoliberal development. In addition, it explores how these territories are resisting in relation to broad concepts of urban social movements such as the ‘right to the city’.

Sections 1.2. The CVAM model and the PSH Latin American network and *1.3 CVAM in Europe* delve into the empirical experiences of Mutual-Aid Housing Cooperatives (CVAMs), their evolution over time, their principles, and their internationalization process across Latin America and beyond. These sections portray the evolution of CVAMs as a significant experience to analyze due to their adaptability, resilience, institutionalization, and scaling-up capacity.

Section 1.4. Autonomy in Social Innovation in Housing (SI-H) presents ‘Social Innovation (SI)’ as a general conceptual umbrella to allocate and understand bottom-up initiatives aimed at tackling and solving, creatively and collectively, territorial development issues such as housing. In addition, it explores the concept of ‘Hope’ as the main force to counteract stagnation, organize actions, and set an attainable horizon encompassing processes of social production of housing. When hope is put into motion, the concept of ‘Autonomy’ is addressed, as the constant spatial-temporal process of aligning actions of resistance, negation, and creation with alternative futures, a collective pursuit of self-determination that implies participation in relevant decision-making processes and ingenuity in praxis.

Section 1.5 Preliminary model for a comparative analysis of SI-H presents the conclusions of the theoretical framework in the form of a graphic conceptual model, where assumptions are proposed based on the identified conceptual linkages; both assumptions and preliminary model are expected to be further enhanced by the outcomes of the fieldwork and used for the pilot comparison of case studies.

Chapter 2 details the overall research design by describing the selected methodology, the steps organized in two methodological chains, and their links with assumptions, objectives, and research questions.

Section 2.1. Research questions, objectives, and assumptions presents the general aims of the dissertation resulting from the theoretical framework. The questions *How to theoretically approach the social process behind bottom-up housing initiatives in Latin America? How to link them with current urban theory? How to compare them? and How to draw generalizations from them?* are identified as the research questions. Furthermore, *to develop a conceptual model for the comparative analysis of processes of Social Innovation in Housing (SI-H) in Latin America* is defined as the general objective of the dissertation.

Section 2.2. Methodology justifies the selection of *Comparative Analysis of Case Studies* as the methodology for the research, pointing out some considerations coming from post-colonial urban comparative studies and presenting the case studies selected. It also describes in detail the steps and methods for data collection of the research organized in two methodological chains; the first aiming to get empirical data for both cases, fine-tuning the preliminary model for the comparative analysis, and performing the pilot comparison utilizing the conceptual categories developed in the model; and the second, being more exploratory, as it provides a general overview of the existing regional network of organizations working with bottom-up housing experiences across Latin America, where some regional challenges are identified, case studies are geographically and temporally framed, and inputs for different stages of the research are gathered.

Chapter 3 presents the empirical data coming from the fieldwork. Results are initially processed and analyzed for each case study, in addition, results coming from the exploratory methodological chain are presented. For the sections in this chapter, triangulation of information and cross-analysis were used to process the data collected.

Sections 3.1. Policy and institutional context of the housing sector in Mexico and *3.2. Sociedad Cooperativa de Vivienda Unión de Palo Alto* describe the first case study by analyzing the evolution of the regulatory framework and the institutional system of the housing sector in Mexico, and then presenting the development of the housing cooperative in periods.

Sections 3.3. *The policy and institutional context of the housing sector in El Salvador* and 3.4. *The case of Cooperative 13 de Enero*, similarly to the previous two sections, approaches the analysis of the second case study by following the same structure. Understanding the regulatory and institutional framework of the housing sector of the country and then describing the evolution of the housing cooperative in periods.

Section 3.5. *Interviews and testimonies of experts* organizes the results of the exploratory methodological chain in four parts. In the first three parts, results are presented according to some of the main concepts of the dissertation, *Social Production of Habitat (PSH)*, *Hope*, and *Mutual-Aid Housing Cooperatives (CVAM)*. The last part presents some results of the collaborative project *Mapping the internationalization of Mutual-aid Housing Cooperatives (CVAM) network in Latin America*, where data coming from the fieldwork was further processed and enriched.

Chapter 4 presents the discussion of the dissertation. It deals with the question of *how to compare processes of Social Innovation in Housing (SI-H)*. First, by further enhancing the theoretical Model for the Comparative Analysis of *Social Innovation in Housing (SI-H)* and concluding with the results of a pilot comparison between the two SI-H cases.

Section 4.1. *Considerations regarding the model for a comparative analysis of Social Innovation in Housing (SI-H)* details the fine-tuning of the preliminary model by reflecting over the results coming from the fieldwork and addressing each of the conceptual categories included.

Section 4.2. *Pilot Comparative Analysis of Social Innovation in Housing (SI-H): Cooperativa Palo Alto (Mexico) and Cooperativa 13 de Enero (El Salvador)* focuses on performing the pilot comparison between the SI-H cases. The conceptual categories coming from the proposed model are operationalized and data coming from the fieldwork is used for cross-analysis. Conclusions resulting from the comparison are presented according to the 'moments' (stages) identified by the model.

Chapter 5 presents the conclusions of the thesis organized at the basis of the research questions. First, conclusions regarding important conceptual links and some original definitions; second, conclusions on the proposed conceptual model and some of its most relevant categories; third, a series of conclusions from the pilot comparison that could inform hypotheses for future research.

In the first group, the thesis contributes by positioning housing within the disciplinary field of *Social Innovation (SI)* and establishing dialogue with scholarly production coming from the so-called 'south'. As part of the contributions, *Social Innovation in Housing (SI-H)* is defined as:

Bottom-up, socially-organized initiatives that recognize their *raison d'être* in housing provision and management (or other related habitat components); committed to (re)claiming and (re)producing, creatively and collectively, new spatialities where alternative sets of values and knowledge can be mobilized through processes of empowerment, new patterns of governance and networking. (Definition by the author)

Similarly, to provide a more comprehensive understanding of bottom-up housing experiences, the thesis contributes by exploring concepts coming from other scholar traditions such as the concept of *Hope*, which framed in processes of *Social Innovation in Housing (SI-H)* it is defined as:

A collective human force, driven by the co-production of knowledge, capable of inspiring and mobilizing a constant spatial-temporal process of SI-H; one determined by the act of envisioning futures and anticipating them in the present through actions and resources rooted in the territory. (Definition by the author)

In the second group of conclusions, the thesis contributes by presenting and defining the conceptual categories used in the *Model for the Comparative Analysis of Social Innovation in Housing (SI-H)*. Here, the three time-bounded moments of the SI-H (*emergence, consolidation, and sustainability*) are defined, as well as the co-dependent factors (*self-management, identity building, and new patterns of governance*), and the variables to be considered when analyzing the concepts of *Hope and Autonomy in SI-H*.

Finally, the third group presents the findings aiming to inform hypotheses for future comparative research, since the *Model for the Comparative Analysis of Social Innovation in Housing (SI-H)* can be used for approaching several empirical experiences across Latin America (including more than 400 Mutual-Aid Housing Cooperatives already present in the region) stimulating sufficiently informed processes of discussion and theorizing. The findings in this section are presented according to the categories proposed by the model (*Hope, Co-dependent factors, Autonomy of SI-H, and External factors*).

1. THEORETICAL FRAMEWORK

1.1. Tackling housing in urban contexts

1.1.1. Contemporary urban processes and the housing provision challenge

As stated by Harvey (2012), the phenomenon of urbanization is now undeniably global in scope and its consequences are now clearer than ever before. This issue was highlighted by the United Nations, Department of Economic and Social Affairs (2018), which acknowledged that the world's population has been concentrated in urban areas for some years. In 2018, the urban population stood at an estimated 55.3% of the global total whereas, by 2030, that figure will rise to at least 60%.

By 2000, around the world, 371 cities had one million inhabitants or more but, by 2018, there were 548; this number is expected to grow to a total of 706 cities by 2030. That means that one in every three people will live in cities with at least half a million inhabitants.

Similarly, the number of megacities (10 million inhabitants or more) is forecast to rise from 33 in 2018 to 43 in 2030, a trend that appears to be concentrated in the so-called 'global south', the location in 2018 of 27 of the 33 world's megacities (more than 80%), challenging the very notion of a 'global south'. Between 2018 and 2030, this region is expected to be the site of 9 of the 10 cities that are forecast to become megacities, which will put great pressure on this fast-growing part of the world, creating all sort of challenges, not least how these cities guarantee the well-being of their inhabitants.

In this regard, it may be appropriate to cite the work of Brenner & Schmid (2014) who, by building on a critique of the widely-accepted *Urban Age* theory promoting the understanding of urbanization 'within the limits of cities' by highlighting the quantitative variations of population inhabiting them, came up with the concept of *Extended Urbanism* within their main thesis. This concept states that 'today, urbanization is a process that affects the whole territory of the world and not only isolated parts of it [...] There is, in short, no longer any outside to the urban world; the non-urban has been largely internalized within an uneven yet planetary process of urbanization' (Ibid., 2014). Nevertheless, it could be argued that this idea of *Extended Urbanism* enshrines a western perspective and so is unsuitable for describing other realities, especially among the countries on the periphery of neoliberal development. It is also true that the idea of

Extended Urbanism provides a systemic and dynamic understanding of the urban process, enabling the acknowledgement of the complex interdependency of different territories, while recognizing the different ways that they can be shaped by this process.

Whether the *Urban Age Theory* or *Extended Urbanism* thesis, the fact is that the urban phenomenon has become (is becoming) global and society is confronted by it. It must also be recognized, however, that the accelerated pace of urbanization over the last decades is neither arbitrary nor unintended. On the other contrary, it is the inevitable outcome of the interaction between a series of dynamics. In this regard, there is no shortage of literature linking the current nature of cities and the urbanization process with the dominant global political and economic forces, specifically, the neoliberal principles of the overarching capitalist model (Harvey, 2000; Harvey, 2012; Lefebvre, 2003).

Galès (2016) offers a useful critique on the frequently-used but narrow concept of *neoliberal urbanism*, arguing instead that a 'great deal of urban restructuring [and hence the contemporary urban space] rather reflects the changing scale of capitalism and the intensification of the liberal logic that has accompanied capitalism [in this sense] many processes of urban change rather reflect liberal orientations, the pressure of globalized capitalism and political projects'. As a consequence, cities and their urbanization processes can be seen as a context-dependent phenomenon shaped by the dynamic relationship between the capitalist model, liberal logic and neoliberal principles. This resonates with Harvey's view who, throughout his work, affirms the existence of an inner connection between the development of capitalism and urbanization since capitalism requires urbanization to absorb the surplus products it perpetually produces. Cities therefore end up being shaped and produced within this constant interaction, the so-called *history of creative destruction*, meaning that capital tends to build uneven geographical landscapes only to have to destroy them to accommodate its own dynamic of endless capital accumulation.

Exploring this further, ideas mainly from the work of Galès (2016) are presented. As a hypothetical exercise, the author first sketches an ideal version of the neoliberal city by drawing on the work of other scholars (see Künkel and Mayer, 2012; Peck, 2012 cited in *Ibid.*, 2016) and listing some of the features that an ideal neoliberal city would possess. All services would be privatized and any market failures would only lead to more privatization; large utility firms would develop monopolies in various services; the welfare state would be dismantled; more areas of social life would be commodified; the poor and the 'undesirable'

would increasingly be sent to jail; any idea challenging the superiority of the market would be stamped out; individuals would be incentivized to maximize their economic interests; the labour market would be deregulated; urban governance would consist of sanctifying property rights; inequalities would lead to an unstable social order and violence would be used for suppression by the State and urban authorities.

By observing contemporary cities through the lens proposed by Galès (2016), it is possible to identify some manifestations and combinations of features in particular contexts, but they are not found in their 'purest form' and certainly not all at once. The author argues that it is beyond doubt that, for both urbanization processes and the trajectories of cities, 'neoliberalism [presents itself as] hegemonic but always takes different forms and [...] different types of implementation in different contexts'. Uneven geographical expressions that, as Rickards, Gleeson, & Boyle (2016) and Lefebvre (2003) previously pointed out, have been further aggravated by the phenomenon of globalization, where the acquisition, buying, selling and speculation of space (urban in this case) is performed by those who also control and profit from the largely capitalist method of production and exploitation.

Framed by these assumptions, it must be stressed that current urban processes have led to profound transformations in lifestyles on a global scale, particularly the way the benefits of capital accumulation are distributed geographically, in what Harvey (2012) describes as an 'increasing polarization in the distribution of wealth and power [that has] indelibly etched into the spatial forms of our cities'. Inequality in many manifestations that, although geographically uneven, range from fragmentation into gated communities, privatized public spaces and different forms of slums to homogeneous and monofunctional urban areas, among many others. All these are manifestations that call, according to Lefebvre (2003), for 'Urban Revolution', in other words, the need to undertake actions that resolve the predominant urban problems of our current times.

Among the problems that emerge from urban processes today, one of the areas that has suffered from profound transformation, consequently undermining many people's lives, has been housing. The relevance of housing was especially highlighted by Aalbers (2016) who argues that 'there are only a few areas that link people's livelihoods so directly to the global economy as housing [...] It is connected to other important life domains: health, environmental conditions and general well-being; access to food, services, education, employment, transportation, and so on'. It seems clear, therefore, that, in a burgeoning scenario of inequality, housing has great relevance.

Before reviewing some relevant transformations and challenges in the housing sector, the conceptual framework through which housing can be understood should be addressed. In this regard, some ideas on the concept of housing from the human rights perspective will be examined¹.

For approaching to the definition of housing, a publication entitled “The Right to Adequate Housing” (The Right to Adequate Housing, 2009) will be cited, whereby international human rights law acknowledges everyone’s right to an adequate standard of living, including suitable housing.

Housing has been an issue with international resonance since the end of WWII, when the right to Adequate Housing was recognized in the 1948 Universal Declaration of Human Rights as part of the right to an Adequate Standard of Living. This was later reinforced in the 1966 International Covenant on Economic, Social and Cultural Rights. However, it was not until the United Nations Committee on Economic, Social and Cultural Rights, general comments No. 4 in 1991 on the Right to Adequate Housing, and comment No. 7 in 1997 on Forced Evictions, that the characteristics of this right were discussed and presented. As part of a series of freedoms and entitlements, according to United Nations (2009), for a housing to be adequate, it must meet the following criteria at a minimum:

- Security of tenure: housing is not adequate if its occupants do not have a degree of security of tenure guaranteeing legal protection against forced evictions, harassment and other threats.
- Availability of services, materials, facilities and infrastructure: housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
- Affordability: housing is not adequate if its cost threatens or compromises the occupants’ enjoyment of other human rights.
- Habitability: housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.
- Accessibility: housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account.

¹ Alternative conceptual approaches of housing will be further presented in the following sections (see 1.1.3. Alternative approaches to housing: the Latin American experience).

- Location: housing is not adequate if it is remote from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.
- Cultural adequacy: housing is not adequate if it does not respect and take into account the expression of cultural identity.

Due to the integral nature of the concept of 'Adequate Housing', it has been recognized in the international arena as a way of keeping track of improvements in general human well-being. Since the Millennium Development Goals (MDGs) were adopted, for example, the achievement of significant improvement in the lives of slum dwellers has been defined as a target. More recently, in the UN Sustainable Development Goals (SDGs), this ideal was revised and global attention shifted from informal settlements to the broader topic of affordable housing. It was proposed that 'by 2030, ensuring access for all to adequate, safe, and affordable housing and basic services and upgrading slums' must be achieved. Now, setting this internationally-agreed goal against the way urban processes have been developing in the last decades, it is clear that urban housing faces major challenges.

Some of the main issues regarding housing in urban contexts are identified in the works of King et al. (2017), Maclennan & Miao (2017), Fields & Hodgkinson (2018) and Aalbers (2016) who highlighted the following:

- On affordability and informality: the housing shortfall is estimated to be 330 million urban households, a number forecast to grow by more than 30 percent by 2025 to 440 million households, or 1.6 billion people. Under-serviced, substandard, and insecure housing disconnected from employment opportunities is expected to increase. Furthermore, 33% of the overall urban population in countries on the periphery of capitalist development lives in informal settlements.
- On ownership: the reassertion of housing privatization policies alongside welfare state retrenchment has turned housing into an essential commodity not primarily delivered by the state but by the market. This overemphasis on home ownership excludes the poor and presents special challenges to women, migrants, and ethnic minorities.
- On land: inappropriate land policies and regulations tend to push the poor to the outskirts of cities. As a consequence, the power of landlords to extract unearned income from property and land ownership has increased.
- On financialization: the strengthening of the financialization of housing, fostered through public actions, which pushes families into housing debt by enabling financial

institutions to buy subsidized housing, or by withdrawing the public sector from the provision and regulation of the housing sector, opens up the field to financial institutions seeking profits from rents.

- On housing policies: as central governments withdraw support for housing policies, new burdens of responsibility and financial obligations are falling on different bodies. Housing policies are increasing wealth inequalities rather than reducing disparities in disposable income.

As well as identifying a number of different areas in which housing is facing issues, the complex challenges that these impose on those trying to analyze and comprehend them in the context of contemporary urban processes can be acknowledged. This is especially true today when urban theory is experiencing a disjuncture in its conceptual frameworks, questions and methodologies. Some authors see in this process a need to switch to a revolutionary paradigm, one that recognizes the limits of traditional urban theory, lays claim to new ways of theorizing and critiques intellectual parochialism, a theory that would seek to incorporate the geographically variegated, complex, hierarchical, multi-scalar and always processual socio-spatial assemblages and territorial configurations that are crystallizing and dissolving in today's urban territories (Rickards, Gleeson, & Boyle, 2016; Scott & Storper, 2014).

Like urban theory, contemporary housing theory is being challenged, especially since it has never found a firm point of departure. Ruonavaara (2018) argues that it would be 'sensible to theorize [... by] drawing theoretical resources from disciplines and related research fields', mirroring what Rickards, Gleeson, & Boyle (2016) identify regarding urban theory. Ruonavaara (2018) also claims that 'theorizing about housing and from housing are ways to move forward. We need meta-theoretical statements about what housing is from the scientific perspective and here conceptual analysis and contemplation of housing experience can help'. This perspective resonates with some post-colonial attitudes towards urban theory, particularly those related to comparative studies (see Robinson, 2011; Robinson, Robinson, Hall, & Keynes, 2013). Similarly, Clapham (2018) points out that although 'the production of a specific, trans-disciplinary theory of housing is not practicable at the current state of knowledge, it should be a major priority to derive and test out the specific concepts that are needed to build the theory' and, to do so, the use of case studies that highlight the links between research and policy-making and the ways they interact in different situations, is a viable option.

Insofar as the nature of the urban phenomenon and its relation to economic and political forces have been addressed, the transformations that these processes have imposed over housing and the issues it implies have been underlined. Furthermore, the limits of the current urban and housing fields have been identified. In the following section, the concept of the 'right to the city' is presented, not as a theory but as a practical standpoint that sheds some light on alternative ways of tackling contemporary urban issues, thereby opening the field up to new possibilities of innovation in housing based on the practical experiences developed from below.

1.1.2. The right to the city and urban housing movements

The phrase the 'right to the city' was coined in the decade of the 70's, largely due to the work of Lefebvre, the concept began to be discussed in both the political and academic arenas. Lefebvre argued that 'the right to the city is like a cry and a demand. [...] It can only be formulated as a transformed and renewed right to urban life' (Lefebvre, 1996; Lefebvre, 1968 cited in Purcell, 2013). As Harvey (2000) also states, we find ourselves in 'desperately need a revitalized socialist avantgarde, an international political movement capable of bringing together in an appropriate way the multitudinous discontents that derive from the naked exercise of bourgeois power in pursuit of a utopian neoliberalism' (Harvey, 2000a).

Embedded in the idea of 'urban life' is 'Lefebvre's concern with the question of inhabitation, of the everyday acts of inhabiting urban space' (Purcell, 2013). The 'right to the city' was not conceived as a theory or movement of itself, or to be operationalized or ratified as an agreement of any kind, but was presented as an idea, as a sort of 'seed' capable of mobilizing and inspiring a myriad of different urban initiatives related to the act of inhabiting. As Brenner et al. (2012) also argue, the concept of the 'right to the city' is not necessarily 'city-bounded, but a part of a broad movement to create cities for people, not for profit', a common purpose that leads us to work together on a global scale.

Along the same lines, Harvey also built on the concept of the 'right to the city', making significant contributions to the subject. His ideas spring from the main thesis that our current urbanization process, and therefore our cities, are produced by, but are also reproducers of, capitalist dynamics. Harvey claims that 'the struggle for the right to the city is against the powers of capital that ruthlessly feed upon and extract rents from the common life that others have produced' (Harvey, 2012). This phenomenon was previously

explained by Lefebvre (1991) when he argued that the space within which society performs is actually 'confined within the (relatively) discontinuous frameworks of the dominant relations and mode of production'.

Furthermore, Harvey also refers to the urbanization process as a constant production of urban common spaces, a series of tensions resulting from the clash of forces seeking its appropriation. On this issue, Harvey (2012) argues that 'the problem is that [commons are] continuously being enclosed and appropriated by capital in its commodified and monetized form, even as it is being continuously produced by collective labor [...] capitalist urbanization perpetually tends to destroy the city as a social, political and livable commons [by means of] appropriation and destruction by private interests'. 'Claiming a right to the city is claiming a right to inhabit well, to have access to the things one needs to live a dignified life'. (Ibid, 2012), 'reimagining the city [then becomes] a crucial part of a political and social revolution against capitalism' (Purcell, 2013).

It is here that this perpetual process of displacement and dispossession of the urban commons 'catalyze[s] urban residents and prompts them to assert their power to produce space'², in sometimes sweeping and sometimes mundane ways. Here the 'right to the city' is cast in systemic terms and conceived as a citizens' struggle to appropriate the means of producing urban space' (Miller & Nicholls, 2013). The production of an alternative space (urban in this case) is not just the expected outcome, but the means of production where all activities take place as well (Lefebvre, 1991). This idea was also adopted by Harvey (2012), who claims that:

'If state-supplied public goods [or urban commons in this] either decline or become a mere vehicle for private accumulation, and if the state withdraws from their provision, then there is only one possible response, which is for populations to self-organize to provide their own commons. The political recognition that the commons can be produced, protected, and used for social benefit becomes a framework for resisting capitalist power and rethinking the politics of an anti-capitalist transition'.

Questions arise regarding when and where self-organization is expected to happen and, in this regard, Healey & González (2005) argue that 'there are always cracks, spaces and

² Here the space is understood in the Lefebvorean sense, as a product involving economical, technical and political activities, which are performed under the reality of nature and where knowledge and relations also take place. A kind of space that cannot be reduced to any of these realms nor is an aggregate of places. (Lefebvre, 1991)

opportunities for alternative practices, which may just exist, but may also become an insurgent force'. But, for this to happen, 'only the convergence and the conjunction of the worker and peasant movements [which, it could be argued, are nowadays both part of the same urban phenomenon], linked to the production of things and material work and those who use space, will enable the world to change' (Lefebvre et al., 2009). A revolutionary project that makes the 'reappropriation of the body, in association with the reappropriation of space, into a non-negotiable part of its agenda' (Lefebvre, 1991). The kind of movement that deals with its position of weakness by learning to command and produce space, to shape new geographies of production and social relations (Harvey, 2000a).

But where exactly are these alternative practices, revolutionary projects or movements arising from the 'cracks' going to take place? In his view, cities³ themselves appear to be, as some scholars have stated, a 'social milieu' that can accommodate and foster them. Cities as 'the frontline space where inequality and injustice are experienced [can become the places where] groups become politically conscious and can mobilize sufficient resources [...targeting] those urban policies and practices that restricted their civil or political rights' (Miller & Nicholls, 2013).

Castells (1983) presents a well-known tripartite definition of *urban social movements* that is a useful way of approaching the conscious political mobilization mentioned above. First, he points out their role within collective consumption, particularly concerning the provision of values of use, conceived as the primary source of grievances. Second, the importance of the territory, particularly the neighbourhood, as the basis for creating common collective identities and, finally, the local state is claimed to be the principal target of collective mobilizations, with the primary goal of achieving decentralized, territorially-based self-management (Miller & Nicholls, 2013).

As a consequence, in line with the idea that reclaiming the production of urban space is at the core of the 'right to the city', and many aligned movements are indeed committed to the concept of 'inhabiting well', a relevant question arises, and that is, what exactly would it mean in practical terms to (re)claim 'inhabiting well' as part of the 'right to the city'? In this regard, Purcell (2013) presents a useful approximation, stating that inhabiting well would mean (among other things):

³ Here the meaning of the concept of 'city' should be understood not as the expression of particular empirical features that might characterize a city, but as an abstract concept that depicts the concentration or agglomeration of a number of urban dynamics within a more extended urban geography.

'Affordable, comfortable shelter; meaningful work at good wages; convenient movement around the urban environment; stimulating recreational spaces for children; public spaces to gather, interact, and demonstrate; ecologically sustainable urban development; physical safety in space, especially for women and gay men and lesbians; and affordable, high-quality food, childcare, education, and health care'.

The achievement of 'inhabiting well' seems to be tightly bound up with the overall definition of adequate housing (see 1.1.1. Contemporary urban processes and the housing provision), as both recognizing the integral nature of the act of inhabiting which goes beyond mere dwelling and acknowledges the link with a broader series of rights, such as the 'right to the city' or human rights in general.

Similarly, whether from the starting point of the 'right to the city' or human rights in general, any kind of mobilization aimed at (re)claiming the act of inhabiting well means also embarking on a search for new possibilities of spatial forms. In other words, they represent new and alternative emancipatory strategies for exploring other ways of producing space. As Harvey (2000) states, new spaces in which 'difference, alterity, and "the other" might flourish'. Furthermore, in the same work, the author points out a very useful concept that enshrines this goal, that of 'heterotopia', meaning those possible or alternative spaces produced by reclaiming practices. The author quotes Hetherington's definition (1997) summarizing the concept as:

'Spaces of alternate ordering. Heterotopia organize a bit of the social world in a way different to that which surrounds them. That alternate ordering marks them out as Other and allows them to be seen as an example of an alternative way of doing things [...] Heterotopia, therefore, reveal the process of social ordering to be just that, a process rather than a thing' (Harvey, 2000).

Although concepts such as the 'right to the city' and the production of space might appear abstract at first glance, they allow new discussion and, above all, embrace alternative mobilizations in the search for new *urban heterotopias* resulting from emancipation and (re)claiming. As regards the housing issue, scholars have recognized that 'people are fighting back in innovative ways that point us in the direction of effective resistance that can also generate housing models and social relations alternative to the for-profit system, based on solidarity, dignity, and need' (Fields & Hodkinson, 2018). A number of innovative

practices have begun to arise and be replicated that, coming from 'below' produce housing in alternative ways; initiatives that not only might be framed as claims for the 'right to the city' but, in opposition to the concept of housing as a market commodity, they are also expressions of emancipatory practices that claim housing as a human right.

1.1.3. Alternative approaches to housing: the Latin American experience

" [the] realm of freedom [...] begins when the realm of necessity is left behind" _K. Marx

As stated, the housing sector is being profoundly impacted, mainly due to the way in which urbanization processes are unfolding and the overall, underlying neoliberal, liberal and capitalist principles that drive them forward. Although this phenomenon is certainly experienced globally, its consequences and struggles are aggravated in geographical contexts on the periphery of capitalist development. In other words, places where the basic needs of a considerable portion of the population are not met, and where several socio-economic struggles are faced. In this context, and in line with the aim of this literature review, particular attention will be paid to Latin America, a region that, despite its great diversity, still possesses some common features which make it possible to analyze issues regarding urban processes and housing.

The shared history of this region can be traced back to its colonization, a period that, even though it concluded at the start of the 19th century, marked a sort of common path for most countries. After independence, many Latin American countries experienced a rapid process of industrialization, which eventually led to a rapid urbanization, triggering mass rural-urban migration and exerting great pressure on the major cities which, at the time, were in no condition to absorb the consequences of this mobilization, resulting in a widespread housing crisis across the region. This trend continued until the middle of the 20th century, when national governments approached the problem either in a *laissez-faire* manner, or with authoritarian measures such as forced evictions, demolition of informal settlements, or by displacing the urban poor to the outskirts and rural areas (Ward, 2012). As pointed out by Lefebvre, (2003), these regions are 'characterized by the fact that they underwent the rural, the industrial, and the urban simultaneously. They accumulated problems without accumulating wealth'.

A major turning point was experienced during the decade of the 70's, when the government's strategy had clearly failed to solve the housing issues of the increasing

number of people living under informal conditions due to their inability to afford any other kind of accommodation. As a result, the recognition of people's efforts to solve their own housing needs translated into supportive housing policies which resulted in aid for a wave of self-help housing programmes and projects to upgrade informal settlements (Ward, 2012; Wakely, 2014; Chiodelli, 2016).

Since the 1980's, however, due to the inability of the region's governments to continue to provide housing (especially to working class families), given that the collapse of the model of rapid industrialization was causing a major financial crisis, a new economic model based on fostering the private sector and international market exchanges was adopted. In a general scenario of political turmoil, this paved the way for the implementation of the measures established by the Washington Consensus⁴ which, in general terms, envisaged access to international financial resources by demanding the reduction of the State's role in favour of the market. In other words, paving the way for adopting neoliberal policies in the name of development. In many cases, the adoption of these measures caused governments to retreat from the housing sector once and for all and to act only to facilitate the financial mechanisms and subsidies needed for the private market to tackle the issue and solve the housing demand. Moreover, the institutional and policy frameworks of many countries in the region were restructured, so private housing markets were allowed to work with a great amount of freedom due to general measures of deregulation (Harris, Miraftab & Kudva, 2015; Chiodelli, 2016).

The adoption of these policies clearly undermined not only many people's opportunities for accessing housing but also other areas of the development process of many countries in the region, to the point that the adoption of this measure has been recognized as the reason for some of the major crises in the history of countries such as Mexico, Argentina or Chile.

Today, even though the adoption of the Consensus was long ago, its consequences are still being felt. In the housing sector, public policies generally continue to support the private market as the main player in the funding, production and distribution of housing. In sharp contrast, but equally relevant, is the fact that it was also during the nineteen seventies, largely due to social discontent and economic difficulties suffered mainly by the

⁴ A number of neoliberal principles to be adopted as public policies by the developing countries that were experiencing financial crisis. The consensus was conceptualized by the International Monetary Fund, the World Bank and the United States in 1989.

most disadvantaged, that new popular movements arose in the region, supported largely by NGO's and the Catholic Church⁵ (prominent in the Latin American context), increasing awareness of a number of issues and triggering movements that, in some cases, continue to be relevant today.

Furthermore, although not as rapidly as some other parts of the contemporary world, Latin America has experienced a rapid and turbulent transition in around a century through industrialization, liberalization, globalized capitalism, and neoliberalism. These phenomena created major problems that hindered the region, and, without any doubt, determined the way urban processes are now unfolding and how new urban spaces are being created. A general overview will be given of the main issues concerning housing in the countries on the periphery of the capitalist development, with a particular geographical emphasis on Latin America.

Firstly, as previously stated, socio-spatial segregation, displacement and homelessness have consolidated in different ways and degrees of informality and are now almost the only housing alternatives for the urban poor (Häußermann et al., 2001; Göschel, 2001; Huchzermeyer, 2010; UN-Habitat, 2003; Bardhan et al., 2011; Wetzstein, 2017). From the perspective of security of tenure and management, this has resulted in a problem with the provision of affordable housing in the right locations, causing major issues in access to land and infrastructure. Nevertheless, 'land, as a scarce commodity, needs to be efficiently used, thus power structures within governments, as well as private developers, tend to favor more profitable land uses' (King et al., 2017) perpetuating in this way urban socio-spatial segregation and exclusion.

In terms of planning, the region still suffers from an inflexible, static, and technocratic approach, leading to planning based on land use and zoning which, instead of addressing informality with an integrated approach, promotes informal occupation of land and prevents densification of urban cores (Mumtaz, 2014; UN-Habitat, 2016). Furthermore, the region seems to be undergoing a return to conventional housing policies of mass production, which end up in projects in unsuitable places, unaffordable for many and even left vacant (Wakely, 2014; Croese et al., 2016).

⁵ The support of the Catholic Church came particularly from the groups of Jesuits that, in working with the communities under most pressure in Latin America, developed the well-known Liberation Theology, which impregnated religious practice with political awareness. This phenomenon fuelled many social and political movements of the time.

In terms of ownership, which continues to be the preferred option in the region, the mortgage market does not serve the poor and most vulnerable, leading to a gap that drives them to the informal sector or to other housing solutions (Hoek-Smit, 2016) that are not regulated and often do not meet basic needs (mainly due to a lack of quality). They are usually controlled by hundreds of 'invisible' small-scale landlords whose demographic characteristics do not differ very much from their tenants (Gilbert, 2012). In Latin America, the housing deficit in 2012 was estimated to affect 37% of the total population (BID, 2012), with a lack of quality which includes tenure informality, little or no access to basic services and infrastructure, and poor quality building materials. It is important to bear in mind that this quota of households could increase drastically when all the features associated with adequate housing that have been agreed internationally are considered.

Finally, most of the housing policies in the region were designed based on a view of housing as a commodity and the belief that the market could solve the problem. Major challenges remain in the governance of the housing sector. At the national and regional level, the need for multi-stakeholder participation in housing policy design and implementation is required whereas, at the local scale, participatory approaches for solving urban issues such as housing production and management continue to prove to be more successful in terms meeting real social needs and sustainability (Boonyabantha 2005). Opening new spaces for participation locally and the legitimization of local practices are both key elements that need to be acknowledged and implemented.

In consideration of the aforementioned housing issues, which are either endured globally or aggravated in contexts on the periphery of the capital development, it seems clear that alternative, emancipatory and innovative approaches are required to promote profound transformation. These will probably not come from the national or supra-national level but from the local and community level, as is the case currently. Scholars have stated that 'people are fighting back in innovative ways that point us in the direction of effective resistance that can also generate housing models and social relations alternative to the for-profit system based on solidarity, dignity, and need' (Fields & Hodkinson, 2018). 'Latin America is in ferment, autonomy movements⁶ are emerging all over the place' (Harvey, 2012). In fact, a new generation of autonomist thinkers renewed the idea of self-valorization *vis-à-vis* neoliberal global capital, through the concept of the common, where

⁶ The concept of autonomy and its link with development and well-being will be addressed in-depth in the following sections (see 1.4.2. Hope and autonomy).

new practices of conviviality and solidarity are emerging (Dinerstein, 2015). As Harvey (2012) puts it, 'urbanization is about the perpetual production of an urban commons' therefore 'policies and community-based initiatives that lead to better-quality, more secure, and more affordable housing for the under-served will contribute to a better city for all' (King et al., 2017). In other words, a different and more people-oriented kind of commons, resulting from the (re)appropriation and (re)production of alternative urban spaces.

In this regard, new alternative possibilities seem to be emerging in Latin America, and as argued previously, challenges hindering this region have acted as key mobilizers in this trend. Since the region is enduring geographically-specific consequences, it also seems appropriate to introduce and adopt a conceptual framework that recognizes this. A theoretical approach for referencing the emergence of counter-movement housing initiatives challenging the traditional market-oriented model in Latin America will therefore be presented.

The basis of this framework is found in the work entitled '*El Camino Posible*' (Centro Cooperativo Sueco. Programa Regional de Vivienda y Hábitat, 2012) produced by a group of Latin American housing scholars and activists, where the concept of *Producción Social del Hábitat* (Social production of Habitat, PSH) is defined. Before addressing the concept, a categorization of two of the most common approaches in addressing the concept of 'housing' will be presented in Table 1.

The categorization laid out in Table 1 is a useful approximation of the understanding of housing on the basis of two polarized approaches, housing as a commodity and housing as a human right. As a result, two sub-groups of features under these two categories are identified (with some exceptions). In the first, housing is understood as a finished, tradeable, and scarce commodity that is available and ready to use only for those able to afford it under the rules of the market.

In the second one, on the other hand, housing is understood as a social process, a kind of potentially abundant common, in other words, as an ever-evolving space, produced by and for the use of people. However, housing seen as a social satisfier, whether formal or informal in nature, does not fall completely under any of the aforementioned approaches, mainly because both these features depend on the context, process and mechanisms involved.

Table 1: Possible approaches to housing. Source: the author, based on Centro Cooperativo Sueco. Programa Regional de Vivienda y Hábitat, 2012.

As a market commodity	As a human right	
<div style="border: 1px dashed black; padding: 5px; text-align: center;"> <p><i>Tradeable asset</i> Ruled by market dynamics and produced by private companies</p> </div>	<div style="border: 1px dashed black; padding: 5px; text-align: center;"> <p><i>Social satisfier</i> Produced by the state and distributed by ad-hoc mechanisms</p> </div>	<div style="border: 1px dashed black; padding: 5px; text-align: center;"> <p><i>Common asset</i> Auto-produced (by individual, community or organized)</p> </div>
<div style="border: 1px dashed black; padding: 5px; text-align: center;"> <p><i>Finished product</i> Ready to sell, homogeneous. Limited possibilities for modification</p> </div>	<div style="border: 1px dashed black; padding: 5px; text-align: center;"> <p><i>Process</i> Never finished, ever evolving along with the user's capacities and needs</p> </div>	
<div style="border: 1px dashed black; padding: 5px; text-align: center;"> <p><i>Scarce economic asset</i> Expensive asset only accessible only to those who can afford it</p> </div>	<div style="border: 1px dashed black; padding: 5px; text-align: center;"> <p><i>Potentially abundant social asset</i> Resulting from need, accessible for everyone, defined by the act of living in it</p> </div>	
<div style="border: 1px dashed black; padding: 5px; text-align: center;"> <p><i>Formal / Informal</i> Only definable according to the case. Categorization depends of the phase under analysis: promotion, planning, production, distribution or use.</p> </div>		

Such categorization is useful because it provides the conceptual framework within which the definition of *Producción Social del Hábitat* (PSH hereinafter) can be understood. The concept of PSH results from decades of field work and is primarily a collective construction of communities, activists, and experts. From this framework, habitat is understood as:

‘A social and cultural product that implies the active, informed and organized participation of the dwellers during the development and management of the whole project’ (Centro Cooperativo Sueco. Programa Regional de Vivienda y Hábitat, 2012).

PSH, on the other hand, refers to:

‘All of the processes implied in the production of liveable spaces, urban components and housing, under the control of auto-producers and other non-profit social agents’ (Ibid., 2012).

PSH places the person at the centre of its strategies, where every action encompasses innovation processes with profound socially transformative capacity. With the aim of going

further into the definition of PSH, certain ideas are identified by the same authors (Ibid., 2012):

- It is based on the principles of democracy, participation and the social control of decisions.
- It aims to increase the agency of organized dwellers, including their control over every process involved in the production of habitat.
- It deploys all kind of resources in the community from family savings, loans, and subsidies, making the local economy dynamic.
- It opens up new spaces for habitat production as a counterhegemonic practice conducted by social organizations.
- It favours the development of the capacities of local agents, so that they become responsible for controlling the different phases involved in PSH: promotion, planning, production, distribution and use.
- It is based on the values of solidarity and mutual aid, and grounds its work in full awareness of local practices, cultural context, and environment.
- It attempts to focus primarily on the needs of the most vulnerable (gender, ethnic and racial minorities) as a way of guaranteeing their needs are met and rendering the organized social effort more productive and effective.

In the same way, the authors identified three groups of actors that have traditionally fostered and strengthened the process of PSH in Latin America:

The first is defined as *auto-producing entities*, involving all kinds of civil organizations or legally-constituted social enterprises that perform activities aiming at addressing the housing needs of their members. Among the most developed are housing cooperatives and associations.

The second group is defined as *non-profit producing entities*, which includes social developers, NGOs, cooperatives (providing services or assistance) and other social and professional organizations with legal and technical capacity that get involved by providing assistance (mainly technical) during the housing production process.

Finally, the third group is defined as *PSH supporting institutions*, which includes centres or institutions, federations, organizations of volunteers, and socially responsible enterprises that might provide support at specific stages during housing production or provide representation in specific areas (e.g., political arenas).

Among the first group of *auto-producing entities*, the housing cooperatives are particularly relevant, especially when they take the form of what some have authors referred to as limited-equity cooperatives, housing cooperatives of users or variants such as mutual-aid housing cooperatives. Clearly, the figure of a housing cooperative is not new. In fact, 'its ideal form was originally conceived of as a third way between the bureaucracy of the state and the anarchy of the market, based on the values of solidarity, community and democratic common ownership of property' (Andersen, 2006 cited in Vidal, 2019). In Latin America in particular, housing cooperatives 'come from a long history with roots in the labour movement and urban social movements [and] have constituted an alternative for 'non-owners' as a means of accessing housing beyond the dominant tenures forged by the state and the market' (Idem., 2019). This is a useful formula, especially for what Harvey (2012) calls the exercise of 'collective power over the processes of urbanization' which would allow those usually excluded to influence the socio-spatial configuration of the city.

Drawing on the work of other authors, Vidal (2019) describes these kinds of cooperatives as follows:

'They are a form of collective property in which the "bundle of rights" that property provides are disassembled and distributed among the individual cooperative members, the housing cooperative itself and the public authorities that set the wider regulatory framework [... in this way] restrictions on forms of individual appropriation open up features of the cooperative housing stock that may be conceptualized as a commons (Hodkinson, 2012; Bruun, 2015; Huron, 2015; Larsen and Lund Hansen, 2015). The term commons refers to a collective and non-commodified social relation established between a natural or human-made resource, in this case the housing stock, and a community of reference (Harvey, 2012). Commoning implies that the community can decide for themselves the norms, values and measures of things (De Angelis, 2007)' (Vidal, 2019).

In Latin America, this kind of housing cooperative was first adopted in Uruguay, where around 30,000 dwellings under this model are currently in use (Vidal, 2018), and where the reproduction and adaptation of this model to other parts of Latin America began in the nineteen eighties, promoting the widespread adoption of the PSH concept but, more importantly, inspiring the formation and development of new emancipatory practices in countries such as Mexico, Guatemala, Honduras, Argentina, Colombia, among many others.

Significantly, both PSH and the housing cooperative model (especially CVAM⁷) have been recognized within different national political frameworks and, furthermore, the social-based organizations committed these practices have been actively incorporated in the housing institutional framework of some countries, bringing forward discussions about current housing issues and even shaping policies, programmes and agreements in order to promote the understanding of housing as a human right and guarantee access for the most vulnerable.

Finally, the flourishing of alternative housing practices⁸ in recent decades mirrors a recent international campaign called 'Make a Shift', developed by the Special Rapporteur on the right to adequate housing mandate of the Commission on Human Rights of the United Nations. 'The Shift' is described as 'a new worldwide movement to reclaim and realize the fundamental human right to housing, to move away from housing as a place to park excess capital, to housing as a place to live in dignity, to raise families and participate in community'⁹. Therefore, the reproduction and recognition of alternative models, such as those throughout Latin America, indubitably represent a valuable opportunity to tackle and react against housing problems and structural inequalities but, as Vidal (2019) stresses, 'their development is enmeshed in the political economy of the capitalist city and vulnerable to the underlying forces that produce and reproduce urban space', requiring constant reinterpretation, assessment and innovation.

⁷ The CVAM (Mutual-Aid Housing Cooperatives) model that will be addressed in more detail in section 1.2.1. Mutual-Aid Housing Cooperatives (CVAM): a Uruguayan innovation.

⁸ Even in countries where the 'self-organised and civil society participation in housing and urban development has received growing interest from activists and academics alike over the past ten years' (Mullins & Moore, 2018), as result of the generalized financial crisis and the global nature of today's housing issues.

⁹ Taken from <http://www.unhousingrapp.org/the-shift> in May 2019.

1.2. The CVAM model and the PSH Latin American network

1.2.1. Mutual-Aid Housing Cooperatives (CVAM): a Uruguayan innovation

The Mutual-Aid Housing Cooperative model (CVAM) originated in the decade of the 60's in Uruguay and expanded throughout Latin America, promoting the appearance of multiple cooperative projects in various countries across the region. However, the roots of this experience are much older and lie in Uruguay's widespread union tradition and association culture, partly arising from the tradition of a significant number of European immigrants (mainly Spanish and Italian) who settled in Uruguayan territory in the first half of the 20th century. This population that, as in many other Latin American urban contexts, contributed to the dissemination of self-construction practices in the new cities where they settled as part of the new working class.

Unlike other countries in Latin America, Uruguay did not experience exponential expansion during the early decades of the 20th century, partly due to mechanisms for accessing public credit for self-construction and a slow increase in population. It was not until the 50's and 60's that the scenario turned more complex as a result of the financial crisis caused by the fall in raw material costs, the rise in the price of industrial goods (mostly imported) and high inflation. This led to a fall in the prices of local goods, which affected many working families and caused causing an accelerated decline of the self-construction of dwellings¹⁰.

This phenomenon gave rise to a new organizational form that, on one hand, assimilated the local accumulated experience of self-building and, on the other, drew inspiration from popular organizations (particularly those of trade unions) and their values of solidarity (Nahoum in Junta de Andalucía. Dirección General de Arquitectura y Vivienda, 1999).

In the context of a historical period when cooperative organization was conceived by the Uruguayan ruling classes as a strategy to prevent the advance of communism in the region, the development of three pilot projects was agreed in 1966. Three *sui generis* housing cooperatives in the states of Florida, Salto and Rio Negro were

¹⁰ The number of square meters built per year fell, starting from more than one and a half million in 1956, to half that in 1963; the investment in housing in relation to GDP fell by 50% in the same period; loans certified by the BHU, the housing financing agency, dropped from around 10,000 million pesos annually in the period 1955-1958 to only 350 million in 1968

constructed to house those who built them (Díaz, 2019). A total of 95 families built their own homes under the figure Consumption Cooperative¹¹, a figure that was regulated at that time by the Law No. 10,761 (Junta de Andalucía. Dirección General de Arquitectura y Vivienda, 1999).

Due to the positive outcomes obtained by these three pilots, aided by the reduction of the investment required for construction, the satisfaction of the housing need of numerous families and positive forms of coexistence, in 1968 the country's Parliament decided to vote for the adoption of a new Housing Law (No. 13,728). The introduction of this law was not an isolated phenomenon since, for the first time in Uruguay, the lack of housing for the popular sectors coincided with a political imperative to quell social protest, lending a populist image to a regime that had oppressed the underprivileged. This was twinned with the economic need of construction companies seeking finance to conduct their business (Nahoum in Centro Cooperativo Sueco. Programa Regional de Vivienda y Habitat, 2012). Paradoxically, the new Housing Law of 1968, although strongly promoted by a lobby of construction companies in search of funds, was able to provide a modern and organic legal framework for the flourishing of housing cooperatives in subsequent years.

One of the most innovative contributions of the 1968 Housing Law was regulating the self-construction tradition in Uruguay through the Housing Cooperative, dedicating the whole of Chapter X of the law to this purpose. Other new features introduced by this law and by Regulatory Decree 633/969 of 1969 were various types of housing cooperatives, differentiated by the way housing projects were constructed and by the kind of property regime adopted. The Mutual-Aid Housing Cooperative model (see Box 1) introduced the most innovative features of both, the way of building and living, whereas the model of the Users' Housing Cooperative was particularly innovative because of the way the members of each cooperative developed the project in order to satisfy their needs (Cazéres in Junta de Andalucía. Dirección General de Arquitectura y vivienda, 1999; Díaz, 2019).

The adoption of this law also gave rise to the National Housing Plan, which not only transformed the institutional framework of the housing sector at the national level but also promoted the creation of a National Fund aimed at building housing for the working class.

¹¹ The Chilean experiences, in particular, were important references in the formulation of the pioneer initiatives. (Nahoum, 2013)

In this way, both events allowed the proliferation of cooperatives as mechanisms allowing a large part of the population to access housing. With this impetus, and influenced by the trade union movement, these new associations decided to expand to a second-level organization, creating, on 24 May, 1970, the Uruguayan Federation of Mutual-Aid Housing Cooperatives (FUCVAM) an umbrella organization of mutual-aid housing cooperatives that were then growing rapidly¹². Valenzuela (2018), quoting Fernando Zerboni, the former general secretary of FUCVAM and currently its director of the National Training School, explains the origin of the Federation:

‘In 1970 in Uruguay, there were eleven cooperatives (...). At that time, the creation of an organization to coordinate the eleven cooperatives was proposed in order to simplify the processes of purchasing materials and claiming some of their needs. To the extent that the cooperatives were essentially made up of workers, the idea of forming a kind of union of cooperatives, that is, a Federation, arose almost immediately’.

In this way, though their proliferation and subsequent federation in a second-level body, CVAM cooperatives became the preferred port of call for people to exploit all the mechanisms that the new law provided. After almost 50 years of experience, FUCVAM incorporates 363 inhabited cooperatives, which together provide housing to 18,000 Uruguayan families. Another 90 projects are underway and 62 are in the construction stage (Valenzuela, 2018).

¹² This possibility was also prompted by the recent constitution of a single union centre, the National Convention of Workers (CNT) which, in 1965, had brought together all Uruguayan unions and increasing unity at the level of popular organizations. (Nahoum, 2013)

Box 1: *Cooperativas de Vivienda por Ayuda Mutua -CVAM-* (Mutual-Aid Housing Cooperatives)

In accordance with the last regulatory amendment in 2008 of the Housing Law originally adopted in 1968 in Uruguay, Housing Cooperatives are defined as those companies that, governed by the principles of the cooperative movement, have the main objective of providing adequate and stable accommodation to their members through the construction of houses by their own efforts, that is, mutual-aid, direct administration or contracts with third parties, and that provide complementary services to housing´ (Solanas, 2016).

This definition makes clear that housing cooperatives aim to guarantee access to inhabit a house, not its ownership; second, their commitment to cooperative principles, in clear opposition to the values of the contemporary hegemonic system, and third, the identification of various types of housing cooperatives.

Among the various types of housing cooperatives that were identified by the new law, those that adopted by the most innovative principles stood out, that is, those known as CVAM (Mutual-Aid Housing Cooperatives). Among the main features that made this model the most innovative were: the direct participation of family groups in the construction and management of the housing project (mutual-aid) and a property regime based on the right of use and enjoyment, which meant that each family group had the right to live in the housing complex without a time limit. Since legal ownership of the project belongs to the cooperative, the individual economic right of usufruct of the housing unit through sale or rent is impossible.

In order to further examine the definition of the CVAM model, some characteristics referring to the principle of mutual-aid are specified:

- The Cooperative relies on the work of its members in a communitarian way for the construction of the housing complex, that is to say, the houses are built together collectively and are subsequently awarded to family groups (using, in most cases, a lottery system). In the Uruguayan case, it is estimated that the economic contribution in labour of the mutual-aid of each family is around 15% during the construction of the complex, which involves the mandatory participation of 21 hours per week per

family for the two years that the work lasts.

- Mutual-aid includes the construction, repair and expansion of both the houses and other infrastructure and spaces that form part of the housing complex.
- Mutual-aid is technically directed by the cooperative, which is provided with technical assistance, either from other social organizations, specialized public agencies or third parties hired by the cooperative. In the Uruguayan case, the technical assistance came from the Technical Assistance Institute (IAT), which was also regulated by the 1968 law and is responsible for providing comprehensive advice. It cannot charge more than 5% of the budget for the work. The IAT is made up of interdisciplinary teams joined together in a non-profit legal or business organisation that assists the cooperative during all phases, providing technical knowledge and appropriate guidelines as required by the group. It should be noted that the work of these groups must, above all, respect the autonomy of the cooperative (Vallés & Nahoum, 2013).
- The economic nature of the mutual-aid is recognized since it can be considered to be part of the social contribution of the members who provide it. The method by which the mutual-aid is evaluated economically depends on the national and internal regulations of the cooperative group. In the case of Uruguay, the law lays down that mutual-aid may not be subject to remuneration or any type of benefits, nor does it include any of the services offered by the cooperative.

The ownership regime as a user cooperative includes the following points:

First, the property of the housing complex will be retained by the cooperative and any decision that implies economic usufruct from its sale or rent must go through a collective decision-making process.

In this way, each family belonging to the cooperative will have the right to use and enjoy both the housing units and any other infrastructure owned by the cooperative. Therefore, each family is responsible for the proper use of the spaces and their repair and must meet the respective amortizations and payment of basic services. The housing unit may not be sold, rented or involved in any other activity that implies economic usufruct.

The use and enjoyment of the housing unit will be for an indefinite period of time (as long as the associated family complies with the internal regulations of the cooperative).

However, its use may be assigned to members of the same family group, either by inheritance (in the event of the death of the partner) or as a result of the breakup of the family group. In both cases, the national and/or internal regulations of the cooperative must be followed and must be evaluated collectively through a general assembly.

As stated by Enrique Ortiz in HIC-AL/Grupo de trabajo de PSH (2017), the principle of collective property acts 'as a guarantee of permanence, as a bulwark against speculation, as an expression of a deep cultural change that strengthens coexistence, security and solidarity, not only within the participating group, but also towards other organizations that fight to reclaim their rights for an adequate place to live in'.

The process of the formation and operation of a CVAM cooperative will, in principle, depend on the case. However, given many examples in various geographical contexts, it has been possible to identify at least four major phases from which guidelines can be drawn. The definition of each of the phases in the publication of FUNDASAL (2004) will be taken as the basis, based on experience in adopting the model in El Salvador:

Formation and organization:

As the first step of the entire project, this is extremely important. It is when the families that will take part in the cooperative begin to practice the principles of the model and acquire the necessary skills to self-manage their housing project. Equally importantly, families undertake the process of collective construction of the identity of the cooperative which will give life and direction to the project.

This phase also includes the formalization of the legal entity of a cooperative and, for this, the following key activities are identified: the formation of a group with the number of members required in accordance with the legislation, the election of the first operational figures, the training and assignment of functions, the drawing up and approval of the cooperative bylaws, the drawing up and approval of internal regulations, the choice of the technical assistance team, the assessment and selection of the location of the housing project, the formulation and approval of the architectural project, the negotiation and financial management.

Pre-construction

Before obtaining the complete financial package for the construction of the housing complex, the cooperative initiates mutual-aid practices that do not involve the

consumption of large amounts of resources, such as clearing the land, the construction of temporary infrastructure, etc. Pre-construction is a trial phase where the capacity for the management and implementation of construction tasks, and conflict resolution through negotiation, are assessed.

Among the most important activities in this phase, the following stand out: the formation of the cooperative's committees and the definition of their responsibilities, the planning of the activities in this stage, the management and execution of mutual-aid for each family group, the performance of the scheduled construction activities, and technical training in management and planning.

Construction

In this phase, the construction of the housing complex becomes the priority and so the roles of the different bodies now created are aligned with this aim. Among the factors that are identified as key throughout this phase are: adequate financial resources for the construction of the project, the responsible and continuous participation of families through mutual-aid, support through technical assistance for the processes that require it, and the development of mechanisms for controlling and monitoring the work, the performance of the various commissions and the practice of mutual-aid.

Coexistence and community development

Once the construction of the housing units has been completed, the units are distributed among the families of the cooperative, marking the starting point of the last phase of the project. This phase will continue throughout the life of the cooperative. At this stage, the integration of the families within the housing complex and the integration of the housing complex within the neighbourhood take place. In addition, the construction of the complementary infrastructure and habitat components is carried out, such as nurseries, sports equipment, community centres, etc. Finally in this phase, the new challenges related to coexistence, conflict resolution, strengthening and succession of the cooperative identity, among others, are tackled.

The internal organizational structure of CVAM cooperatives in Uruguay is laid down by Article 122 of the Housing Law, which has been adopted by numerous initiatives throughout Latin America. The key bodies of the housing cooperatives are the General Assembly, the Administrative Council, the Fiscal Commission, and the Cooperative

Development Commission. Their descriptions are taken from the work of Solanas (2016):

- All the members of the cooperative participate directly in the General Assembly. It is the highest decision-making body. The frequency with which the Assembly meets varies. In addition to the official and regulatory annual meetings, it is possible to convene additional sessions to deal with matters that require discussion and collective decision-making.
- The Administrative Council is made up of a minimum of three people (president, secretary, treasurer). It is responsible for the daily management of the cooperative, including monitoring accounts, collecting receipts, paying salaries (if workers have been contracted), dealing with incidents or proposals from members.
- The Fiscal Commission controls the accounts of the cooperative. Its members can participate in the meetings of the Administrative Council.
- The Cooperative Development Commission, as laid down in article 122, is responsible for everything related to education, integration and the cooperative promotion of partners and third parties, including activities of meeting, socializing and celebrating.

In 1973, Uruguay suffered a *coup d'état* that paved the way for a military dictatorship that severely suppressed trade unions and leftist movements for 12 years, terminating 'the timid attempt at a welfare state policy that the 1968 Housing Law represented' (Nahoum in Centro Cooperativo Sueco. Programa Regional de Vivienda y Hábitat, 2012). Due to its neoliberal nature, the new government saw CVAM cooperatives and organizations as a potential threat, which is why 'official support for this system was practically stopped [...] from the governing bodies of the housing sector, policy measures were implemented, which hit the cooperative movement hard' (Nahoum in Junta de Andalucía. Dirección General de Arquitectura y vivienda, 1999). For example, the granting of loans to cooperatives was partially suspended, interest and savings requirements were increased, as were the procedures and overall bureaucracy.

In terms of housing, the neoliberal nature of the new government meant the market became the main developer, producer and allocator of housing units, while the State acted as the main financier, while deregulating everything that could be deregulated (thereby avoiding any obstacle to the conduct of profitable business) leaving civil society completely

sidelined (Nahoum in Centro Cooperativo Sueco. Programa Regional de Vivienda y Hábitat, 2012). During this period, FUCVAM played a decisive role in opposing the dictatorship, launching a movement in 1983 to defend cooperative property (Díaz, 2019) which, combined with other movements and protests, laid the foundations for the reestablishment of democracy. However, the housing challenges continued even after the dictatorship ended, and during four subsequent governments the market continued to benefit, neoliberal measures continued to be implemented to combat the deficit, and restrictions on individual or organized self-construction continued to be imposed.

It was not until 1990, with the advent of a new government in the Uruguayan capital, that the cooperative movement again found support with the approval of a new decree (No. 24,654) dedicated to the Municipal Housing Land Portfolio, which implemented regulations and provided resources to award land to low-income families (Nahoum in Junta de Andalucía. Dirección General de Arquitectura y vivienda, 1999). In the same year, the Ministry of Housing was restored, with the aims of defining, supervising and administering the National Housing Fund (FONAVI), actions of environmental and territorial planning and the implementation of housing programmes for low-income sectors (Nahoum in Centro Cooperativo Sueco. Programa Regional de Vivienda y Hábitat, 2012).

With renewed public support, the cooperative movement began to spread throughout Uruguayan territory (see **Figure 1**) and, by 2011, the CVAM model was the principal mechanism for the 'construction of around twelve thousand homes for popular sectors (built by self-managed cooperatives), around another thousand four hundred were underway and more than six thousand families, in around two hundred cooperatives, sought to obtain credit to follow the same path' (Nahoum, 2013). Thanks to numerous projects and the results obtained, the CVAM model is now recognized in Uruguay as much more than a mechanism to produce housing. For example, thirty years after its legal recognition, the former mayor of Montevideo, Mariano Arana, acknowledged in the prologue of the book 'A story with fifteen thousand protagonists. The Uruguayan Cooperatives of Housing for Mutual Aid' that:

'The reasons why the results of this unique experience are remarkable are varied. Valuable in relation to economic and financial aspects, by establishing an original and pertinent association of the public with the non-governmental. Valuable also in the social sphere, as it required an efficient response adjusted to the demands and potential of the target family groups [...] that was extended to common areas,

community services and the wider environment in which the cooperatives have been inserted. Valuable in the management, regarding the collective and self-management responsibility assumed by the cooperative organizations in all the phases of the work, as well as in the participation related to the design decisions' (Junta de Andalucía. Dirección General de Arquitectura y vivienda, 1999).

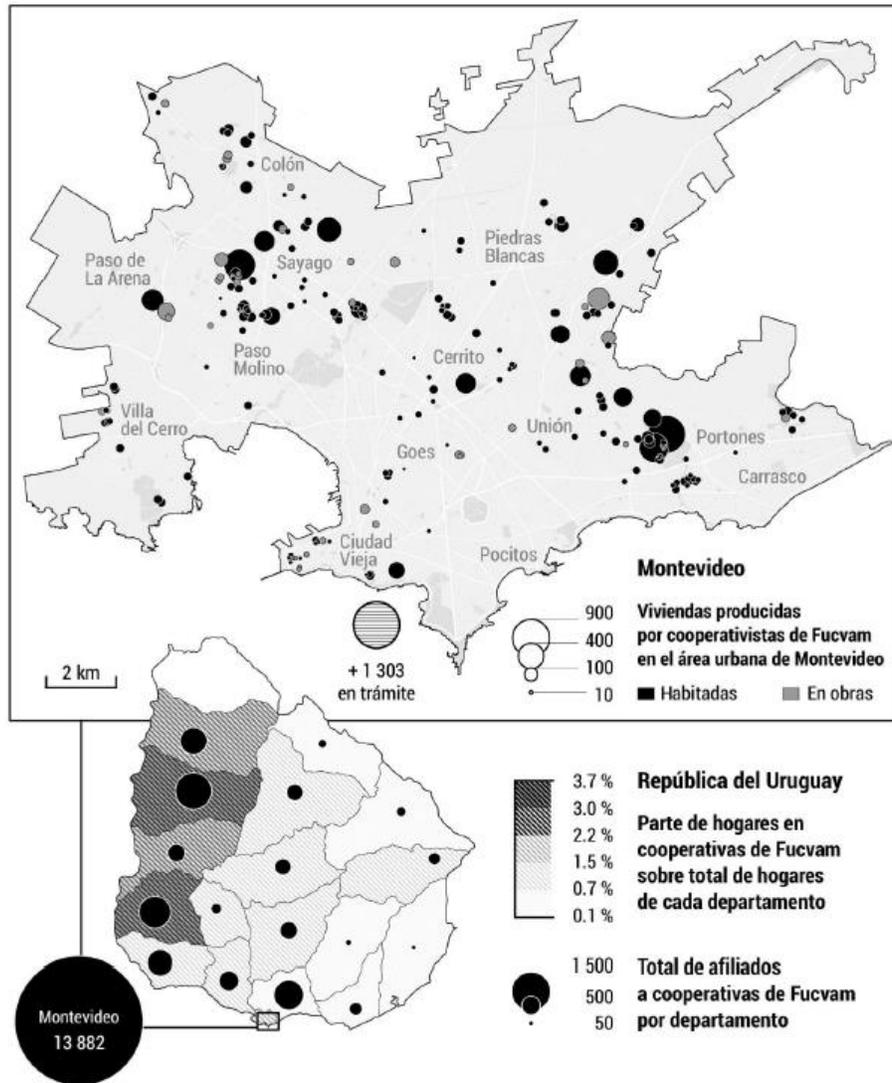


Figure 1: National footprint and territorialization of FUCVAM in Montevideo. Source: Díaz, 2019.

Valenzuela (2018) highlighted some of the most relevant transformations that CVAM cooperatives and its federation FUCVAM have brought to Uruguay. Firstly, the author points out that the projects exceed the mere production of housing units, creating neighbourhoods with essential community spaces for the development of a dignified life,

such as health facilities, libraries, training workshops, cultural and sports equipment, educational equipment (open to the community). Similarly, many projects have contributed to the restoration of degraded heritage spaces and their use as residential spaces. The projects located in the Historic Centre of Montevideo are particularly relevant, where families that historically inhabited this old and degraded space have managed not to only claim the right to adequate housing but also to resist expulsion through gentrification as a result of urban improvement projects.

Finally, another significant achievement was the establishment of a Cooperative National School for Training, 'EnForma', which reflects the deep public commitment to deal with the housing problem by developing new capacities in people and popular organizations and by conducting programmes for knowledge, reflection and the exchange of experience.

According to Nahoum (2013), some of the key aspects that ensure the sustainability and effectiveness of the CVAM model in Uruguay have been:

- The cooperative organization: as a body that promotes collective work and channels individual potential to achieve a common goal. Furthermore, the principles of the model and its horizontal application tend to favour the generation of a sense of belonging and shared identity.
- Mutual-aid: a mechanism through which the direct and indirect costs of management and the implementation of work are reduced and self-management and the organization of resources are reinforced. Equally importantly, the practice of mutual-aid has strengthened the sense of belonging, values of solidarity and responsibility towards the community.
- Self-management: referring to the cooperative's way of operating, in which all decisions are taken collectively, reinforcing the concept of belonging and collective commitment. Self-management, including the planning and administration of mutual-aid, also enables the reduction of costs for administration and technical services.
- The tenure regime (right of use): this is one of the most innovative features of the model that allows the collective ownership of the entire housing complex to be formalized legally, under the umbrella of the cooperative, not only reinforcing the sense of unity and responsibility among families but, more importantly, preventing individual real estate speculation and the economic usufruct of the housing unit. It

represents the formalization of an alternative model to the idea of housing as a commodity and the overall hegemonic notion of private property.

- Public financing: due to the way housing is produced and the mechanisms for accessing it, public financing programmes that enable loans under favourable conditions (long-term and low rates) are essential, especially aimed at low-income families¹³. By raising the initial public capital, it is possible to guarantee the sustainability of the long-term financing model by having the cooperatives pay back the loans, which allows the rotation of the capital and the financing of new projects.
- The federation of FUCVAM: by grouping the various cooperative initiatives under the same second-level organization, this has not only allowed agreement on common objectives, but has also been the vehicle for initiating dialogue, acts of resistance and exchange processes at the national level, while also allowing association with other social movements at the international level. The FUCVAM has led to the birth of a cooperative housing movement.
- Technical assistance: the formalization of technical assistance bodies arose from the need to have mechanisms for acquiring new capacities during mutual-aid and self-management. Technical assistance institutions carry out the activities of: training in line with cooperative principles, the introduction of the CVAM model, theoretical and practical training on project management and execution, technical and administrative assistance in the construction stage, assistance on the allocation of housing units, and assistance in the administration and maintenance activities of the housing complex once built.

¹³ Here it is possible to argue that the participation of the State through public financing is inevitable under the concept of adequate housing as a human right, thereby guaranteeing access to it for the most vulnerable.

1.2.2. Dissemination of the CVAM model in Latin America¹⁴

The international influence of CVAM cooperatives has been evident since its origin; according to Solanas (2016), who cites historical documents from the Uruguayan Cooperative Centre (CCU) and FUCVAM, in the 1960's exchanges took place between CCU technicians and experts in Chile and Belgium. Similarly, during the execution of the first three pilot projects, international cooperation from the Netherlands and Germany was key in forming the economic counterparty for purchasing the land, as required by the Inter-American Development Bank (IDB).

However, the international nature of this experience was further consolidated when the movement suffered the consequences of the military dictatorship during the 70's FUCVAM began to establish international cooperation networks in order to obtain financing and continue its operations. According to a text cited by (Idem., 2016), FUCVAM managed to obtain financing through international cooperation with several countries, of which the Netherlands, Germany, Canada and Luxembourg stand out.

In the same way, the first examples of south-south cooperation¹⁵ can be observed since the launch of FUCVAM. A few years after the creation of the federation, one of the first exchanges was carried out with the Mexican architect Enrique Ortiz, who then worked with an NGO called COPEVI. When visiting the first cooperatives, he became acquainted with the basic principles of self-management, mutual-aid, collective property and technical assistance. This inspired and helped consolidate the internationally-renowned Palo Alto housing cooperative in 1971¹⁶.

By reviewing the numbers of the journal 'El Solidario' edited by FUCVAM, the author Solanas (2016) identifies a particularly interesting period of internationalization, from the end of the decade of the 80's and the start of the 90's. Both decades saw the rise of right-wing post-authoritarian governments that sought to discourage the proliferation of housing

¹⁴ For further understanding of the internationalization of the CVAM network by periods, see results presented in section 3.5.4 Mapping the internationalization of Mutual-aid Housing Cooperatives (CVAMs) network in Latin America.

¹⁵ Category used to refer to financial and technical cooperation practices among developing countries.

¹⁶ See the sections 3.1.7 The cooperative sector in Mexico and 3.2. Sociedad Cooperativa de Vivienda Unión de Palo Alto, where the evolution of the cooperative model is contextualized and the case of Palo Alto Housing Cooperative is presented.

cooperatives. In 1987, FUCVAM achieved international recognition in Berlin through the 'Habitat Forum' and, in London, through the Building Social Housing Foundations, where it was awarded sixth and fifth places respectively among many other innovative proposals in the housing sector at the international level. These awards gave FUCVAM and CVAM cooperatives a higher international profile and led to a greater number of exchanges between neighbouring organizations in South America, such as the Trade Union Centre (CTA) of Argentina and the Federação Riograndense de Associações Comunitárias e Residência de Bairros (FRACAB) in southern Brazil.

It was at the beginning of the 90's when the relationship with the Swedish international cooperation¹⁷ was consolidated. Although begun in previous years, it was then that it became crucial for the internationalization of CVAM cooperatives in many Latin American countries.

During the same period and at the international level, major events unfolded. For example, NGOs and various sectors of the progressive Catholic Church in Latin America, especially among Jesuits with their ideals of Liberation Theology, began to form networks, such as the Latin American and Asian Popular Housing System (SELAVIP), that mobilized groups of professionals committed to housing issues (Ortiz & Zarate, 2002). In 1987, declared by the UN to be the International Year of Housing for the Homeless, the restoration of the defunct International Habitat Council (HIC) was proposed, marking the beginning of 'the first network with more than 300 members from non-governmental, civil organizations and study and research centres, with a clear definition of strategies in favour of rights related to housing and habitat' (Ortiz, 2016). Nearly a decade later, at the United Nations Conference on Human Settlements (Habitat II) in 1996, together with other allied organizations, it was agreed to promote the concept of *Producción Social del Hábitat* (PSH) as 'the approach and strategy that would allow the channelling and strengthening of the efforts of organized settlers aimed at achieving their right to adequate housing' (HIC-AL/Grupo de trabajo de PSH, 2017)¹⁸.

As part of celebrations for its 20th anniversary, FUCVAM hosted a meeting in which a group of organizations from South America met in Uruguay and one important outcome

¹⁷ The relationship between FUCVAM and Swedish international cooperation was consolidated through the visit of Swedish delegations to Uruguay and thanks to the visit of a FUCVAM representative to Sweden as part of the International Cooperative Alliance Congress, who took advantage of her stay to contact housing cooperatives in Sweden.

¹⁸ See section 1.1.3. Alternative approaches to housing: the Latin American experience.

was agreed, that is, the consolidation of the 'Latin American network [...] of organizations with concrete experience in social production of housing and community equipment' (SELVIP, 2006 cited in Solanas, 2016). The organizations that took part in the agreement were: FUCVAM as the organizer, the UMM (União dos Movimentos De Moradia) from São Paulo, FRACAB (Federação Riograndense de Associações Comunitárias e Moradores de Bairros) from Porto Alegre, the NGO CEGLATINO from Asunción, the MOI (Movement of Occupants and Tenants), the NGO SEDECA (Secretariat for the Liaison of Self-managed Communities), and representatives of the CIDA (Coordinator of Tenants of Buenos Aires), the last three from Buenos Aires.

A year after this first meeting, the Latin American Housing Secretariat (SELVIP) was established in São Paulo, one of the first international networks to deal with housing issues at the regional level. In addition of being a platform for the exchange of experiences, this constituted a space where proposals could be agreed on the transformation of regulatory and political frameworks in different countries across the region. Subsequently, both SELVIP and FUCVAM became part of the HIC-AL network (Habitat International Coalition-Latin America), which was defined as an international network of organizations committed to the right to housing and habitat¹⁹.

In 1998, the first agreement was reached that would allow the internationalization of CVAM cooperatives in a more systematic way. Financial support from international cooperation was key, particularly the backing of the Swedish Cooperative Centre (CCS), today known as We Effect. As part of the agreement, some members of FUCVAM were integrated in an international office managed by We Effect and began work in Paraguay and Bolivia. In this first attempt, they worked hand in hand with organizations that already had a relationship with FUCVAM (Díaz, 2019). In 2000, FUCVAM began the south-south cooperation programme through which cooperatives have been formed in Paraguay, Bolivia, Guatemala, El Salvador, Honduras and Nicaragua.

Since CVAM cooperatives are empirical expressions of PSH, the mechanism by which knowledge has been transferred has mainly been social exchanges, in which the initial training processes, direct contact with existing cooperative members, and visits to already built housing units have been essential. An illustration of the regionalization of these alternatives approaches is given in **Figure 2**, one of the outcomes of the project entitled

¹⁹ HIC-AL oficial website <https://hic-al.org/quienes-somos/hic/>

CoHabitat, which consists of a collaborative Open Data tool that seeks to map and connect community-led housing initiatives at the international level (a concept encompassed in the PSH approach and that includes CVAM housing cooperatives), where it is possible to see these experiences being reproduced.

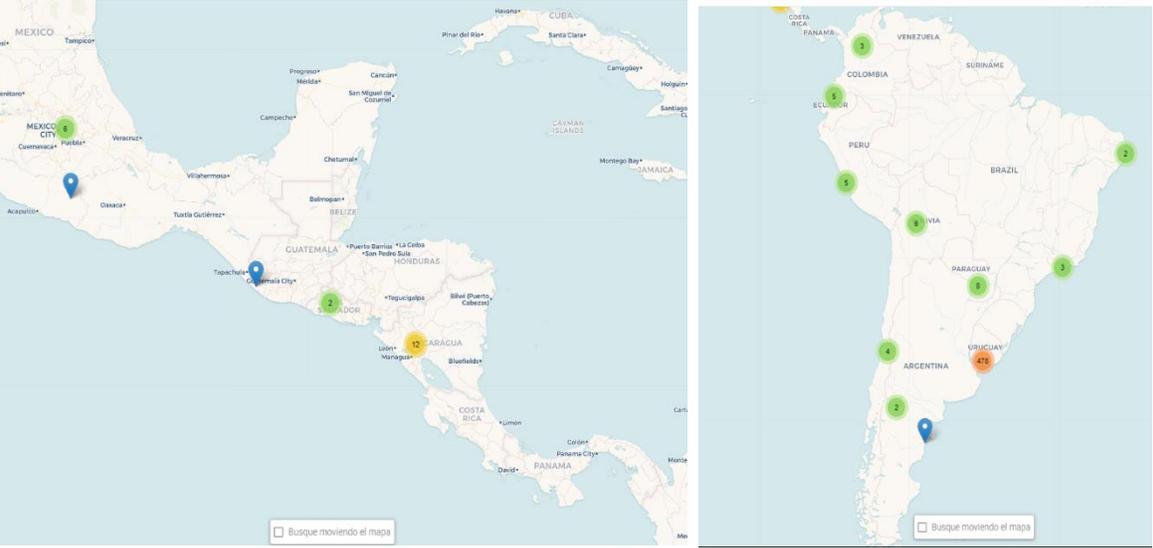


Figure 2: Community-led housing projects in Latin America (integrated in the open data set). Source: <https://www.cohabitat.io/es>

As part of the internationalization process, Central America has been a region where many CVAM cooperatives have flourished. Here, the adoption of CVAM principles originated in exchanges promoted by Gustavo González (former general secretary and current president of FUCVAM) who, during the internationalization period, managed the Housing Area in the Latin American Office of We Effect. Regarding this, Díaz (2019) delves into the experience by citing González (2016), who points out that ‘in 2006, hand-in-hand with technical assistance counterparts in each of the countries, the formation of cooperative groups, spaces for articulation, and national federations began [...an experience] that helped extend the strategy of advocacy on public policies and adapt the regulatory frameworks of each country to obtain public financing’.

An important achievement of the CVAM cooperatives in Central America came in 2010 with the formation of a second-level organization, the Central American Self-Management Coordination of Solidarity Housing (COCEAVIS), which accounts for the organizational capacity at regional level and the commitment to collectively tackle the housing issue.

Another significant regional achievement was the creation, in 2014, of a Regional Cooperative Training School, largely thanks to the work by COCEAVIS and the Salvadorean Foundation for Development and Minimum Housing (FUNDASAL). This initiative has been the key to the development and consolidation of projects throughout Central America, but also in Mexico, where three training cycles have been carried out in coordination with *Movimiento Urbano Popular* (MUP) (Díaz, 2019).

In the experiences in various countries in South and Central America, many differences have been revealed and accentuated. These have led to both resistance and, in some cases, paved the way for the emergence of housing cooperatives. Among the most relevant aspects, the following stand out: the previous existence of mutual-aid networks (not necessarily following the principles of the CVAM model), the predominant rural nature of the housing problem in some countries, high levels of corruption, strong political resistance, marked socio-economic differences etc.

One of the greatest innovations has undoubtedly been south-south cooperation, bringing together several cross-border efforts to tackle a shared problem in a collective and organized way. In this regard, in 2012, FUCVAM and its internationalization project was recognized with the World Habitat Award, representing a milestone for the federation (Solanas, 2016). The World Habitat Award is an initiative of the Building Social Housing Foundation, which selects human settlement projects that provide practical and innovative solutions to current housing problems around the world. This award not only legitimised FUCVAM's practices, but also provided greater international exposure through a series of exchanges with representatives linked to research, NGO's, and public institutions from different regions of the world. Regarding the most recent achievements, Enrique Ortiz stated:

‘During recent years in this new century, the number of networks and alliances of organizations involved in this issue has increased, both at the regional and national levels. They have coordinated joint actions, notably those related to the preparatory process of Habitat III and those carried out during its implementation in Quito in October 2016. The creation - as a result of the World Urban Forum held in Medellín, Colombia in 2014 - of the Regional Working Group on Social Production of Habitat is also worthy of note, through which exchanges are being strengthened [... in order to] connect, disseminate and debate topics of common interest and, most recently, to launch a remote learning programme on the *Social Production of*

Habitat (PSH) with the participation of academics from several countries brought together in a new working group called Capacity Building in Habitat in Latin America´ (HIC-AL/Grupo de trabajo de PSH, 2017)

In this brief review of the internationalization of CVAM cooperatives at the regional level, some achievements in organization and cross-border coordination have been highlighted (acknowledging the differences between countries). To conclude this section, some relevant challenges identified by a number of authors for continuing the development of this movement in Latin America are presented.

Firstly, Valenzuela (2018), based on an in-depth conversation with Fernando Zerboni, a cooperative member with experience of assisting international cooperative processes, highlighted four basic areas that Zerboni believes should be covered during the construction of cooperative housings: a) the constitution of a technical team (legal, architectural and social); b) pilot projects should be carried out with people entirely convinced of the political-ideological commitment of the cooperative movement; c) a degree of expertise in housing legislation and the legal possibilities for cooperatives to access land, subsidies and credits; d) alliances with other social movements in the territory.

Similarly, in the book *‘Utopías en Construcción’* (HIC-AL / Grupo de trabajo de PSH, 2017), which describes dozens of PSH initiatives, Enrique Ortiz points out some of the most recurrent problems faced by PSH practices: first, the inaccessibility of adequate land, especially for the low-income population, whose needs are usually met by the existing legal frameworks that manage land as a market good; second, the lack of a regulatory and institutional framework that supports and strengthens PSH processes, which involve long waiting times and struggles, as well as tensions between different levels of governance and within the group; third, in some cases rivalries and conflicts within the group emerge, caused by reasons varying from co-optation by political groups to internal management problems. It is acknowledged, however, that many of these problems arise from failures in the initial building of trust and the lack of coherent training processes during the initial phases.

According to Gustavo González in Nahoum (2013), by considering regional problems and challenges, it is possible to identify some key aspects that need to be addressed in order for PSH experiences to be consolidated and supported.

First, the strengthening and articulation of social movements is essential to generate mobilization but will also contribute to the construction of an agenda at the local, national, and international levels and the integration of efforts to make housing regarded as a human right. Similarly, the author stresses the importance of networking with both local and international players in order to demand public responsibility in housing and, consequently, foster the formulation and adoption of public policies, regulatory frameworks, and adequate financial instruments that can guarantee access to adequate housing, especially for those traditionally excluded.

Second, the adoption of legal frameworks that recognize housing as a fundamental human right and include measures for financing and giving access to land and, more importantly, that provide instruments to put them into practice. Although not mentioned by the author, the role of social movements in pressing for the adoption of participatory processes during the designing of legal frameworks is crucial, especially when inclusive and more comprehensive instruments are sought.

Third, guaranteeing access to land in a democratic way is necessary when considering housing as a fundamental right. The author points out that the State, 'both at the level of national and local governments, has an obligation to plan the kind of land development that provides public land banks or land funds, reserves land for urban expansion, areas for popular housing, regulations to control the price of land, and provisions that allow rural communities to occupy the territory. It also requires an institutional and political apparatus capable of rolling out environmental management, urban planning and housing in order to guarantee access to safe land with adequate services.

Finally, it is essential to generate social organizations committed to claiming the right to adequate housing through political advocacy and direct participation in public policy debates and decision-making processes, **Figure 3** maps different formation initiatives promoted by organizations belonging to the Latin America network of PSH. The active role of the State is significant in this but the active and informed role of civil society is even more important, especially of those who are traditionally excluded.



Figure 3: Formation initiatives and networks of PSH in Latin America. Source: HIC-AL (2017)

1.3. CVAM in Europe

1.3.1. European context and social housing

Historically, the European housing sector and, specifically, social housing²⁰ has been transformed in accordance with the socio-political trends of the times, starting from large-scale public production after the Second World War, moving on to a progressive withdrawal of the public sector and the liberalization of the sector in the 70's and later the introduction of a system of subsidies and policies designed to encourage private property. Currently, although recognizing the diversity of the European context, shared trends and challenges are identified, ones that are in accordance with the contemporary urban processes (see 1.1.1. Contemporary urban processes and the housing provision). These pose great challenges for the whole region, for example: more complex demographics and life trajectories, changes in the labour market, greater problems of affordability in the housing market, greater demand for housing due to migratory dynamics.

Overall, it is a scenario aggravated by the context of a financial crisis, health emergency (post-covid19) and migratory flows of refugees due to socio-political events on a global scale. Paradoxically, this situation contrasts with the regional position where the European Union (EU), by not being involved in a regional housing policy, has little to zero impact on housing policies at the country level, which translates into less financing to produce public social housing, thereby neglecting an increasingly pressing demand.

On the other hand, by being indirectly linked to the housing sector through welfare policies, it is possible to see that, at the regional level, the EU: 1) continues to be concerned about the promotion of a competitive housing market, 2) continues to promote the model of housing as private property, 3) discourages national initiatives based on more comprehensive models of public subsidy, and 4) continues to leave the 'demand sector' unprotected. In short, there is currently a strong trend towards the residualization of the social housing system at the European regional level (taken from the notes of the seminar 'Social Housing in Europe, by Tereso Poggio, March 2020).

²⁰ Social housing is defined as housing produced by the State, mostly for rent, the allocation of which responds to the socio-economic profile of the population with limited access to the private housing market.

This regional approach to the provision of public housing, in addition to the results of the economic and financial crises experienced internationally, have made access to housing (produced publicly or privately) even more limited for a growing group of people:

'Since the early 2000s, a new wave of self-organized collective forms of housing provision has developed in many European countries. This encompasses a wide variety of forms and models, such as co-housing, resident cooperatives, self-help and self-build initiatives, experimental work-life communities, green housing communities, some types of Community Land Trusts (CLT), new settlements based on the ownership of (local) community assets, etc.' (Lang et al., 2020).

Within this resurgence of self-organized experiences aimed at satisfying rising demand for housing, the role of housing cooperatives is particularly relevant. This is a form of organization that has its origins in a historical cooperative tradition across the continent, with roots in various labour movements and service cooperatives, among others. However, the region's cooperative tradition is marked by very distinct geographical differences, which can be identified (in a very abstract and generalized way) in two main areas in the north and south of the continent. The northern area, where housing cooperatives have a much more ingrained tradition which has been institutionalized over the years while, in the southern area, despite a culture of community resistance and solidarity, housing cooperatives continue to be very much based on volunteers and are poorly consolidated, with experiences that have not become institutionalized and therefore have a very limited capacity of housing provision. (García, M. Interviewed in March 2020).

In a context that has experienced decades of welfare cuts, the will to undertake self-organized experiences of housing production, such as housing cooperatives, is growing among the population. However, cultural differences that hinder this process are becoming increasingly apparent, in particular, housing tenure options, where there is a clear difference between the situation in northern Europe, where community property finds greater acceptance and is recognized by the State, and in southern Europe, where a preference towards private ownership has been promoted and adopted, making it difficult for collectively owned housing cooperatives to emerge and consolidate (Interviews with Vidal, L. in July 2020 and Arnold, P. in July 2020).

The Spanish context

As part of the southern European area, Spain is an interesting case. Firstly, because it was severely affected by the economic crises during the period from 1997 to 2007, causing the real estate sector, and especially the housing sector, to suffer significant consequences, such as the explosion of the 'real estate bubble'. This phenomenon not only affected the construction and real estate business but, even more importantly, left many families with heavy mortgage debt and facing homelessness (Larsen, 2020). This unfortunate scenario, on one hand, prompted numerous social movements and, on the other, saw the emergence of new, alternative housing experiences (such as the Platform for People Affected by Mortgages -PAH- and alternative housing projects such as housing cooperatives). As García argues:

'[During the crisis] a very pressing need was created, not only for families, who are generally told that they will suffer vulnerability or social exclusion, but large sectors of workers and the middle class were also affected. [...] This is when a small movement of radical groups and minority activists that defended the right to housing [...] gained greater visibility, and came together [...] with other groups to gain visibility in the media, [all this] in a context of austerity programmes, unemployment and frustration with the City Council that did not provide any responses with regard to social policies and especially housing' (García, M. Interviewed in March 2021).

Spain, in common with other European countries, has a historical cooperative tradition that dates back to the 70's. This tradition, at least for Spain, was represented by housing production cooperatives, organizations dedicated to the construction of housing but the property of which, once the project was built, was divided among the partners, putting an end to the cooperative (interviews with Gamboa, C. in February 2020, and García, M. in March 2020).

1.3.2. The Catalan case: La Borda housing cooperative

Historically, the Spanish cooperative tradition was particularly prominent in the autonomous communities of Catalonia and the Basque Country, where it proliferated and where this tradition remains, to a certain extent, today. In Catalonia, the cooperative tradition has survived at the neighbourhood level in particular, where a culture of

community assemblies and activism has been recovered, mainly by groups of young people linked to urban neighbourhood movements (Vidal, L. Interviewed in July 2020).

In Spain, the housing system is characterized by a lack of a national housing legal framework, relegating most of the responsibility for the housing and cooperative sector to the autonomous communities. Therefore, in line with the cooperative tradition in Catalonia, several reactionary protests, whether internationally disseminated like the 15M or local initiatives such as the occupation of public spaces, began to emerge. This phenomenon mobilized civil society at the neighbourhood level and consequently promoted the organization and emergence of initiatives aimed at improving the habitat and housing. In the case of Catalonia, many of the alternative housing projects that emerged after 2011, despite being relatively new, are currently gaining in relevance (COPHAB 2019; Ferreri et al. 2019 cited in Larsen, 2020).

In a context characterized by political mobilization, a process of political transition was consolidated when the progressive political party, *Barcelona en Comú*, won the elections and Ada Colau entered the City Council in 2015. Her experience as an activist in the housing sector (as a former spokesperson for the Platform for People Affected by Mortgage -PAH) is widely recognized, as well as her connection with research initiatives on social innovation and housing issues. Therefore, with the advent of the new government, the tradition of supporting social innovation initiatives was strengthened and the housing issue acquired greater political relevance, from the moment of its candidacy.

*The case of La Borda*²¹

The beginning

La Borda was launched as part of a project located in the community of Can Batlló, a 19th century working-class neighbourhood with a cooperative tradition where multiple projects were designed for the recovery of industrial sites, among which economic and educational activities stand out.

In 2012, an embryonic group made up mostly of activists, academics and young researchers began to get organised. Acknowledging the housing issue they faced, the group began to think about alternatives in order to provide access to housing with an

²¹ The information about the history of the La Borda Housing Cooperative was obtained mostly from the interview with Cristina Gamboa -February 2020- a member of the cooperative, and the architect of LaCol, an architectural cooperative that led the participatory design process of La Borda.

emancipatory and self-management approach. This embryonic group decided to undertake actions in two ways. On one hand, by reviewing the regulatory framework on matters of cooperative housing and, on the other, by engaging with the 'Barrios Cooperativos' research projects and a project aimed at generating a theoretical framework for the analysis of neighbourhood reactivation through historical institutions, such as service cooperatives for workers.



Figure 4: Industrial Neighbourhood Can Batlló. Source: Gamboa, 2020

In addition, this group decided to commit to research internationally-known cooperative models, so that their understanding could be enriched and key aspects could be adopted for implementation in their own housing project. This was when the link with the Latin American experience took place and the Uruguayan cooperative model of Mutual-Aid Housing Cooperatives was selected as a relevant case study, as well as the Andel Danish model.

The first contact with the Uruguayan cooperatives took place when a member of the embryonic group travelled to Uruguay to establish the first contact with the Uruguayan experience of the Mutual-Aid Housing Cooperatives (CVAM) and certain key actors. According to an interview with Gamboa, C. (in February 2021), 'the Latin American models [referring to the CVAM model], because of the way people were involved and the view on housing [...], were references that we felt were closer to our situation and somehow met more needs'. Furthermore, as stated in the interview with Vidal, L. (in July 2020), the Uruguayan experience was a valuable reference that resonated with the situation in Barcelona, because of 'its roots in social struggle, the conquest of rights, and mobilization [...] and connected well with the type of urban social movement that exists in Barcelona, more bottom-up, more collective, of mutual help, of autonomy'.

At the same time, as part of one of the research projects²², the embryonic group also investigated a Danish experience, specifically the Andel model, part of the Scandinavian cooperative tradition where the shielding mechanisms used stood out, since they guaranteed the collective ownership of the housing project over time.

The link with both experiences not only allowed the embryonic group to successfully look into alternative housing projects but also to adopt fundamental principles, such as the role played by the cooperative members, the management model and forms of tenure and property, the last of which influenced the development of La Borda.

Two years after the consolidation of the embryonic group, negotiations with City Council about the possibility of accessing public land began. At the beginning of 2014, a public presentation was made, where the following key points were discussed: the interest of the City Council in supporting the initiative, a preliminary agreement with a financial services cooperative, an outline of the housing project, in addition to the lessons learned and the principles adopted from the international models of reference (including CVAM).

At the beginning of 2015, La Borda became a housing cooperative, enshrining the following ideas in its founding principles (Gamboa, 2020):

1. Providing affordable, stable, and decent access to housing.
2. Avoiding speculative uses of housing.
3. Developing a new model of home production, management, and ownership.
4. Producing new forms of coexistence, social relationships, and community self-organization.
5. Promoting egalitarian relationships between people of different ages, genders, and origins.
6. Offering an alternative to the traditional model of public housing.
7. Building a neighbourhood on a human and self-organized scale, based on social commitment and the promotion of economic, social and solidarity.
8. Making the most of existing resources and buildings.

However, some key aspects were required before La Borda could be recognized as a housing cooperative:

²² Study developed by the 'Sostre Cívic'. Association interested in the study and promotion of housing cooperatives of *Cesión de Uso* in Barcelona.

First, partly due to the political transition, new cooperatives required legal recognition. Although, during the period 2012-2014, some relations were established with the Conservative Party, the arrival of Ada Colau and her political party, *Barcelona en Comú*, in 2015 was the key to consolidating the existing pre-agreements for land transfer²³. Similarly, this new political environment made possible some changes in the regulatory framework of the cooperative sector, specifically, the inclusion of a new form of cooperative: *cooperativa mixta de vivienda, usuarios y consumidores*.

Equally important for La Borda has been its human capital, that is, the abilities already possessed by the people involved, who were mobilized at different stages of the project. Regarding this, Vidal, L. (interviewed in July 2020) highlighted the role of the capabilities developed out of the grassroots assembly culture, social activism and a community infrastructure rooted in the territory that facilitated the organization and generation of a collective identity.



Figure 5: Social Movements in Can Batlló. Source: Gamboa, 2020

Meanwhile, Gamboa, C. (interviewed in February 2021), reflecting on her experience as part of the project, said that, even within the embryonic group, 'there were people who [from that] moment were involved in the management of the cooperative with a background in social movements, decision-making, and collective projects', which provided a solid base that strengthened the implementation and development of the project.

²³ The agreement for land transfer lays down a period of 75 years of use, defining an accessible annual rent and an income ceiling for each associate as an entry requirement (equal to the system of access to social housing) (Larsen, 2020).

A third key aspect, closely linked to the human capacity, was that some of those closely involved in La Borda belonged to networks that became strategic, for example, financial cooperatives and ethical banks, facilitated during the initial phase by the formalization of an agreement and access to financing for the housing project. In the case of La Borda, the financing was obtained through the credit union 'Coop57' which, despite having no experience in financing housing cooperatives, agreed to financially support the La Borda project²⁴.

Construction

Once the cooperative was legally constituted, the construction phase of the project began. In line with democratic and cooperative principles, a participatory design process was adopted in which all the associated people actively participated in decisions. This process was managed by LaCol, a cooperative of architects committed to developing architectural projects for cooperatives and whose members were actively involved in La Borda.



Figure 6: Participatory design process of La Borda. Source: Gamboa, 2020

According to Gamboa (2020), during this phase, the activities among the members of the cooperative were divided mainly along three lines. The first focused on architecture, development and construction; the second, on legal activities and financial development; the third involved organizational development. As regards the first, the activities related to participatory design and the issue of construction permits were implemented between 2014 and 2017.

²⁴ The cost of the construction of the project was valued at 2.7 million euros and the sources to cover this cost were multiple - the contributions of the members, a loan through the credit cooperative Coop57 and a series of microloans provided through Coop57 (Larsen, 2020).

As a result of the participatory design process, the La Borda building has a total of 28 apartments of different sizes (40, 60 and 75 square metres) and some spaces dedicated to community and neighbourhood life (approximately 300 square metres for community use out of a total of 2900 square metres). These spaces are: kitchen-dining room, laundry, multipurpose space, guest area, health and care space, storeroom for plants, and outdoor and semi-outdoor spaces such as the patio and rooftops. All of them are located around a central patio²⁵.

In addition to the apartments and communal areas, La Borda enables the use of sustainable technologies, materials and service infrastructure, considerably reducing energy consumption within the project and the production of waste. In addition, La Borda also includes initiatives and spaces for community and neighbourhood use.

In line with cooperative principles and international models (from Uruguay and Denmark), La Borda is governed by democratic principles and decision-making mechanisms, meaning that all the processes and activities are self-managed by cooperative members through a general assembly. According to Gamboa, C. (interviewed in February 2021), during the construction phase, in addition to the general assembly, the organization of the cooperative involved a governing council with an executive role in resolving urgent issues that could not wait for the monthly assembly. Similarly, the organization had special commissions, whose representatives came from the governing council and whose members were rotated every six or nine months, ensuring the active participation of all, as well as the development of new capabilities. Moreover, to reduce construction costs and in line with the principle of mutual-aid drawn from the international reference models, the members of La Borda organized mutual-aid sessions mainly (although not exclusively) related to the details of finishing the construction.

²⁵ <http://www.lacol.coop/proyectos/laborda/> Official website of LaCol. Accessed in June 2021.



Figure 7: Construction process and indoor spaces of La Borda. Source: Gamboa, 2000.

Coinhabiting

By mid-2018, once the project was built, the apartments began to be occupied by the members of the cooperative, a period that presented considerable challenges for the sustainability of the project. Gamboa, C. (interviewed in February 2021), as a resident of La Borda, from her perspective within the organization, pointed out that, after the completion of the construction, the organization underwent an internal restructuring in order to adapt to a new kind of management, which involved the management of

infrastructure and the usage of public spaces, as well as managing daily practices from a community and solidarity point of view.

As the first experience of its kind in Barcelona, La Borda continues to face various challenges in guaranteeing its sustainability over time. One of the most evident is strengthening the network between emerging housing cooperative projects and other related actors in a second-level organization able to articulate demands and engage in political advocacy in decision-making arenas.

As both Vidal, L. and Gamboa, C. reported (interviewed in July 2020 and February 2021 respectively), one of the main differences in international experiences is the lack of institutional support and the absence of recognition by public policies and the existing legal frameworks. There are also ideological differences between the existing Federation of Housing Cooperatives, which fails to incorporate new experiences such as La Borda (*cooperativa de vivienda, usuarios y consumidores*).

In response, a new space for reporting new housing experiences is currently being provided within the *Xarxa d'Economia Solidària de Catalunya*, known as the *Sectorial de Vivienda*:

'[The sectorial] is the first space for reporting that is constituted as such, mediating with the administration, voicing opinions and jointly developing the criteria for awarding land, etc.' (Gamboa, C. Interviewed in February 2021)

Furthermore, discussions on amending the legislative framework are underway within this space, so that they explicitly recognize new housing cooperatives.

Challenges for the promotion of alternative housing models in Barcelona

As experiences such as La Borda and other new housing cooperatives have shown, discussion between social actors and social organizations is key for promoting transformations. In the case of Barcelona, this appears to be much more achievable on a regional scale (Catalonia) since, according to the Spanish housing regulatory framework, both resources and capacities are very limited at the municipal level and, at the national level, opportunities for advocacy (although emerging) are very limited. As recognized by Larsen (2020), alternative housing projects have managed to secure public support in the following way:

'Because the housing sector falls under the jurisdiction of the Catalan regional government and the Spanish State, the Barcelona municipality is very limited in what it can achieve independently [... however] the municipality supports alternative housing initiatives, in at least three ways: through modest forms of financial assistance; changes in planning regulations that limit experimentation; and, more substantially, through the provision of public land for alternative housing projects' (Larsen, 2020).

Another important challenge encountered in Barcelona was the adoption and replicability of the new model. Although there are currently around 11 projects in Barcelona (in different phases) organized under this new cooperative figure, and at least another 7 as part of a new agreement with the City Council, the real incidence and impact capacity on housing production is very limited. García, M., who recognizes this challenge, says that, from her perspective, experiences such as La Borda and the emerging network have had a much greater impact at the discursive level, both in the case of autonomous communities and at the national level, where debates have begun on the transformation of policies and laws (García, M. Interview in March 2021). Furthermore, Larsen (2020), citing an interview with a housing councillor, says that regional policies regarding alternative housing projects have faced political opposition from both the right and some factions on the left, who criticize these experiences as privileged options for the middle classes with cultural capital and technical capacities.

The same author also identifies a number of reasons why alternative housing projects have been 'successful' in the city of Barcelona (Idem., 2020):

- 1) Barcelona was deeply affected by the economic crisis, which was intensified by the hit to the tourism industry.
- 2) Barcelona has become the epicentre of the social protest movement in the housing sector, gaining greater political support in 2015.
- 3) The regional government has recently introduced new legislation that facilitates the formation of housing cooperatives.
- 4) Barcelona has an accumulated tradition of cooperative housing production.
- 5) In the current historical context, two generations willing to innovate have come together in the territory, the post-1968 generation, who have economic resources, and the 15M generation, who have political experience.

Another challenge faced by emerging projects is that, since the public administration is not actively supporting the dissemination and training needed for the adoption of alternative models (among these, housing cooperatives), new organizations such as Sostre Civic²⁶ and La Dinamo²⁷ have nevertheless adopted this role. Although still very new, both institutions have become the benchmarks for technical assistance for new cooperative housing projects under new organisations, working in coordination with new cooperatives and producing technical and academic resources to inform and influence the decision-making processes.

Finally, in Spain, alternative forms of housing tenure to private ownership are not very attractive (largely due to the fact that this form of ownership has been the predominant one in the wake of the Franco regime). Similarly, self-construction processes (which have proven to be key to fostering self-management in international experiences) are very difficult to adopt because, on one hand, construction regulations are very restrictive and, on the other, in many of the cases the will or the time for cooperative members to be directly involve in self-construction are lacking. In addition, from a general perspective, these challenges are framed in a European context where solidarity and the sense of community have been considerably weakened, meaning that alternative housing initiatives might require new ways of conceiving relationships in the production of urban space (Interviews with Enrique Ortiz, August 2020; Marisol García, March 2021; Lorenzo Vidal, July 2020).

²⁶ <https://sostrecivic.coop/qui-som/>

²⁷ <https://ladinamofundacio.org/nosaltres/#objectius>

1.4. Autonomy in Social Innovation in Housing (SI-H)

As previously stated, the predominant urban processes of capitalist development seemed to have implied a series of common socio-spatial features that particularly challenge the most vulnerable and disadvantaged. Among these, as pointed out, one of the most relevant is access to adequate housing since it is intrinsically bound up with different dimensions of human well-being and development.

Concerns over this have arisen in the international arena and access to adequate housing has been recognized as an international human right for decades. Nevertheless, disparities continue to exist and large parts of populations still live in unsuitable conditions. In reaction to this, counterhegemonic movements such as the 'Right to the City' have been further developed as ways of (re)claiming alternatives and fostering new bottom-up practices, such as those that address housing issues.

Indeed, as a result of this, special attention has been focused again on 'space' and not only as the scenario area where social and economic actions take place but as a political tool for (re)claiming rights and attaining the sought-after transformations, so the production of 'alternative space' is understood as one of the main goals of (re)claiming practices, including those related to housing. Organized members of civil society are called upon to undertake these processes and thereby produce alternative spaces. An example of this is the renewed interest in developing alternative housing models in different geographical and social contexts, where organized civil society plays a key role in the production, provision or management of the housing project and where alternative sets of values have been learnt and mobilized during the process.

Interesting examples are found in contexts on the periphery of capitalist development, where bottom-up experiences have not only been able to scale-up and become real alternatives for a large number of people but have also been helpful in coming up with conceptual proposals, such as *Producción Social del Hábitat* (PSH) and producing one of its most important outcomes so far, the Mutual-Aid Housing Cooperative (CVAM), developed in Latin America during the decade of the 70's and then adopted regionally since the decade of the 90's.

As a result, a number of studies have been conducted on these initiatives but most have concentrated on describing them, a task that has helped understand the specifics of each

case but which has been less fruitful in developing a theoretical approach to the social process underpinning them. In this regard, the following part of the theoretical framework aims to explore useful theoretical perspectives for outlining a preliminary model in order to conduct a comparative analysis.

The structure of this section will be as follows:

First, an overarching concept will be adopted for framing and approaching the analysis of bottom-up initiatives, that is, the concept of 'social innovation'. The aim will be to understand the features and overall processes of social innovation, identifying the categories under which is possible to allocate experiences of bottom-up housing claims.

Second, the relationship between the concepts of hope and autonomy will be addressed, as elements that permit and give meaning to the emergence of such initiatives and also give direction to the process over time. Different categories and practical expressions of the concept of hope will be proposed, as well as its link with the concept of autonomy as a socio-spatial and political project that encompasses positive changes in relation to housing, self-determination and human well-being.

By exploring and exposing the links between different theoretical standpoints, a basis can be found for a preliminary conceptual *Model for Comparative Analysis of Social Innovation in Housing (SI-H)*, providing a solid foundation for the subsequent stages of the research.

1.4.1. Social Innovation in Housing (SI-H)

If at some time in the near future, the ephemeral becomes more prevalent, which is entirely conceivable, what would it consist of? In the activities of groups that are themselves ephemeral [...] would invent their moments and their actions, their spaces and times, their works. And they would do so at the level of habiting or by starting out from that level (without remaining there; that is, by modeling an appropriate urban space) [...] Such attempts would only be significant during the course of a revolutionary reversal of the upside-down world. (Lefebvre, 2003)

Taking Lefebvre's quotation as a starting point, if the transformation of the current world is sought, actions must begin with the everyday practice of inhabiting and deploying ingenuity in attempting to conquer the space as revolutionary practice. In this way, urban territories represent scenarios where inequalities, injustices, and tensions have reached great prominence. Those at the bottom of the process are left with few or no options other than to act collectively.

According to current urbanization processes, it is in the 'city' (commonly used as a term referring to the ultimate spatial expression of a developed territory) where many of the human needs are supposed to be met. However, in these hostile environments where a large number of people are facing everyday challenges, coping with the fact that their needs are not being met, their options are limited and their opportunities for achieving a state of well-being are constantly undermined by complex global dynamics, where neither the State nor the market are providing suitable solutions. Direct action appears to be the only the way out and, more specifically, collective and organized action.

To approach theoretically and in broad terms the understanding of organized and collective actions, the concept of Social Innovation (SI hereinafter) will be explored. This concept, according to De Muro, Hamdouch, Cameron, & Moulaert (2008) cited in Hamdouch & Galvan (2019), helps provide a 'relevant perspective for studying institutional, organisational and behavioural changes in order to combat exclusion and poverty within a deprived territorial context'.

The same authors believe that SI provides a useful framework for understanding a wide range of activities and practices aimed at addressing social problems or meeting human

needs and, by drawing on the work of other authors, they define SI practices as ‘particular initiatives, actions and mobilizations that can contribute to improvements or even provoke significant changes in governance structures and strengthen people empowerment’ (Moulaert, MacCallum, Mehmood, & Hamdouch, 2013 cited in Hamdouch & Galvan, 2019). This definition highlights the collective nature of the concept and its orientation towards change.

Along the same lines, the work of Nyseth & Hamdouch (2019) implies that the goal of SI practices relies on social change, one that presupposes the empowerment and direct action of the most disadvantaged:

‘[The aim of SI] is about empowering marginalized citizens and changing power relationships. It is a perspective that opposes neoliberalism and its devastating effects on urban development [...] the transformative power of SI, as a territorially-embedded dynamics, derives from its potential to change, locally and in specific institutional, political, socioeconomic and cultural context [...] and] imagine socially innovative solutions addressing people’s needs, especially those of marginalized people’.

Two other features stand out. The first is the context dependency of SI innovation practices, which make them unique to the socio-spatial and temporal context in which they developed, thereby highlighting the importance of the ‘local’ in order to understand and analyze SI experiences. The second is the goal-oriented nature of SI, in other words, the fact that SI is initially fostered by the necessity of overcoming and solving a particular need.

With regard to the latter, it is possible to draw a link with the issue of housing, a need that is largely unmet and increasingly facing a series of challenges in contemporary urban settings. The work of Brokking, García, Vaiou, & Vicari (2017) provides insight into this link by examining practical cases of tackling housing issues in various location. They argue that ‘solidarity initiatives and alternative ways to access services that have been curtailed or completely cut, including housing, share many of the features that are analysed as social innovation [...] and conceptualised as part of social mobilisation intended to counteract the exclusion of entire social groups and the dismantling of the welfare state while attempting, at the same time, to forge social ties in a fragmented society’.

To further understand how housing initiatives can be conceptually linked with SI practices, the features and characterizations of SI will be discussed, without any intention of making a historical revision²⁸ or proposing a debate on the concept but rather providing a broader understanding and positioning housing initiatives within the framework of SI.

A proposal made by Moulaert, Martinelli, Swyngedouw, & González (2005), in which five disciplinary approaches of SI were identified, is first presented (see **Table 2**), making possible a greater understanding of SI in housing. The five strands of this proposal are the following:

1. Management science: promoting more effective and efficient organizations in the economy.
2. Combining management practice and scientific research: manifestations of and interactions between ‘business success’ and social/environmental progress.
3. Theories on ‘Art and Creativity’: the role of social innovation in intellectual and social creativity.
4. Social innovation in territorial or regional development, aimed at the satisfaction of human needs.
5. Political governance: placing the emphasis on the social change potential of new institutions and practices in order to promote the responsible and sustainable development of communities and more democratic governance structures.

Based on the five approaches presented by the authors, and considering the goal of SI in Housing, which is (in principle) the satisfaction of a particular need, it would be possible to argue that the disciplinary approach by which is possible to understand and analyze these experiences is one of ‘territorial development’. According to the authors, particular attention should be paid to the local level, especially the role of local actors, networks of cooperation and changes in the governance dynamics.

²⁸ For a historical approach to the concept of SI, see the document ‘Social Innovation as a Trigger for Transformations. The Role of Research’ produced by the European Commission (2017), where the evolution of the concept from a technological/modernist field towards a more social/political framing is explored and discussed.

Table 2: Dimensions of social innovation. Source: Moulaert et al. (2005).

Disciplinary approaches	Aim of the initiative	Change in the organisation of the initiative	Role of the 'special' agents: leadership, creative individuals	Role of 'path dependency' and of the structural constraints	How to overcome the tensions between normativity and reality?
Management and organisational science	Improve the coherence of an organisation in order to achieve its objectives (financial profits, ethical work, ecological products)	Build a space for the exchange of information and ideas 'Horizontalise' the decision-making and communication systems	The innovative actors in the organisation are empowered within the organisation	Awareness of path dependency in relation to the business culture and its organisation	Tangibility of objectives Regularisation of the relationships between the organisational élites and the rest of the organisation Learning dynamics
Relationships between economy, society and environment (including social responsibility)	Integrate the social and ecological aims within the mainstreams agendas of businesses	Stress the human relations dimension of work Quality of work and social relations		Tension between the mainstream and the ethical entrepreneurship (represented by the tension between professional organisations)	Interfaces between business and society Ethical forums
Art and creativity sciences	Social innovation	Cognitive processes open to all ideas Communication between individuals; the role of the relationships and inter-personal activities	Particular attention attributed to individually created initiatives	Historical inspiration for contemporary social innovation (grand examples, practical experiences)	The role of information and its assimilation by the creative community The discovery of constraints and solutions Revision and interactive refinement of the proposed solutions
Territorial approach (Integrated Area Development)	Satisfaction of human needs in accordance with changes in the governance relations	Increased focus in the role of the community and its social agents	Substantial importance of the historical reproduction of institutional capital	Through multilevel governance and the creation of networks of co-operation between community agents
'Another world is possible'	Alternative economy and sustainable development	Participatory democracy and direct action	Importance of charismatic and <i>status quo</i> challenging leaders	Awareness of the structural overdetermination of capitalist-led globalisation	Through collective mobilisation

From both a wider perspective, and in particular cases, for example the network of Mutual-Aid Housing Cooperative in Latin America (see 1.2. The CVAM model and the PSH Latin American network), SI in housing is linked to a broader social mobilization seeking structural social transformation and general well-being. Understanding could also be gained from a disciplinary approach of 'political governance' which, as exemplified by the authors, could be expressed as the aspiration underpinning the idea that 'another world is possible', reflecting that, to understand SI, a challenging and even counterhegemonic practice is key.

In exploring the link between the aim of SI to foster some sort of transformation (whether from a territorial development or political governance perspective) and particular experiences in housing, the proposal presented by Vicari and Tornaghi in the chapter 'A transversal reading of social innovation in European cities', written by Moulaert, Frank; MacCallum, Diana; Mehmood (2013), has particular relevance because it explores a categorization useful to allocate different urban social initiatives regarding inhabiting well,

as part of other SI practices. They first introduce two dimensions that aim to describe and frame SI practices from a general perspective.

The first is 'value orientation', which refers to a set of values that pertain to social justice and equity, gender equality, environmental care, democracy and empowerment. They are usually aimed at progressive social change towards the 'just city' (Fainstein, 2010 cited in Ibid., 2013) where alternative, radically democratic, socially just and sustainable forms of urbanism are taking shape (Brenner et al., 2009 cited in Ibid., 2013). This first dimension fuels the SI by providing the motivation to act.

The second dimension is related to the 'process of institutionalization', that is, the extent to which innovative practices penetrate the public sphere. According to the authors, this acts as the 'engine' of SI and incorporates two levels of change: the first is reached when innovative practices are able to penetrate the public sphere and inform the public discourse and culture with different visions and models; the second is achieved when innovative practices enter into stable and sustainable agreements with the public administration.

This dual-level process of the institutionalization of SI practices is particularly useful for understanding why some experiences are able to scale-up and how deeper transformations can be made through this process. It also avoids a possible abstraction from the 'localism' of SI practices by showing that the sought-after changes are realised through the constant interplay between SI practices and external institutions at different scales by seeking to challenge how power has been traditionally allocated in existing structures.

In the categorization presented by Vicari and Tornaghi, the dimensions of 'value orientation' and 'level of institutionalization' are represented by a two-pronged model of the way in which SI practices might be allocated. This focuses on initiatives that have both a strong and progressive value orientation and, at the same time, are embedded in solid and stable structures of governance that allow direct participation. These initiatives, according to the authors, 'resemble "working utopias" (Crossley, 1999) or "Spaces of Hope" (Harvey, 2000) that sustain cultures of resistance *vis-à-vis* the hegemonic consensus of neoliberalism, commodification of urban spaces and market values. By doing so, they broaden and reinforce the social innovation front' (Moulaert, Frank; MacCallum, Diana; Mehmood, 2013).

By using the categories presented so far, it is not only possible to address SI in housing but also to adopt a disciplinary approach depending on the kind of transformation sought, thereby revealing its progressive nature by recognising the values adopted and the overall level of institutionalization. Finally, the concept of space as the physical setting for the spatialization of SI practices will be explored.

As previously discussed, in the works of Lefebvre and Harvey, 'space' plays a significant role in the reclaiming practices that aim to re-appropriate and reproduce it under alternative sets of values. As Moulaert, MacCallum & Mehmood argue (2013), in SI, the 'space' 'is the subject of strategies. Most social innovators invest in space, trying to shape it, modify it and make it more inclusive. They tend to use it as a lever for social innovation'.

In this regard, Moulaert, F. (interviewed in April 2021) highlighted the historical importance of the relationship between land (space) and SI by pointing out that several empirical experiences have failed due to the inaccessibility of land. This phenomenon is now acute because of neoliberal practices related to land dispossession, such as land grabbing, land speculation, forced displacement, agroforest exploitation etc., which have accentuated the fragility of the relationship between SI and space.

In 'Communities, Land and Social Innovation' (Van den Broeck et al., 2020), the authors argue that, in urbanization processes, particularly in the post-Fordism era, land and housing have become central for the global economy: 'The hunger of land in many fast-transforming cities is hard to satiate, competing interests of big private capital or state-owned capital feed the struggle over urban land ownership and use' (Ibid., 2020). However, in reaction to this, the conditions for the emergence of a variety of innovative social experiences trying to reclaim and secure land have begun to proliferate, especially since the 70's not only are communities now engaged in an overall urban development project (closely linked to land) but also some important political impacts are being registered. In the same work, Van den Broeck et al. (2020) present a number of empirical experiences, mostly in the so-called global south where the link between land and SI is manifest in different mechanisms of land tenure and management. As that work states:

'Experimental or common practices have emerged that illustrate how communities can improve or take over the control of their land and how adapted and people-controlled governance systems can be established' (Ibid., 2020).

'(Re) conceptualization of measures such as land sharing, community land trust, starter titles and land readjustment, among others, to facilitate sharing of urban space under conditions of urban transformation' (Ibid., 2020).

Particularly relevant is the chapter by Geoffrey Payne who, by carrying out an extensive review of empirical cases, affirms that globalization has led to a shared belief that land is and behaves like any other market commodity. The logic of its management therefore responds to the most efficient way of producing financial surplus. He also highlights how different mechanisms of land tenure can facilitate or constrain even further the development processes in particular territories, presenting an interesting categorization of a variety of mechanisms (some of them communal) that have been implemented to improve tenure security in different realities. He classifies these mechanisms as: Tolerance-based intervention, Proactive upgrading intervention, Semi-informal intervention, and Formal intervention. All of these are social innovative experiences, that put in land tenure and accessibility at the center, in order to attain further development transformations and a greater sense of autonomy in the development of the project itself. As the same work affirms:

'Land tenure is not just about who owns and uses the land, it is also about who decides and regulates what is owned, which rights of use are attached to it, when and for how long, how these rights are discursively defined and guaranteed, and who has the power and resource to determine all these elements' (Ibid., 2020).

The chapters by Luis Angel Flores and Giulia Testori are also very relevant. They examine in depth the ingenuity and complexity of traditional, culture-based forms of land tenure and management in Mexico and Ecuador, respectively. First, Luis Ángel Flores considers the *Ejido*, a communal land tenure and management system that originated during colonial times in Mexico but that encapsulates certain indigenous practices, especially regarding autonomy and self-government. The author argues that the *Ejidors* 'have the potentiality to foster social innovation by reinstalling a social function of land; one that could empower grassroots movements that challenge the widespread and variegated neoliberalism of the Latin American city' (Janoschka, 2011 in Ibid., 2020). In addition, he states that the greatest strength the *Ejido* is that it is based on territoriality, on the relationship with land, because 'it gives he possibility to its on-site custodians to *de facto* participate in the management and transformation of a well-defined piece of the territory'.

Giulia Testori presents the Andean practice of *La Minga*, a traditional self-management practice dating back to pre-colonial times and rooted in identity and culture. *La Minga* is characterized by mutual-aid among community members who, by organizing, have been able to face challenges such as housing provision, access to services, protection against environmental risks, etc. By studying a case in Ecuador, Giulia Testori demonstrates how this traditional way of organization has not only enabled the progressive and historical satisfaction of the community needs but has also strengthened networks of solidarity and encouraged the formation of 'collective shared-use values and sentiments against private, individual and market-based profit' (Ibid., 2020).

In his chapter, Pedro Abramo presents an interesting analysis of informal housing-rental markets in Latin America, focusing on the relationship between land and an SI, especially dealing with the (re)production of urban spaces:

'So social innovation, [that is] the forms of reproduction of collective life built throughout the production of informal territories [but not only], transfigure the traditional way of functioning of markets and open up new possibilities to think about the incorporation of those practices that follow a market logic, into the local and community perspective that reconciles individual family interest and collective well-being' (Ibid., 2020).

Once again, the idea emerges of linking SI, access and transformation of land (in the form of production of territorialities), and broader life-development-projects. Similarly Moulaert, Frank; MacCallum, Diana; Mehmood (2013), draw on that idea in arguing that 'autonomous governance experiences seem to be impacting socio-spatial relationships in such a way that local autonomy is increased in the construction of futures'. The statement not only links SI and land, but also highlights their importance in an overall autonomy and a process of building hope (see next section on Hope and Autonomy). Space (as a broad concept) not only becomes the arena in which SI takes place, but also the enabler and the result of the SI processes themselves, in other words, both the producer and the product of SI processes.

As regards SI in Housing, the space appears particularly relevant at the local level. Brokking et al. (2017) argue that the urban neighbourhood (as the main spatial scale where SI in housing takes place) 'emerge[s] as an important, though not unique, scale in the process of coping with the crisis, a scale at which alternative bottom-up (or bottom-

linked) everyday routines and practices develop. These practices range from mutual assistance to complex solidarity networks'. In other words, by addressing the fact that current urban processes leave housing needs unmet, responses to deal with these issues mostly arise at the neighbourhood and municipal level, finding expression in alternative spaces (i.e., self-built and self-managed) and in new social and organizational configurations.

In conclusion, SI is a suitable conceptual framework for understanding of bottom-up experiences of claiming housing because, on one hand, it recognizes the contested nature of the initiatives, placing special focus on the empowerment of local actors and on new ways of organising to achieve the sought-after changes while, on the other, the conceptual framework of SI highlights the importance of 'space', firstly by recognizing the context-dependency of the SI innovation process and secondly, by finding in the space both the means and goals of the SI innovation itself.

1.4.2. Hope and autonomy

'Instead of humanity, this neoliberalism "offers us stock market value indexes, instead of dignity it offers us globalization of misery, instead of hope it offers us emptiness, instead of life it offers us the international[ization] of terror." Against this international[ization] of terror, they concluded, "we must raise the international[ization] of hope"'

A call for 'A World Gathering against Neoliberalism and for Humanity' on January the 30th, 1996 by the Zapatista Army for National Liberation in Chiapas, Mexico. (Harvey, 2000)

With this quote, expressed by perhaps one of the most radical counterhegemonic and autonomous experiences in Latin America, the Mexican Zapatista Army for National Liberation (EZLN), a strong call for collective action was performed, one that comes from struggle and one that should be rooted in the values diametrically opposed to the neoliberal model.

In the analysis of contested territories (especially those considered urban), what emerges is the number of unsatisfied needs of the most vulnerable and excluded communities, a shortcoming that requires social action. It is appropriate to seek to understand what inspires collective action and what could break the stagnation of those who are struggling the most.

So far, the concept of Social Innovation (SI) has been addressed. Authors such as Healey & González (2005), Moulaert (2009), and Brokking et al. (2017) have recognized the needs of the so called ‘cracks’, as those spaces or moments where insurgent or alternative practices might emerge. While this idea suggests the existence of alternative possibilities, recognizing and exploiting them appears external and even arbitrary. Thus, we could ask, what could initially spark the need of standing against the *status quo* in the search for transformation?

A concept explored by some philosophers, anthropologists and sociologists can be recalled, that is the idea of ‘hope’ as a kind of process of visualisation of an as yet non-existent (but possible) reality and taking steps to attain it.

The concept of ‘hope’ tends to initially trigger a set of meanings which often refer to individual experiences connected with religious or spiritual beliefs. New perspectives are being presented that try to free this concept from such meanings and present new approaches that characterize it as a collective construction. On the concept of ‘hope’, the work of Miyazaki, Hirozaku and Swedberg (2017) appears particularly relevant. They highlight the importance of ‘knowledge’ as a prerequisite for the emergence of ‘hope’ as the product of the acknowledgement of the limits of rationality and the importance of uncertainty in a context where direction is lost. For the authors:

‘Hope becomes knowledge in a specific sense. Hope is a paradoxical step in the process of knowing through an embrace of the limits of knowledge. The economy of hope [*a concept coined by the authors*] calls for such continuous performative and interactive work of active commitment to knowing while recognizing the ultimate human incapacity to know. Hope appears at the limits of knowledge in this double sense’.

According to them, ‘knowledge’ and ‘hope’ appear to co-exist by reinforcing each other, seeking a point where the exercise of reflection appears sufficient to promote a shift, a kind of reorientation of reality but, for that to happen, a particular kind of knowledge has to be attained. According to Miyazaki, Hirozaku and Swedberg (2017) and Dinerstein (2015), referring to the work ‘The Principle of Hope’ by the German philosopher Bloch, E., knowledge in this co-existing dynamic concerns ‘what is not yet’, that is, the recognition of a future that is yet to be but possible.

Bloch’s work is essential as one of the first philosophical attempts to understand the concept of hope divorced from religion. It attempts to present ‘hope’ as a human force that inspires the prefiguration of possible futures that are hidden but nonetheless present (Dinerstein, 2016; Dinerstein, 2015; Dinerstein, 2021).

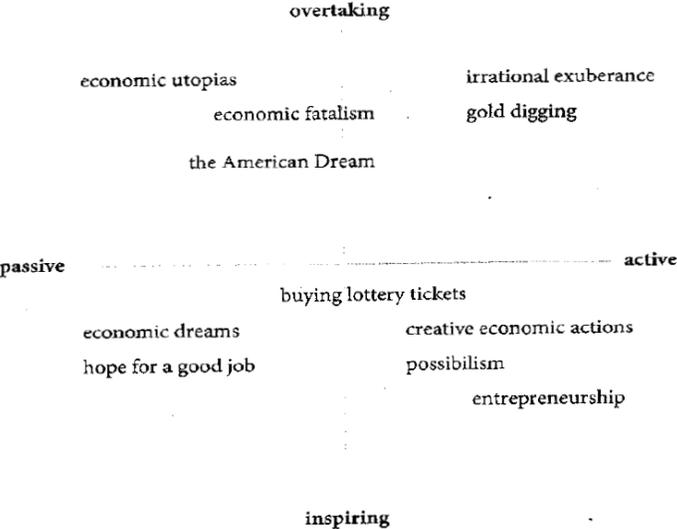


Figure 8: Two dimensions of hope and economy. Source: Miyazaki, Hirokazu and Swedberg (2017).

Miyazaki, Hirozaku and Swedberg (2017) offer a categorization of different kinds of hope and attempt to introduce and draw some links with social innovative experiences in housing. They cite Gen and Dahrendorf as identifying the difference between ‘utopian hope’ and ‘realistic hope’, the latter being the result of social inequality, which acts as important incentive for people to try to improve their conditions by awakening a realistic hope within them. The authors use this idea for the basis of a categorization that links the concept of hope with the economy, suggesting that where an inspiring and active kind of hope is fostered, a fertile environment for creative economic actions can be found (see Figure 8).

The collective capacity for developing a practical kind of hope and the fertile environment for praxis created in the intersection between inspiring and active hope resonates conceptually with work by Lefebvre and Harvey, who also introduce the idea of ‘space’ in the analysis (one that will be explored a bit further in this framework).

The categorization of active-inspiring-hope can shed light on the virtuous dynamic between knowledge and hope but questions remain: where and by whom is this knowledge produced? How can this virtuous cycle be activated? A promising perspective can be found in the works of Appadurai (2013) and Appadurai on the G.C., (2013) where a link between housing and hope is introduced based on empirical experiences in India.

Appadurai cites the concept of 'citizenship' and, more specifically, what he refers to as 'bare citizenship', a category that describes the condition of the urban poor:

'I suggest that the large masses of the urban poor have been, in this same sense, pushed into a state of bare citizenship in the societies in which they live. They have become, to some extent, invisible in the eyes of the law, stripped of many normal rights and privileges, and placed in much the same status as refugees, prisoners of war, aliens, and other "bare citizens"' (Appadurai, 2013).

Appadurai suggests that the basic rights of the urban poor have been neglected, including adequate housing, and that their voices, power, political participation, and even their human dignity have been degraded. For Appadurai, housing goes beyond mere infrastructure and encompasses the spatial category that connects people with the status of citizenship and with several key aspects of human well-being, such as health, education, and employment.

Drawing on empirical experiences in India, where the urban poor have organized successfully to make political claims and creatively solve their housing problems, Appadurai explores the idea of what he refers to as the 'capacity to aspire', which he defines as 'a navigational capacity through which the poor can redefine the terms of trade between recognition and redistribution and, through confrontation and negotiation with political and economic powers, show their ability to construct collective hope'²⁹ (Appadurai, 2013). This stresses two key ideas - navigational capacity and collective hope.

As regards navigational capacity, the author suggests that this is embedded in culture and can be represented as a network of cultural resources, opportunities, and capacities. In the case of the urban poor, it appears to be constrained by their condition of bare citizenship. Consequently, the author argues that the navigational capacity of the poor must be strengthened and expanded through empowerment and mobilization, which is where the

²⁹ In the work of Appadurai, the capacity to aspire is linked to the condition of the poor or the excluded, a relationship that will be explored further in the following section on 'Autonomy'.

role of knowledge comes into play. For Appadurai, based on empirical experiences, the knowledge produced by local actors, resulting from constant interaction, network building and exchanges among peers, is crucial for fostering empowerment, promoting mobilization and, consequently, expanding navigational capacity. In other words, the kind of knowledge that activates the virtuous dynamic required to develop an inspiring-active kind of hope from the ground up, that is, knowledge from collective reflection based on lived experience.

On collective hope, Appadurai argues that this is created through two main strategies, the politics of waiting and precedent-setting. For the author, the politics of waiting represent the act of converting the mere act of waiting into an act of active patience in achieving an established horizon:

‘Politically organized hope mediates between emergency and patience and produces in bare citizens the internal resources to see themselves as active participants in the very process of waiting. Hope in this context is the force that converts the passive condition of “waiting for” to the active condition of “waiting to”: waiting to move, waiting to claim full rights’ (Appadurai, 2013).

To tackle housing issues through social organization, the urban poor must undergo very long and time-consuming processes, which is when the act of waiting becomes a political act of resistance. But it is in this process that the other strategy of the politics of hope also arises: precedent-setting. In a nutshell, this encompasses all sort of processes (negotiation, network building, political participation, managerial abilities, etc.) that are needed bring about the sought-after transformation in a series of domains, including politics, policing, finance and construction. All of them require collective exercises to take place in different realms and levels. For the author, precedent-setting involves ‘the creation of an ethos of trust and joint risk-taking, in which slum dwellers and various other powerful individuals and agencies learn how to share and distribute risks’ (Appadurai, 2013). Precedent-setting therefore involves, on one hand, a continuous process of collective capacity building that allows the local community and its members to put their strategies into effect and, on the other, the development of a new kind of self-governance based on

new sets of values which have been proven to be key to identifying scenarios where the actions for precedent-setting will eventually take place³⁰.

Returning to the idea of how 'bare citizenship' constrains the navigational capacity of the urban poor and influences the construction of a particular kind of active hope, a relevant contribution was made by Alacovska et al. (2020), whereby they tried to move away from an 'unrealistic' understanding of hope. They begin by citing certain authors (Bascetta, 2016; Berlant, 1997; Duffy, 2017; Mackenzie and McKinlay, 2020; Neff, 2012, cited in Ibid., 2020), who present critical views on the concept of hope. These critiques describe hope as illusory, cruel optimism, cruel attachment, a result of engineered technologies of patience or dream factories. According to the authors, these critiques are in contrast to the political economy of promise, which tends to restrict people to precarious states with the idea of a promised better future, turning people into accomplices in their own precarious existence.

In response, the authors draw on the work of other scholars (Anderson, 2006; Lindquist, 2006; Mattingly, 2010; Zigon, 2009 cited in Ibid., 2020) who have analyzed a more everyday kind of hope that translates into daily practices that are fundamental to continuing the struggle, where 'the temporal horizon of hoping has been shifted from an exuberant and joyful future to a despairing and dispiriting present'. The analytical focus has therefore moved away from future utopian endeavours to the moral project of hope in the here and now (Alacovska et al., 2020). Similarly, Dinerstein (2021), also presents some critiques of the concept of 'hope', notably that of Žižek, who argues that 'the dream of an alternative is a sign of theoretical cowardice, functioning as a fetish that prevents us from thinking through to the end the deadlock of our predicament' (Žižek, 2018 cited in Ibid., 2021). The authors respond to this by drawing on the work of Bloch. E., arguing that critiques (such as Žižek's) approach the concept of hope too narrowly, since hope is not only an aspirational wish but also a driving force capable of bringing change based on current possibilities, arguing that *hope is not wishful but wilful*.

In the works of Miyazaki, Hirozaku; Swedberg (2017) and Appadurai (2013), there is a shared acknowledgement of the importance of the concept of 'time', whether as a temporal re-orientation of knowledge that mobilizes the emergence of active hope or as a political act of waiting. Similarly, for Alacovska et al. (2020), 'time' is also relevant for

³⁰ As described by Appadurai, whether for politicizing the act of waiting or for carrying out precedent-setting actions, self-management capacity appears to be at the core of these dynamics. Self-management will be discussed ahead as one of the co-determinant factors for the overall autonomy of the SI-H.

understanding 'hope'. They argue that 'temporal re-adjustments of epistemological horizons require practical agency and everyday hopeful engagement with present hardships and adversities in order to re-enact hope'. Once again, the acknowledgement of a future, that 'is not yet' but is possible nonetheless through everyday practices, acting as the ferment for the emergence of hope (active and inspiring). Dinerstein (2016) adds that the anticipatory and prefigurative qualities of hope are key in mobilizing actions for a better world in a context of social and political struggle. She emphasises the non-linearity of time, as the future does not lie on a linear sequence of past-present-future but 'is an unrealized form of the present that can be anticipated by movements through collective action' (Dinerstein & Deneulin, 2012; Dinerstein, 2016). Similarly, in the words of Lefebvre (2003) 'This [the not yet] is a paradoxical space where paradox becomes the opposite of the everyday' and 'when talking about the urban the possible is also part of the real and gives it a sense of direction, an orientation, a clear path to the horizon'.

This suggests that, alongside the idea of temporality, there is also the idea of spatiality, meaning that acknowledging everyday practices with possible futures is bound up with the production (and transformation) of space. This was also explored by Harvey when he coined the term of 'dialectical utopianism'. For him, the production of space and time must be incorporated in utopian thought, thereby turning it into a spatial-temporal process, that is, the utopianism of temporal process alongside the utopianism of spatial form. According to Harvey (in line with the ideas about hope discussed previously) a dialectical utopianism 'is rooted in our present possibilities (political economic processes, technological capacities, law, knowledge and political beliefs) as it simultaneously points towards different trajectories for human uneven geographical developments (Harvey, 2000a). Furthermore, Harvey identifies certain ideas that drive the utopian spatial-temporal process. First, he notes that real change will arise when simultaneous and loosely-coordinated shifts in both thinking and action across several scales (either simultaneously or sequentially) take place; second, by understanding how activity and thought in different theatres of social interactions relate, combine, and dissolve into each other to create an evolving totality of social action. Both these ideas once again put the focus on transforming governance dynamics in relation to empirical experiences, as presented by Appadurai (2013).

In this sense, 'hope' is understood not as static or abstract but as a force capable of sparking spatial-temporal and collective processes, rooted in knowledge and directed

towards 'what is not yet'. It ceases to be simply ideological and becomes everyday territorial practice and political reality by creating new opportunities. 'It is here that hope leaves the sphere of the affective and the cognitive (the psychosocial resources to keep going) and enters the domain of behaviour and practice (the resolve to re-enact the future achievement of the good, however hazy and unobtainable, in the present)' (Alacovska et al., 2020). In other words, hope itself becomes praxis.

The autonomy process: the art of organizing hope.

When the collective construction of a shared possible horizon has been mobilized by the virtuous dynamic between knowledge and hope, inspiring the realization of defiant projects aimed at the achievement of 'what is not yet', addressing the concept of 'autonomy' becomes relevant and useful. In this regard, the following section focuses on the work of two scholars who have pointed out the link between the concepts of 'hope' and 'autonomy'.

The first is a work by Dinerstein (2015) who, throughout her writings on the politics of autonomy, defines it as the 'art of organizing hope':

'A collective pursuit towards the realisation of what does not yet exist [...a] concrete anticipation of such unrealised reality in the present. Means and ends come together in the search for something is still unknown but can be, nonetheless, experienced'.

In other words, a collective process of putting hope into motion towards a shared horizon. The author gives the example of contested contexts such as Latin America, where autonomy as a political act of organizing hope has flourished in different sorts of circumstances and where the 'art of using knowledge creatively and politically [has been used to] weave dreams out of misery, against the odds, amidst brutal state violence, endemic poverty, desperate hunger and social devastation' (Ibid., 2015).

Her work is enriched by the ideas of Holloway and Bloch and inspired by some experiences of libertarian, autonomist, anarchist and Marxist thinking, combined with some thoughts from liberation theology and indigenous insurgencies. It locates the concept of 'autonomy' in the contested situation of Latin America and even though her work is concerned with autonomy practices from indigenous struggles, she also argues that this concept can also be applied to non-indigenous practices. This opens the door to a great number of experiences underway in urban contexts, included those involving housing.

In this framework, the author approaches to the concept of ‘autonomy’ by building on the ideas of other scholars. She states that autonomy can be defined as ‘a site “of the political struggle over what [autonomy] could possibly mean in practice” (Böhm et al., 2010). Autonomy produces “interstices” (Pikerill and Chatterton, 2006; Wright, 2010; Ardit, 2008) where new practices can be anticipated. Interstices or “cracks” (Holloway, 2010) ‘embody both the negation of established practices and the hope for the possibility of the alternative’ (Dinerstein, 2015). Therefore, ‘autonomy’ refers to the opportunities and spaces for alternative creation, a process born out of struggle that allows the emergence of innovative practices in the search for change.

The author constructs her own definition, which manages both to enlarge and sharpen the focus of the concept. She argues that ‘autonomy’ can be understood in four different modes: as negative praxis (i.e. the rejection of power); as a force that creates new worlds through the political imagination; as a contradictory process marked by the contested relations with, against and beyond the state, capital, the law and policy; as surplus activity that cannot be subordinated to power (Dinerstein, 2015). A table is given below of the author’s categorization of the four modes of autonomy, differentiating between indigenous and non-indigenous contexts (see Table 3).

Table 3: Four modes of autonomy in non-indigenous and indigenous contexts. Source: Dinerstein, 2015.

Modes of autonomy	Non-indigenous	Indigenous
Negating	Practical negativity, Non-identitarian politics	Identity as resistance against oppression and invisibilisation
Creating	New practices, horizons and possibilities guided experience and traditions of resistance	Innovative forms of resistance based on ancestral traditions, habits and customs revitalized with political imagination.
Contradicting Producing Excess	Real subsumption Impossibility of total subordination. Overflow of human practice (unknown)	Real Subsumption <i>by exclusion</i> Impossibility of total subordination. Existing indigenous cosmologies

Given the scope of this research and building on the conceptual framework alluded to so far - particularly the concepts of ‘inspiring-active-collective hope’ and SI - attention can be focused on the second mode, that of ‘creating’, where, in both indigenous and non-indigenous contexts, it presupposes a process of developing innovative forms of resistance based on historical and contextual factors and oriented towards an alternative

future scenario. The innovative experiences in housing, especially those discussed above (see 1.2.1. Mutual-Aid Housing Cooperatives (CVAM): a Uruguayan innovation), constitute interesting examples, in most cases being framed in cultural contexts with existing social networks and shared socio-economic struggles rooted in historical inequalities. Communities have organized and aligned their actions of resistance in pursuit of their goal, which is ultimately the improvement of their habitat and well-being. Dinerstein & Deneulin (2012), referred to movements inspired by practical hope and engaged in autonomy practices as searching for new ways of life that acknowledge human dignity as incompatible with conditions of exploitation and oppression. Moreover, the practice of *de facto* autonomy, framed in prefiguration and inspired by hope, is key to the process of closing the gap between empirical reality and the reality that 'is not yet'.

For Dinerstein (2015), hope ultimately serves as the main mobilizer of change, is about 'realising something that is not yet, by trying, exploring, rehearsing, anticipating different and better worlds. Without hope, there is no politics. Hope, claims Giroux (2009), is 'the precondition for individual and social struggle'. Similarly, Albrechts (2005), in his work on creativity in urban transformations, builds on some of the ideas of Ozbekhan (1969), arguing that:

'Conditions and constraints on 'what is' and 'what is not' possible are placed by the past and the present. These conditions and constraints have to be questioned and challenged in the process [...] so, in order to imagine the conditions and constraints for the future differently we need to deal with history and to overcome history [...] The intellectually constructed model of possible futures involves a conscious, purposive, contextual, creative and continuous action to represent values and meanings for the future. It requires creativity and original synthesis' (Albrechts, 2005).

The future, the 'what is not yet', in other words, the spatial-temporal project (as expressed by Harvey) cannot be the result of a consequentialist strategy that relies on the progression of time and action as linear. On the other hand, the autonomy process, mobilized by hope and directed towards the utopic, operates in multiple dimensions, in a reality that, even if it 'is not yet', is anyway rooted in the present, the latter a sort of unrealized but possible future (Holloway, 2010a; Holloway et al., 2009; Bonefeld, 2005 cited in Dinerstein, 2015).

Finally, along the same lines, a second author, also from Latin America whose work on 'autonomy' highlights some key points which resonate with the theoretical framework developed so far, will be presented. In the work of Marcelo Lopes de Souza, the concept of 'autonomy' has been regarded as a principle and a parameter for analyzing and evaluating processes of social change, including urban development, providing a practical perspective on the concept and including the 'space' as a conceptual category within the analysis.

The work of Souza is strongly influenced by that of the Greek philosopher Castoriadis, who wrote about autonomy during the 80's and 90's. Like the proposal explored previously by Dinerstein (2015), Souza understands 'autonomy' as a process. In his works Souza (2000) and Souza (2006), he presents an initial overview for its understanding based on the proposal made by Castoriadis. This explores the differentiation between individual autonomy, as the capacity to make choices in freedom, and collective autonomy, as equal chances to participate in socially relevant decision-making processes:

'For Castoriadis, the autonomy project embraces two dimensions the 'individual autonomy and collective autonomy. collective autonomy, or the conscious and explicitly free self-rule of a particular society, as based on politico-institutional guarantees as well as the effective material possibility (including access to reliable information) of equal chances of participation in relevant decision-making processes; and individual autonomy, that is the capacity of particular individuals to make choices in freedom (which depends both on strictly individual and psychological circumstances and on political and material factors). An autonomous society is one which 'institutes' itself on the basis of freedom both from metaphysical constraints (e.g. religious foundations of laws and norms) and from oppression (Castoriadis, 1983, 1986a, 1990, 1996a, 1997 cited in Souza, 2000).

This two-dimensional definition makes it possible to recognize 'collective autonomy' as the more suitable category for this theoretical framework. Nonetheless, in his work, Souza addresses 'collective autonomy' from a wider perspective (i.e. a State-less, direct democracy model as an alternative to representative democracy and Marxist socialism). The author also recognizes the applicability of this concept to innovative social experiences, for instance, the cases of *Reforma Urbana* in Brazil, the Zapatista Army for National Liberation in Mexico, the *Pobladores* movement in Chile and the *Piqueros*

movement in Argentina, viewed by the author as contemporary social movements with autonomist characteristics (Souza, 2000; Souza, 2006).

From the analysis of these social initiatives, it is possible to draw further key elements from Souza's work that help make connections with some of the arguments previously explored. For example, in common with the proposals of 'dialectical utopianism' and the idea of autonomy as an 'act of organizing hope', for Souza the process of building autonomy should be understood as a compromise between the 'strategic level of thought and action (utopian or radical horizon) and modest tactical victories here and now' (Souza, 1996, 1997, 1998 cited in Souza, 2000). The idea of developing an alternative horizon to guide the autonomy process is reinforced but, in addition, the so-called 'modest tactical victories' are regarded as strategic, which is linked to the discussion on the modes of enacting hope by 'precedent-setting', as promoted by Appadurai (2013).

Like the proposal presented by Miyazaki, Hirozaku; Swedberg (2017), which recognizes the interplay between 'knowledge' and 'hope' as a dynamic process for counteracting stagnation, Souza (2006) explores the idea of knowledge, understood as a kind of power, arguing that, within the autonomy process, the use of local knowledge is crucial to thinking and acting strategically.

The latter notion uses the category 'local' to describe the kind of knowledge that is sought, but the author also incorporates the category of 'space' in the analysis, particularly in reference to the local level. His work displays particular concern over the urban context and the spatiality of contemporary urban movements. Souza (2015) summarizes three factors that have increased the 'spatial density' of social struggles. First, he emphasises the growing importance of 'small spaces' as alternative places of socialization and experimentation; second, increasing importance is given to identity spaces rather than predominantly 'sectoral' identities; third, an increasing preponderance and increasingly clear visibility is noted of the agendas of struggle in which spatiality is strongly emphasized (e.g. housing). Similarly, in other interesting contributions made by the author, such as the socio-spatial development model (where autonomy figures as the main principle for the operationalization of the analysis, see Souza, 2000) and the critique and counter proposal to the right to the City (see Souza, 2015), the 'space' (especially urban) continues to feature as one of the main categories for analysis.

1.5. Conclusion: Preliminary model for a comparative analysis of SI-H

A preliminary *Model for a Comparative Analysis of Social Innovations in Housing (SI-H)* is outlined, where the main concepts arising from the theoretical framework are articulated, and some assumptions are drawn from it. Subsequently, and according to the methodology previously presented, the preliminary model will then be contrasted and modified according to the results from the field work (see *Considerations regarding the model for a comparative analysis of Social Innovation in Housing (SI-H)*), so that it can be used later as the model for a pilot comparative analysis between the two selected case studies (see *Pilot Comparative Analysis of Social Innovation in Housing (SI-H): Cooperativa Palo Alto (Mexico) and Cooperativa 13 de Enero (El Salvador)*).

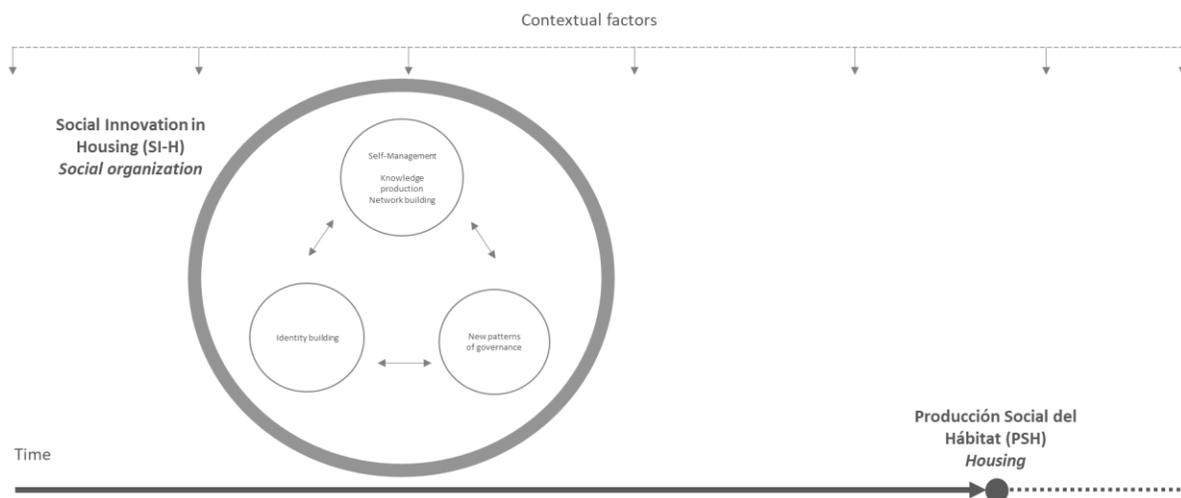
To begin with, *Producción Social del Hábitat (PSH)* is identified as a concept that, arising from reflections on empirical experiences and a collective historical construction, can help understand the production and management of housing and other habitat components from a human rights approach, where the production and management of housing is viewed as a spatial-temporal and progressive a process (led by self-producers) capable of evolving according to the capacities and needs of those who inhabit it, one that is achievable through innovation and directed towards further social transformations (Centro Cooperativo Sueco. Programa Regional de Vivienda y Hábitat, 2012; Nahoum, 2013; HIC-AL/Grupo de trabajo de PSH, 2017).



Second, Social Innovation (SI) appears as a conceptual umbrella, useful for understanding PSH experiences as broad social processes aiming to, creatively and collectively, face and solve problems related to territorial development (e.g., housing). Here the reappropriation of space appears as a counter-hegemonic action and the means for constructing an alternative reality (Hamdouch & Galvan, 2019).

It is then possible to speak of Social Innovation in Housing (IS-H), insofar as:

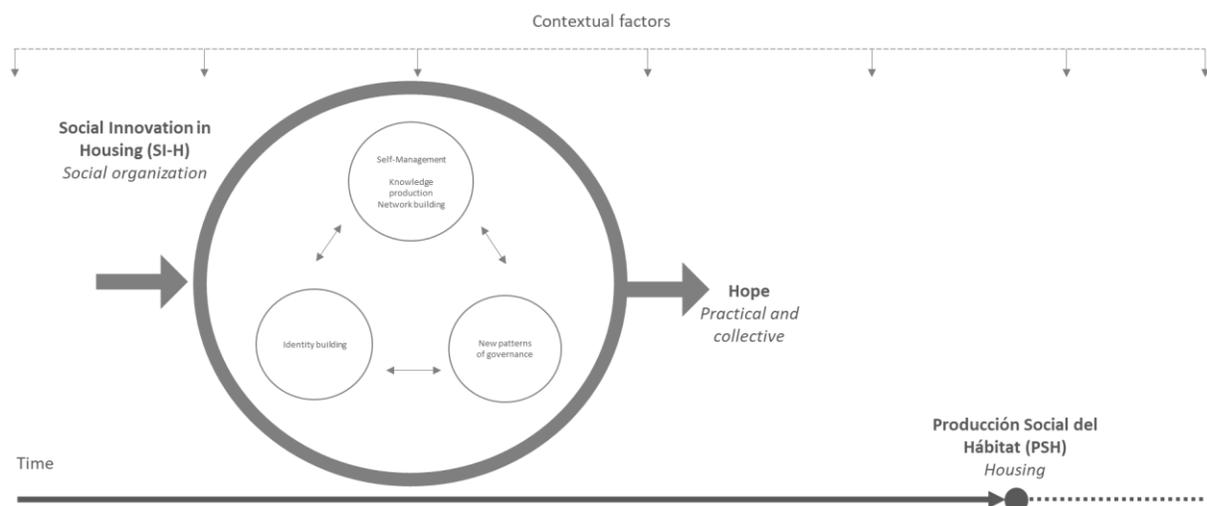
- The experiences of PSH are mobilized from practices rooted in the territory, committed to processes of territorial development (e.g., production of housing and habitat components) passing through the empowerment of local actors and the transformation of modes of governance through processes of upscaling, institutionalization, and networking (Moulaert, Martinelli, Swyngedouw, & González, 2005).
- 'Space' understood as access to land and management, lies at the centre of the claim, both as the means (enabler) and the objectives (outcome) of the SI-H. The interdependence with its social context is also recognized (Moulaert, MacCallum & Mehmood, 2013, Van den Broeck et al., 2020).
- Several constant external factors are recognized, located at different scales that will directly or indirectly affect the social organization at any point along its lifetime. SI-H will have to cultivate and mobilize networking capabilities in order to establish dialogue, negotiate and become part of the power dynamics by taking its place in external governance structures (Moulaert, MacCallum & Mehmood, 2013).
- There is a constant and dynamic interplay between co-dependent factors within the SI-H. Its resilience and capacity to adapt over time will largely be determined by how these internal co-dependent factors develop and are mobilized. Three co-dependent factors have been identified: self-management (knowledge co-production and networking capacities), identity building (the adoption of new values and a sense of community) and new patterns of governance (democratic and inclusive ways of decision-making) (Hamdouch & Galvan, 2019, Nyseth & Hamdouch, 2019, Brokking, García, Vaiou, & Vicari, 2017).



Third, 'hope' is seen as the human force that inspires the process of envisioning a future that 'is not yet', capable of mobilizing and guiding SI-H processes through the implementation of collective actions based on collective capacities and existing territorial resources.

'Hope' acts as the dynamizing and guiding force of the SI-H processes, insofar as:

- It originates from a reiterative process of knowledge co-production arising from self-reflection and exchanges among the people within the SI-H, where collective capacities are mobilized in the construction of a type of 'hope' that is both inspiring and active (Miyazaki, Hirozaku and Swedberg, 2017; Appadurai, 2013).
- A prefigurative process, motivated by hope, is anchored in the territorial resources of the present and is oriented towards the achievement of concrete and achievable goals (such as the production of housing and habitat components) within the framework of a political project and with the aim of shattering structural conditions of inequality and oppression (Dinerstein, 2015; Appadurai, 2013).
- 'Hope' acts as a force capable of inspiring and mobilizing a constant spatial-temporal process of collective construction, not determined by linearity, but capable of foreshadowing futures and anticipating them in the present through collective everyday actions (Harvey, 2012; Alacovska et al., 2020; Dinerstein & Deneulin, 2012; Dinerstein, 2016).



Fourth, when 'hope' is set in motion, a constant spatial-temporal process of organizing actions of resistance, denial, and the creation of alternative futures or horizons that include SI-H actions are integrated in a much broader project of Autonomy.

It is therefore possible to speak of SI-H framed within broad projects of Autonomy, insofar as:

- SI-H (i.e., the provision of housing and other habitat components) is understood as a key component within a counter-hegemonic life project, oriented to the achievement of a state of well-being, committed to the collective search for self-determination but willing to establish dialogue with power structures in order to promote profound changes (Souza, 2000; Souza, 2006).
- It is mobilized from prefiguration actions inspired by a practical and active 'hope', which seeks the territorialization of 'new forms of living' through the practice of the (concrete and daily) actions of SI-H (Souza, 2000, Dinerstein, 2015).
- It recognizes that reaching a state of autonomy in SI-H is a time-bounded process, characterized by a moment of 'emergence' of the SI-H and an open-ended process of 'sustainability' that surpasses the provision of housing and embraces a state of self-determination (Souza, 2000, Souza, 2015).

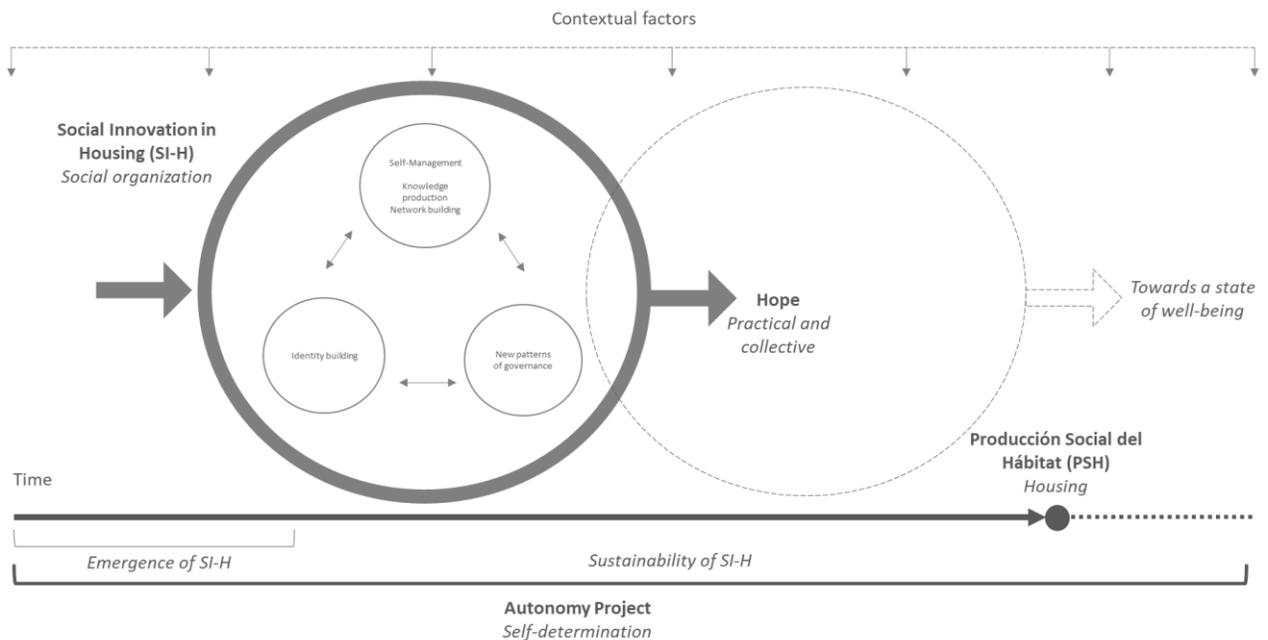


Figure 9: Preliminary conceptual model for the comparative analysis of SI-H. Source: the author.

2. RESEARCH DESIGN

2.1. Research questions, objectives, and assumptions

As heretofore stated, access to adequate housing has been acknowledged as a condition directly linked to human well-being. Unfortunately, it has also become a strategic commodity for the global financial market leading to increasing inaccessibility, which reaches its apex in urban contexts on the periphery of the neoliberal development. These are the places where, in order to cope with structural inequalities, a widespread tradition of housing self-provision and self-management has accumulated over the years.

Specifically, some realities in Latin America have provided the conditions for bottom-up housing claim movements, not only to emerge and replicate, but more importantly to organize, institutionalize, and be impactful in terms of housing provision. They enable people who are systematically oppressed and excluded to reclaim their right to housing and engage in broader political projects (see section 1.2. The CVAM model and the PSH Latin American network).

Considerable efforts have been made to describe these experiences, even proposing new concepts arising out of empirical analysis, but less has been done to link the accumulated empirical tradition with urban and social theories or even attempt to put forward theories. The following questions therefore arise. The first is *how to approach the social process behind these initiatives theoretically* in order to unravel the dynamics that have fostered their emergence and that keep them moving forward. Second, *how to link them with current urban theory* as an exercise in establishing a dialogue between the accumulated empirical tradition and theories coming from both the global south and north. Third, *how to compare them* which highlights the need for a framework to compare existing empirical experiences, where similarities can be acknowledged and territorial particularities be better understood. Fourth, *how to generalize over them* that is, considering the replicability of the comparison so that valuable lessons can be drawn from the outcomes.

In the light of these considerations, the following overall objective of the research is proposed:

To develop a conceptual model for the comparative analysis of processes of Social Innovation in Housing (SI-H) in Latin America

By using the concept of Social Innovation in Housing (SI-H), which has been developed within the theoretical framework of the research (see section 1.4.1. Social Innovation in Housing (SI-H)), some ideas have acted as guides, for instance:

- The need to identify and compare specific bottom-up experiences where claiming housing has acted as the main driving force for organization, emphasizing that this research deals with housing issues with a particular focus on Social Innovation in the so-called ‘global south’.
- It also opens the possibility of linking proposals for housing self-provision and self-management, resulting from the analysis of bottom-up empirical experiences, with other academic traditions that broaden the scope of the research and deal with the phenomenon of social organization from different perspectives.
- Aspects useful for understanding the initial inspiration and triggering factors of social innovation, in addition to the identification of relevant lessons for its sustainability over time and recognition of the aims of the organization beyond housing provision.

The following assumptions, underlying the overall objective and useful for understanding the motivation of the research, have been key in defining the initial direction of the proposal:

First, as stated previously, there is an accumulated tradition of bottom-up experiences of claiming housing in Latin America, *so the existence is presumed of some shared historic and territorial features which make some of the experiences comparable.*

Second, *it is also presumed that social organization in these realities responds to something more than the need to access adequate housing*, since most of the housing self-provision is done individually or through temporary social organization, and only some experiences have involved housing self-provision through formalized organization, which makes the underlying reasons worthy of explorations.

Third, *hostile conditions of structural oppression and systemic exclusion constantly challenge these kinds of social organizations*, although some have displayed particular resilience. So, *it is presumed that they possess particular features that make these*

experiences sustainable over time and capable of overcoming challenges, which could be revealed through comparison.

Framed within the overall objective, and considering the underlying assumptions, the following specific objectives have been recognized as points of guidance for the research and the first approaches to the methodology:

- 1) Proposing a model where linkages between concepts are represented as a way to establish a dialogue between bottom-up experiences of claiming housing and urban and social theories.
- 2) Drawing out a series of theoretical assumptions on the basis of the model, where the initial categories for the comparative analysis are identified.
- 3) Modifying the initial proposal of a model based on the outcomes of the fieldwork. Here, categories for the comparison will be refined.
- 4) Performing a pilot comparative analysis of SI-H cases, where the proposed conceptual categories are used, lessons are drawn, and the proposed model is further enhanced and refined.

Table 4: Research questions, assumptions and objectives. Source: the author

Research problem	Research questions	Underlying assumptions	Research Objective	Specific objectives
<p>Lack of social and urban theories over the accumulated empirical tradition of bottom-up housing claims in Latin America.</p>	<p>How to theoretically approach the social process behind bottom-up housing initiatives in Latin America?</p> <p>How to link them with current urban theory?</p> <p>How to compare them?</p> <p>How to draw generalizations from them?</p>	<p>The existence is presumed of some shared historical and territorial features among some bottom-up housing initiatives which make them comparable.</p> <p>It is also presumed that social organization in these initiatives responds to something more than the need to access adequate housing.</p> <p>Conditions of structural oppression and systemic exclusion constantly challenge these kinds of social organizations, so it is presumed that they possess particular features that make them resilient, which could be revealed through comparison.</p>	<p>To develop a conceptual model for the comparative analysis of processes of Social Innovation in Housing (SI-H) in Latin America</p>	<p>1) To propose a model where linkages between concepts are represented to establish a dialogue between ground-up claims for housing and urban and social theories.</p> <p>2) To draw out a series of theoretical assumptions at the basis of the model, where the initial categories for the comparative analysis are identified.</p> <p>3) To modify the initial proposal of a model based on the outcomes of the fieldwork. The categories for the comparison are expected to be refined.</p> <p>4) To perform a pilot comparative analysis of case studies, where the proposed conceptual categories are used, lessons are drawn, and the proposed model is further enhanced and refined.</p>

2.2. Methodology

A *Comparative Analysis of Case Studies* is proposed as the overall methodology for attaining the results. As Hague & Harrop stated (2004), an in-depth comparison of case studies aims to identify how a range of factors interact to produce specific outcomes. Due to its qualitative nature, moreover, this methodology is also historically specific, which is crucial for a context-based approach.

As Flyvbjerg (2006) states when addressing social issues, 'predictive theories and universals cannot be found in the study of human affairs. Concrete, context-dependent knowledge is, therefore, more valuable'. Hence, case study research, represents a plausible approach as it 'scientifically investigates into real-life phenomenon in-depth and within its environment context' (Ridder, 2017).

Flyvbjerg (2006) points out that among the reasons that make case study research suitable for addressing social issues are the proximity and understanding of reality, and the learning process that it generates for the researcher (as this one is expected to gain an insight understanding of the phenomenon of analysis). Verschuren (2003) in Tight (2010) argues that 'the main characteristic of a case study as a way of doing research is that it is a holistic rather than a reductionistic approach'. Holistic since it follows 'an iterative-parallel way of preceding, looking at only a few strategically selected cases, observed in their natural context in an open-ended way, explicitly avoiding (all variants of) tunnel vision, making use of analytical comparison of cases or sub-cases, and aimed at description and explanation of complex and entangled group attributes, patterns, structures or processes' (Verschuren, 2003 in Ibid. 2010).

Case study is useful for both generating and testing of hypotheses (Flyvbjerg, 2006), however, case study research can be conducted following a diversity of methodological approaches. Case study research with the aim at specifying gaps or holes in the existing theory with the goal of advancing theoretical explanation (Ridder, 2017) is identified as the most suitable approach for this research. The same author cites to the work by Yin (2014) as useful reference for this research approach, since theory is identified as the starting point of the research, and 'propositions and frameworks provide direction, reflect the theoretical perspective, and guide the search for relevant evidence'.

Yin (2014) stresses the relevance of case study research for gaining extensive in-depth understanding of complex social phenomena maintaining a holistic and real-world

perspective. As the author says, 'the more that your questions seek to explain some present circumstance (e.g., "how" or "why" some social phenomenon works), the more that case study research will be relevant'.

Throughout the literature, differences between single and multiple case study research are found. Comparative case study analysis is when 'a number of cases may be studied jointly in order to investigate a phenomenon, population or general condition' (Stake, 2005a in Tight, 2010). According to Ridder (2017), a systematic comparison in cross-case analysis is useful for advance in theory since it 'reveals similarities and differences [among cases] and how they affect findings. Each case is analyzed as a single case on its own to compare the mechanisms identified leading to theoretical conclusions' (Vaughan, 1992 in Ridder, 2017).

In this regard this Tight (2010) points out that 'effective use of comparative analysis probably requires the investigation of a relatively large number of cases' to tackle possible issues and attaining theoretical contributions. However (and considering the aim of this research), even when 'knowledge cannot be formally generalized does not mean that it cannot enter into the collective process of knowledge accumulation in a given field or in a society. A purely descriptive, phenomenological case study without any attempt to generalize can certainly be of value in this process and has often helped cut a path toward scientific innovation' (Flyvbjerg, 2006).

Comparative case study analysis in this research will be conducted considering post-colonial criticisms. As Schindler (2017) in Robinson (2006) argued, there is a need 'for postcolonizing urban studies by developing theory that can "travel widely, tracking the diverse circulations that shape cities and thinking across both similarities and differences amongst cities, in search of understandings of the many different ways of urban life" '.

In her work 'Cities in a world of cities: the comparative gesture', the author not only criticizes traditional comparative methodologies, which are frequently used in urban studies, but she also 'proposes a new phase of comparative urban research that is experimental, but with theoretically rigorous foundations' (Robinson, 2011). Research that could act as a guide towards 'a more properly transnational and cosmopolitan urban theory in which differences are understood to be promiscuously distributed across diverse cities, rather than confined to categorizations' (Robinson et al., 2013).

Some of the main criticisms presented in Ibid., (2013) and Robinson (2011) of the formal comparative methodologies³¹ prevailing in current urban studies are:

- Procedural assumptions based on a scientific model of analysis, such as controlling for pre-determined independent variables.
- Relatively reductionist causal assumptions (economic, political) on which the identification of appropriate case studies is premised.
- A territorialized appreciation of what constitutes a case for investigation, especially the privileging of the city-scale as the site of urban processes.
- The use of national-level criteria to determine the comparability of cities.
- Dependence on relatively parochial theory-driven hypotheses to generate research topics and to select case studies.
- A quasi-scientific understanding of causality, drawing attention away from possibly the most important causal agent of urban processes, the space of the city itself.
- In practice, urban studies have fixated on categorizing different kinds of cities as successful or powerful (wealthy global cities), or in decline and despair (poor megacities), by probing the intellectual reasons for the apparently irreducible differences of cities shaped by a world in development.

In response to the aforementioned critiques, she proposes an experimental approach able to recognize the spatiality of cities, their multiplicity, diversity and connectedness and suggests ways of challenging the methodological foundations of traditional comparative approaches.

Some of the key ideas in Robinson's work that will be considered in this research are:

- Extending the attention beyond the physicality or territorial extension of the city and acknowledging the connections within the urban territories as possible units of analysis.

³¹ The author takes formal comparative methodologies as the model for finding causal relations and explanations where 'variables are identified—some independent (causal) and some dependent (reflecting outcomes shaped by independent variables) —and it is assumed that relationships amongst these variables can be hypothesized using existing empirical and theoretical knowledge, that empirical references for these variables can be identified and specified precisely in order to be tested by means of data that is then gathered using robust, reproducible methods of enquiry' (Robinson, 2011).

- Understanding the urban territory as a site of assemblage, multiplicity, and connectivity, so exploring the spatiality of the city itself and moving towards a more international and post-structuralist comparative approach to urban studies.
- By citing the work of Pierre (2005) and Moulert et al. (2003), the author argues that opening up a potentially broader range of comparison is possible when units of analysis are defined as individual development projects or specific decision-making processes. In other words, as the author explains, overcoming the 'stereotypical features [...] for pursuing comparative work [...] and] delimiting the units of comparison in a more flexible and analytically rigorous way is only one step towards opening up comparative research to a wider world of cities' (Robinson, 2011).
- Challenging the convention of pursuing comparison through the establishment of parochial, theory-generated hypotheses, by exploring alternative abstract concepts, capable of incorporating the widest possible range for comparative reflection (case-study research on an individualizing-comparison basis, and detailed historical studies cited by the author as valuable approaches for understanding complex processes).

Therefore, based on the foregoing, the analysis will be performed by comparing two socio-spatial processes taking place at the local scale in urban territories. Specifically, the socio-spatial processes of interest will be bottom-up experiences of housing claim (conceptually referred to in this research as *Social Innovations in Housing -SI-H-*), where organized housing self-provision and self-management have been key components.

Due to personal academic interests and with the aim of performing postcolonial urban comparative studies, the socio-spatial processes selected as cases for the analysis will be located in Latin America. Mutual-Aid Housing Cooperatives³² have been identified as the bottom-up experiences of housing claim to be analyzed as they are initiatives with experience accumulated since the nineteen seventies, in addition to which they encompass a series of features that make them valuable cases for analysis through comparison, such as: innovative ways of land and housing tenure, patterns of democratic governance, resilience against threats, replicability and adaptability, as well as an

³² For an in-depth understanding of the Mutual-Aid Housing Cooperative model and the theory behind it, see the section 1.2.1. Mutual-Aid Housing Cooperatives (CVAM): a Uruguayan innovation.

institutionalized network of bottom-up second-, third- and fourth-level organizations at the regional scale.

In presenting some of the main ideas that guided the selection of the case studies, Table 5 lays out a series of features that were taken into consideration. Some features divided between *set features* and *variable features* are presented, the former being characteristics that are not expected to vary between selected cases while the latter are characteristics that are expected to vary and that could eventually lead to valuable comparisons between cases.

Table 5: Features for case studies selection. Source: the author.

Set features	Location: urban territory in Latin America
	Scale: local (neighbourhood / municipality)
	Model: Mutual-Aid Housing Cooperatives
Variable features	Stage:
	Initial stage: cooperative recently formed
	Intermediate stage: housing project recently built
	Advanced stage: housing project operating for over 5 years
Variable features	Outcomes attained by the project:
	Initial outcome: organization has achieved legal recognition as a cooperative
	Intermediate outcome: Housing project has been built and inhabited
	Advanced outcome: other related projects have been developed (i.e., education, health, production, etc.)

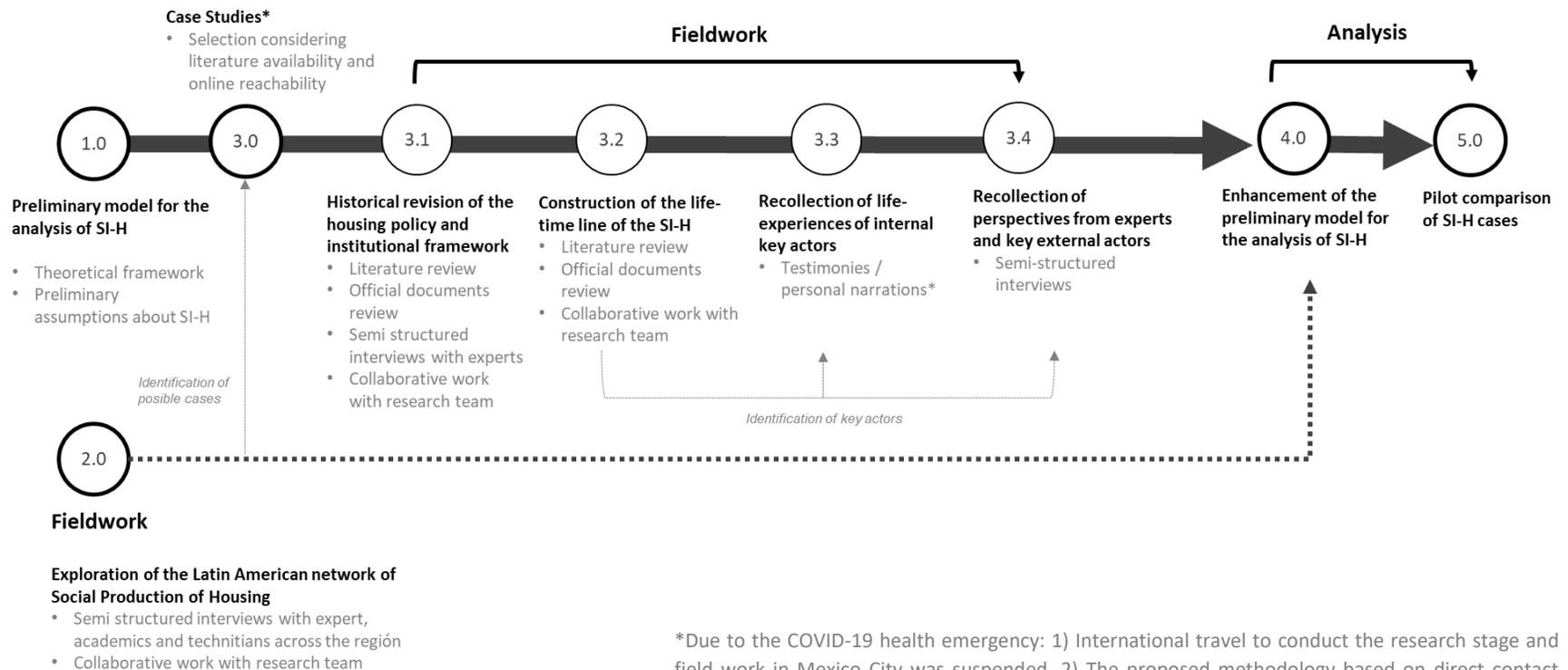
In consideration of the identified features, preliminary results from the initial phases of the research and the overall limits of the work, the following two cases were selected:

- **Sociedad Cooperativa de Vivienda Unión Palo Alto:** a housing cooperative in Mexico City, developed originally in the decade of the 70’s, which presents both an advanced stage and outcomes. The first housing cooperative of its kind in Mexico, it was originally inspired by the principles of the Uruguayan Mutual-Aid Housing Cooperatives (CVAM).

- **Asociación Cooperativa de Vivienda La Libertad 13 de Enero (ACOVILL):** a housing cooperative in El Salvador, which began in the early years of the millennium. Although considerably more recent than the Mexican case, it has also reached both the advanced stage and outcomes. The first cooperative of its kind in El Salvador, it is supported by the internationalization project of the Uruguayan Mutual-Aid Housing Cooperatives (CVAM).

For performing the comparative analysis, and in consideration of the overall aim of the research, two methodological chains have been identified: the first encompasses the main stages and activities for conducting the comparison and the second has exploratory purposes, the outcomes of which are useful for providing inputs at different stages of the first methodological chain (see Figure 10).

Figure 10: Methodological proposal. Source: the author



*Due to the COVID-19 health emergency: 1) International travel to conduct the research stage and field work in Mexico City was suspended, 2) The proposed methodology based on direct contact (participant observation, participatory workshops, etc.) with the people involved in the units of analysis was no longer possible, 3) Direct access to physical bibliographical resources and official documents in Mexican institutions was no longer possible.

The first methodological chain starts with **(1.0) the proposal of the preliminary model for the comparative analysis of Social Innovation in Housing (SI-H)**, which constitutes the main outcome of the theoretical framework. Additionally, some assumptions are proposed as the basis of the conceptual linkages discovered; both assumptions and preliminary model are expected to be further enhanced by the outcomes of the fieldwork (See section 1.5. Conclusion: Preliminary model for a comparative analysis of SI-H).

In parallel, **a second exploratory methodological chain is proposed (2.0) with the aim providing a general overview of the existing regional network of *Producción Social del Hábitat (PSH)***, that is, the existing network of organizations working with bottom-up experiences of claiming housing across the region (including housing cooperatives), where some regional challenges are identified, as well as some useful inputs for the different stages of the main methodological chain. Here, as part of the fieldwork semi structured interviews are conducted, having as interviewees experts, scholars, and technicians with field experience across the region. For the selection of the interviewees, the following aspects are considered: first, their empirical or scholarly experience with initiatives of *Producción Social del Hábitat (PSH)* or Mutual-Aid Housing Cooperatives (CVAM); and second, their accumulated experience in Latin American territories where these initiatives have taken place (for further description of the interviewees see section 3.5. Interviews and testimonies of experts).

The interviews are semi-structured with a duration of approximately 60 minutes. The interviews are structured in three main points that guide the conversation and open the possibility to identify and address related topics, the three points are:

1. Personal assessment about experiences of *Producción Social del Hábitat (PSH)* in Latin America (particularly in the country of origin): some general considerations about the way PSH experiences have unfolded in the territory are explored and some of the challenges and critiques are discussed.
2. Major regional challenges for the adoption/replicability of PSH practices: personal considerations about the most relevant threats and difficulties faced by PSH experiences at regional scale are addressed.
3. Key factors for the sustainability of CVAMs: reflecting upon empirical experiences at local level, some ideas about key factors for the guaranteeing the permanence of CVAMs over time are examined.

For processing the collected data, an inductive discourse analysis is performed, the thematic categories are constructed while analyzing the information. Additionally, a collaborative research work is conducted in coordination with a group of undergraduate students of *Universidad Centroamericana José Simeón Cañas* in El Salvador, for mapping development of the network of Mutual-Aid Housing Cooperatives (CVAM) in Latin America by periods. The results of this exploratory phase, on the one hand, are useful for enriching the understanding of the selected cases, and on the other hand, they open new possibilities for the analysis and interpretation of the data.

Continuing with the main methodological chain, **the second stage marks the beginning of the case studies analysis³³. As in the first step (3.0), the selection of the case studies** will be made in which considerations about the availability of information and the possibility of reaching local actors online will be key. The activities carried out in the exploratory line will inform this step.

Following the selection of case studies, **a historical review of the policy and institutional framework of the housing sector for each case study will be made (3.1)**. In this, the review of the literature and official documents will be central, feedback and semi-structured interviews with experts will inform and fill in specific gaps in the information. In addition, specifically for the Salvadorean case, a collaborative research project will be conducted in coordination with a second group of undergraduate students at the *Universidad Centroamericana José Simeón Cañas* in El Salvador with the aim of linking the evolution of normative framework of the cooperative sector and the emergence of the first housing cooperatives in the country. Aspect acknowledged as a current gap in the existing literature.

In step **3.2, a timeline will be constructed for each of the SI-H selected cases**. A review of the literature and official documents will initially be the main source of information, in addition to some inputs from the collaborative research project of the previous step. Critical points on the timelines of each case, as well as the key actors and their networks, will be identified.

³³ Due to the COVID-19 health emergency, major changes regarding case study selection and data collection methods were required: 1) International travel to conduct the research stage and field work in Mexico City was suspended. Direct exploratory contact with housing cooperatives had been planned, 2) The proposed methodology based on participant observation and participatory workshops with the cooperative members was no longer possible. The preliminary model for conducting the comparative analysis was expected to be developed jointly with the cooperative members, 3) Direct access to physical bibliographical resources and official documents in Mexican institutions was no longer possible.

Overall, the emergency demanded the redefinition of case studies and methods for data collection in favour of cases with sufficient literature available online, and where the people involved could be reached through online platforms.

Subsequently, step **3.3 has the objective of gaining further understanding of some specific points in the timelines of the cases by exploring personal experiences.** The personal stories of key local actors directly involved in the SI-H cases will be collected. **Step 3.4, on the other hand, aims to gather information on the perception of key external actors,** that is, stakeholders or people not belonging to the SI-H cases that are identified as playing key roles during the previous phases³⁴.

Once the triangulation of the data and cross-analysis of both case studies is completed, **the preliminary conceptual model for the comparative analysis of SI-H will be fine-tuned based on the results (4.0).** In addition, at this stage the results from the exploratory methodological chain will be incorporated and considered in order to fine-tune the conceptual model. The modified version of the model resulting from the analysis of the empiric experiences will be used as the framework for the pilot comparative analysis of SI-H, as mentioned previously and as stated by Robinson et al. (2013) and Robinson (2011) the use of abstract concepts for a more exploratory approach to comparison is expected to open up new pathways for assessing urban phenomena and new possibilities of comparison and theorizing on the basis of the results.

Finally, **a pilot comparative analysis of both SI-H will be developed (5.0),** where concepts in the proposed model and assumptions arising from the relationships between them will be used as the categories for analyzing the data to provide the necessary inputs for the discussion. Following the discussion, conclusions on the findings from the pilot comparison of SI-H cases, as well as further improvements for the proposed conceptual model, and futures lines of research, will be presented.

³⁴ In the Salvadorean case, these two steps were rolled out during a research stage at *Universidad Centroamericana José Simeón Cañas* in El Salvador, where field work for first-hand data collection was carried out in the form of interviews, testimonies collection, direct observation, photography, document collection, etc.

3. FIELDWORK

This chapter presents the empirical data coming from the fieldwork. Results are initially processed and analyzed for each case study. In addition, results coming from the exploratory methodological chain of the research are discussed.

3.1. Policy and institutional context of the housing sector in Mexico

As the first part of the field work, the following section presents a general historical analysis of the policy and institutional framework of the housing and urban development sector for the first case study. The basis of this will be the work by UNAM (2012) entitled 'Profile of the Housing Sector in Mexico' since it presents a structure based on three historical periods. More academic literature will be added to this³⁵.

This section is structured as follows: first, the evolution of the public sector, followed by the legislative and policy framework of both, the housing sector and urban development at different territorial scales, the mapping of organizations that form the current national housing system, and finally a chronological summary identifying the most important changes regarding the policy and institutional changes of the housing sector in Mexico.

Mexico, like other Latin American countries, underwent a series of simultaneous and rapid transformations, especially from the middle of the 20th century. These transformations would not only lead to profound political and economic changes but also to a process of urbanization never before experienced in the region. In the Mexican case, since the 1940s, access to housing and urban land was conceived as an important part of federal policy, as demonstrated by the political importance of the *Confederación Nacional de Organizaciones Populares* (CNOP) established in 1942, which sought to provide the new urban masses with decent housing and capitalize on rising demand for mostly popular housing (Quiroz, 2019). However, political interest and the implementation of housing and urban development programmes would be used to consolidate the power of the current political party, in this case the *Partido Revolucionario Industrial* (PRI).

³⁵ In addition, feedback coming from Prof. Diaz, J. of Universidad Autónoma Azcapotzalco (Mexico) and Prof. Schteingart, M. researcher of the Center of Estudios Demográficos, Urbanos y Ambientales of the Colegio de México were valuable for the development of this section.

During the decade of the 50's this trend continued and, because of the rapid industrial development (especially in the capital city), a surge in migration from the countryside was seen, leading to the growth of Mexico City. Due to the difficulty of accessing finance or affordable housing options, the new urban families opted for self-construction, concentrating mainly on the peripheries of existing urban centres (Hastings in Andrade & Carballo, 2011). This trend would continue and lead to the trajectory of the urban territory of Mexico City. During this period, housing was mainly provided by the *Dirección General de Pensiones Civiles y de Retiro*, *el Banco Nacional de Obras y Servicios Públicos*, *the Instituto Nacional de la Vivienda (INVI)*, *the Instituto Mexicano del Seguro Social*, and the *Departamento del Distrito Federal* (Schteingart, 2018).

As these dynamics were consolidated in the early 1960s certain sectors of the federal and local public administration began to create housing programmes. In 1963, thanks to the reform of the General Law *Instituciones de Crédito y Organizaciones Auxiliares*, the *Programa Financiero de Vivienda (PFV)* was created, which operated through the new *Fondo de Operación y Descuento Bancario a la Vivienda (FOVI)* and the *Fondo de Garantía y Apoyo a los Créditos para la Vivienda (FOGA)*, the first two of these playing a particularly significant role in the general framework of Mexican housing policy.

As for the PFV, its main objective was to 'give impetus to the State's housing programs, channelling the idle resources of private banks towards the production of so-called social interest housing' (Garza & Scheteingart, 1978). FOVI was created as a trust fund of the Central Bank with the objective of providing funds for the construction of affordable housing, issuing loans for the acquisition of a completed home and for home improvements, and providing partial guarantees on loans issued by other financial agencies (Monkkonen, 2011).

By 1970, the housing complexes that fell into some type of irregularity reached significant numbers, leading to an agreement to create the *Instituto Nacional para el Desarrollo de la Comunidad y de la Vivienda (INDECO)*, an organization that included programmes such as the financing and construction of new housing, peasant housing, improvements, land acquisition and regularization of land tenure, and, particularly innovative, technical advisory actions in self-construction and mutual aid practices (UNAM, 2012).

It was also at the beginning of the 70's that one of the most important public attempts to deal with the housing problem in an integrated way was launched, the consolidation of the

Sistema Institucional de Vivienda (SIV) in 1972, institutions of which are still today responsible for in charge of channeling public funds to enable access to housing still today. The consolidation of the SIV included the creation of housing funds for workers, these funds are the *Instituto Nacional del Fondo de Vivienda para los Trabajadores* (INFONAVIT) aimed at private sector employees; the *Fondo de Vivienda del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado* (FOVISSSTE), which catered to public sector employees; and the *Fondo de Vivienda del Instituto de Seguridad Social de las Fuerzas Armadas Mexicanas* (FOVIMIISFAM), for the families of former military personnel (Ibid., 2012).

In this decade, the SIV was made up of a set of institutions that dealt with the housing problem and were essentially divided into three large groups: the first, organizations that mainly served the middle class, at that time the FOVI, which was financed with resources from the 'legal reserve' for banks; the second group was made up of organizations designed to serve low- and middle-income workers (INFONAVIT, FOVISSSTE AND FOVIMIISFAM), funded by employers' contributions of 5% of workers' wages; and finally, the third group was made up of the agencies that financed housing for the poorest population, preferably without salaries (at that time INDECO, later FONHAPO³⁶ and the State Housing Agencies), which funded mainly through taxes.

In terms of financing, most actions of the aforementioned organizations during this decade (especially in Mexico City) were funded by private banks, followed by public funds and, to a lesser extent, international loans (Schteingart, 2018). During the decades after the consolidation of the SIV, both the political and institutional framework of the housing sector underwent significant changes which, according to UNAM (2012), covered at least three areas: the first was the role of the State as promoter, the second, the adoption of the enabling approach and, finally, the current state.

3.1.1. First stage (1970-1989): The State as promoter of Social Housing

The first stage saw the consolidation of the SIV (Institutional Housing System) as the main public apparatus in charge of managing, producing and distributing housing solutions, in addition to enforcing the sector's policy. The available credit system included a high level

³⁶ This body arose as a response of the Mexican government to the demands of social organizations and the NGO's dealing with Habitat issues, at a time when the institutional framework of the housing sector showed openness and in which the groups of the popular urban movement were strengthened (Coulomb & Schteingart, 2006).

of public subsidy and, additionally, in this period the State still had territorial reserves for housing production. This scenario allowed considerably broader access to housing by popular sectors but this formula was particularly vulnerable to economic fluctuations, so that periods of crisis and inflation posed a serious decapitalization problem for financial institutions.

The first years of the 80's constituted as an important reference in the formulation of the first policies, strategies and instruments in the housing sector, thereby constituting the first National Housing Programme³⁷, decreed in 1978 as part of the National Plan for Urban Development and Housing. Among the most important proposals and achievements of this programme were:

- It proposed strategies focused on three basic factors: the elements that constitute housing, legal, financial, administrative and technical instruments, and the standards that regulated production. Its strategic guidelines included the guarantee of: 1) urban land and the creation of public land banks, 2) the availability of construction materials to support social production groups and cooperatives, 3) the increase of programmes with resources for the most disadvantaged groups, 4) the promotion of a type of technology capable of reducing production costs and increasing social participation (Schteingart, 1989).
- It also proposed joint actions among the different housing institutions, the expansion of traditional programmes, the establishment of the fundamental criteria for private initiatives and regulations guiding the participation of the population in the construction and improvement of their housing units; it recognised the impact of the programme on various types of dwellings - progressive housing, improvement of existing housing and completed housing production (Schteingart, 1989).
- One of the most important outcomes of this programme was the creation of the *Fondo Nacional de Habitaciones Populares* (FONHAPO), an organization in charge of funding housing for the lowest-income sectors of the country, primarily organized self-producers (Andrade & Carballo, 2011).

However, as a consequence of the inflationary crisis of the late 70's, the construction and financial sectors were plunged into a deep crisis and the main credit institutions of the

³⁷ Of the 1,780,000 actions planned for the five-year period under the 1978 Programme, only about 650,000 were carried out (little more than a third) and included 66% of completed homes, 12.3% of progressive housing units, and 13.4% shares of lots with services and housing improvement. (Schteingart, 1989)

housing sector (FOVI, INFONAVIT and *the Programa Financiero de la Vivienda -PFV-* of *Banco de Mexico*) were forced to introduce changes to their respective credit systems due to the scarcity of resources and the low level of credit recovery. As a consequence, most vulnerable social sectors were once again neglected. In general, under the Programme of 1978, 'the modifications and adaptations [despite being innovative at the time] were extremely limited in tackling the country's housing problem' (Schteingart, 1989), mainly due to inflation and the inability to serve large sectors of the low-income population .

Thus, the 1980s brought a series of important changes in the Mexican political and institutional framework. At the end of 1981, the disappearance of INDECO was decreed, the most important actions of which had been the creation of land reserves, later transferred to the State Housing Organizations (OREVIS). In 1981, the Trust for the *Fondo Nacional de Habitaciones Populares* (FONHAPO) was also created, implementing housing programmes aimed at the poorest population. In 1986, this organization received its first loan from the World Bank to develop emergency programmes following the 1985 earthquakes.

In February 1983, in order to guide the production and improvement of low-income housing, the Federal Housing Law³⁸ was enacted. Two months earlier, the right of every family to decent housing had been established under article four of the National Constitution. These changes took place during a period of deep economic crisis, before which the government had decided to adopt the macroeconomic policy proposals of the International Monetary Fund and the World Bank, leading to a reduction in social spending (Coulomb & Scheteingart, 2006). In 1984, after the 1980 census, the National Programme for Urban Development and Housing³⁹ once again drew up a proposal on housing challenges, among the structural goals of which were: 1) the reorientation of the funding systems for affordable housing, 2) the constitution of territorial reserves and the offer of public land for popular settlements, 3) the production and distribution of materials to those most in need, 4) the decentralization of housing and associated services. To implement its

³⁸ According to Coulomb & Scheteingart (2006), the formulation of this law completed the legislative framework that previously only referred to urban development and marginally dealt with the housing issue.

³⁹ Despite the difficulties faced due to the inflation process and financial crisis during the period of the second Programme, there was a general growth in the total number of completed housing realized with official financing from INFONAVIT, PFV and FOVISSTE; similarly, alternative programmes related to progressive housing, lots and services, and housing improvement grew thanks to the consolidation of FONHAPO. However, up to 1986, of the 500,000 annual actions envisaged by the 1984-1988 Programme, only around half were carried out (Schteingart, 1989).

actions, the Programme identified the work of the public institutions FONAVIT, FOVISSSTE and FONHAPO (Schteingart, 1989) as crucial.

Coulomb & Schteingart (2006) highlighted some of the most important transformations promoted by the Federal Housing Law of 1983:

- The law laid down that the role of the government was to guarantee the provision of land and housing, prioritizing those sectors with fewer resources through adequate regulations for channelling resources. Regarding the provision of land, the creation of land reserves and the provision of land for housing programs was established.
- The law also recognized various forms of housing production in consideration of the need to develop programmes for housing improvement, organize self-construction, material banks for organized groups, and rural housing.
- Similarly, the law recognized the social sector as a housing producer, mainly (but not exclusively) referring to housing cooperatives, laying down that these should be supported and promoted at all government levels through technical assistance.
- In addition, this second Programme proposed the creation of the *Sistema Nacional de Vivienda y de los Comités Estatales de Normas y Promoción Habitacional*, as the structure that would allow the contribution and participation of the various actors in the housing sector. In line with this, the law laid down consultation with the *Secretaría de Desarrollo Urbano y Ecología* (SEDUE) and the creation of housing programmes by both state and municipal governments⁴⁰.

In the last years of the 80's is when one of the greatest transformations of the economic context at the regional level took place. As stated, Mexico was undergoing high inflation and an economic crisis, which clearly had an impact on the worsening housing crisis which, together with the crisis in other sectors and international pressure, caused the Import Substitution model to fail (the main economic strategy in Mexico and in many other regions in Latin America before the decade of the 90's) and consequently led to the adoption of neoliberal principles. This transition was formalized with the incorporation of Mexico in 1986 within the General Agreement on Tariffs and Trade (GATT) and later the signing in 1993 of the North American Free Trade Agreement (NAFTA) under the government of Carlos Salinas, whereby the process of integration of Mexico in the process of globalization was reinforced by the United States and Canada (Quiroz, 2019). As

⁴⁰ Although these programmes were developed and executed, the corresponding evaluation processes were not established although these were required by law (Schteingart, 2018).

regards the urban transformations resulting from the adoption of these new principles, Mexico City and its Metropolitan Area (ZMVM) went through a process of relative and absolute deindustrialization that lasted until the end of the 90's, which led to the displacement of industrial activity and the rise of new 'working class' settlements in the north of the country.

In this context of important changes in Mexico's economic development strategy, the housing sector began its transition towards a model in which the role of the State was considerably reduced. These changes began with the De la Madrid administration (1982-1988) and became more acute during the subsequent years of the Salinas administration (1988-1994), when support for the export sector was prioritized and most of the public apparatus was privatized (Monkkonen, 2011).

By the end of this first stage, the housing sector in Mexico had undergone considerable transformations. In addition to the consequences of a deep economic crisis, which undoubtedly determined the strategies and their respective results, an institutional system was introduced during this decade in order to deal with a growing housing problem, consolidating the strategic work of public institutions. It was also during this decade that alternative models of housing production, improvement and self-production were first recognized as viable models and were promoted through publicly-financed programmes. But it was also at this time when the withdrawal from the public apparatus of the housing production and management processes began.

3.1.2. Second stage (1990-2000): The advent of the enabling State

In this second stage, a study prepared by UNAM (2012) identified two specific periods, the first characterized by the ongoing reduction of the role of the State and its institutional apparatus and the second marked by a new economic crisis and the reincorporation of public funds to serve the housing sector.

The period 1989-1994

Among the changes experienced during this first period, one that had the greatest repercussions in both the housing sector and the urban development sector was the reform of constitutional article 27, based on the Programme for the Promotion and

Deregulation of Housing in 1993, which 'repealed the prohibitions on the sale of *ejidal*⁴¹ and communal lands, making social land available to the formal land market' (UNAM, 2012). This not only led to the loss of a land tenure model characteristic of rural and indigenous communities, but also their forced displacement and vulnerability through the commercialization of land. In the same period, the national banking system was almost entirely privatized, while the new programme established as one of its main lines of action the stimulation of private investment in social and popular housing programs, in addition to completing the transformation of the main housing agencies into exclusively financial entities (Coulomb & Scheteingart, 2006).

The most significant changes during this period included those related to INFONAVIT. In 1992, the Institute's policy was reformed, leading to the abandonment of its role as a social promoter and its transformation into a banking institution with an emphasis on financing mortgage loans, with higher amounts, higher interest rates, and stricter recovery policies. In addition, the institution stepped up its financing to the greatest extent possible, thereby seeking greater profits from the recovery of the investment (Pardo & Sánchez 2006 in Monkkonen, 2011).

Regarding the housing production model, Duhau (2016) highlighted that, during the 20th century, the social division of the residential space in Mexico City was characterized by the application of a new model of financing and production of low-income housing, accompanied by a relative concentration of higher-income households in the city centre, and the creation of a number of informal suburbs that acted as the recipients of migratory flows, mainly of young and poor families leaving the countryside for the city. During the period between 1952 and 1992, the population of the metropolitan area of Mexico City increased considerably, from 2.3 million to 15.7 million, which inevitably led to unprecedented demographic pressure and a housing deficit (Law, 2019).

With the dismantling of the public institutional apparatus, resources destined for the housing sector came mainly from private banking, which was deregulated. In addition, as a result of the opening up and deregulation policies, the international impact was also felt, an example of which was the loan granted in 1990 by the World Bank to FONHAPO, in line with the new housing policies that mostly favoured access to completed housing.

⁴¹ Ejidal makes reference to land tenure figure based on communal property, where selling and inheriting the land was not possible.

The period 1995-2000

In the second period, some weaknesses of the recently adopted model became apparent as Mexico, again through an economic crisis in 1994 that led to the devaluation of the currency and an increase in interest rates, causing many financial entities to capitalise their portfolios and leading in turn to medium and smaller entities to disappear so that the financial market became the monopoly of large companies.

The weakening of the private sector led to the intervention of the public sector and, from 1995 to 1999, most of the credit resources came mainly from the public institutions INFONAVIT and FOVISSSTE. In 1997, FOVI incorporated the *Programa Especial de Crédito y Subsidios a la Vivienda* (PROSAVI), which was intended to serve the population with incomes between 3 to 5 times the minimum wage, later receiving a World Bank loan in 2000 aimed at establishing the *Sociedad Hipotecaria Federal* (SHF). In the case of Mexico City, the *Instituto de Vivienda* (INVI) was created as a decentralized body of the public administration, the functions of which included the granting of credit, the financing of works, and the promotion of research in the field.

Even though FONHAPO had entered a process of liquidation of the regional delegations and transferred their functions to other state agencies (Coulomb & Scheteingart, 2006). Only the actions of the federal agency were focused on the development of unfinished housing programmes, although this was also hit by the financial crisis. At the beginning of 2000, FONHAPO radically transformed the way it operated as a second-tier bank and focused almost exclusively on granting subsidies aimed at people living in poverty, in combination with subsidies from local governments, and did not abandon its work to help the most disadvantaged and excluded social sectors⁴².

⁴² This series of transformations led, among many other things, to the disappearance of programmes aimed to the provision of urbanized land and those that aimed to support the distribution and commercialization of construction materials; in addition, the participation of the beneficiaries in the housing production process and the granting of loans to organized social organizations was not recognized, so, in general, support for the Social Production of Habitat and Housing has, to a large extent, disappeared.

3.1.3. Third stage (2001-2012): current institutional and operational structures

In the years following the financial crisis, even though the housing policy and the financing model continued to support the private sector and the production and access to completed housing⁴³, the public institutional structure of the housing sector would once again be transformed, primarily due to the adoption of a new Housing Law in 2006 that would seek to incorporate aspects not covered by the previous federal Housing Law, including the consolidation of an institutional apparatus, which has largely been retained. These changes began with the adoption of the new National Housing Programme (2001-2006), which consolidated a strategy of supporting and encouraging private sector intervention and dealing with the problem of the development of the mortgage sector. It also proposed the creation of the *Fondo Nacional de Aportaciones Económicas a la Vivienda* (FONAEVI) as the umbrella body for all federal subsidies provided for housing programs.

Another significant transformation at the beginning of this period was the creation of a new organization dedicated exclusively to the management of the housing sector. Before this, the design, management and execution of housing policy was coordinated by the National Commission for the Promotion of Housing, which had been created in 2001 by merging the previous Undersecretaries of Urban Development and Infrastructure, and the Undersecretary of Housing and Real Estate. However, this coordinating body continued to be an offshoot of the *Secretaría de Desarrollo Social* (SEDESOL). In 2006 the *Comisión Nacional de Vivienda* (CONAVI) was established as a decentralized body of public utility and social interest with legal personality and its own assets. Its main role was to formulate, implement and evaluate the national housing policy (See Figure 11).

⁴³ The five types of housing options under the housing policy were: Complete housing, Initial housing, Physical improvement, Financial improvement, and Infrastructure. Between 2001 and 2006, of all the finance granted by the group of housing agencies, that channelled to Complete Housing predominated, representing over 60% of the total amount of grants (UNAM, 2012).

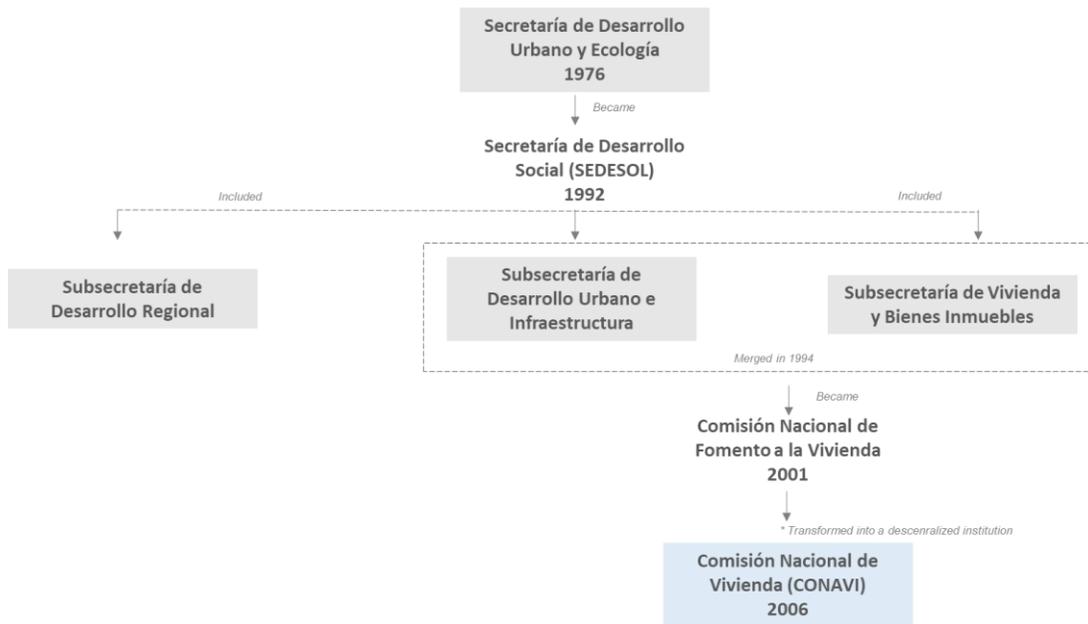


Figure 11: Main institutional apparatus prior to the creation of CONAVI. Source: the author

In the specific case of Mexico City, this period also entailed changes, in particular the approval of the Federal District Housing Law, which more clearly defined the functions and scope of the INVI, indicating that its resources would be directed towards: the promotion of studies and projects related to housing; the acquisition and recycling of urban land for housing; the self-production of new housing and progressive housing in all its forms; and the improvement and self-construction of housing (Schteingart, 2018). Subsequently, in 2002, the INVI underwent further reforms, of which three fundamental changes stand out: first, the city's housing demands were no longer to be met by trusts but instead by a decentralized body with its own resources; second, the institute became a mediator between the demands of the organized and non-organized population; and finally, the INVI promoted lines of credit and access instruments to satisfy demands that would have otherwise been excluded by other housing programmes (Idem., 2018).

In 2001, two new bodies were created to promote the participation of all the actors involved in the processes of production, finance, distribution and management of housing in the country, the *Consejo Nacional de Vivienda* and the *Comisión Nacional de Fomento a la Vivienda* (CONAFOVI) later changed to the *Comisión Nacional de Vivienda* (CONAVI). The diagram below shows the way the institutional housing system headed by CONAVI operates and also its relationship with private sector agents involved in housing production.

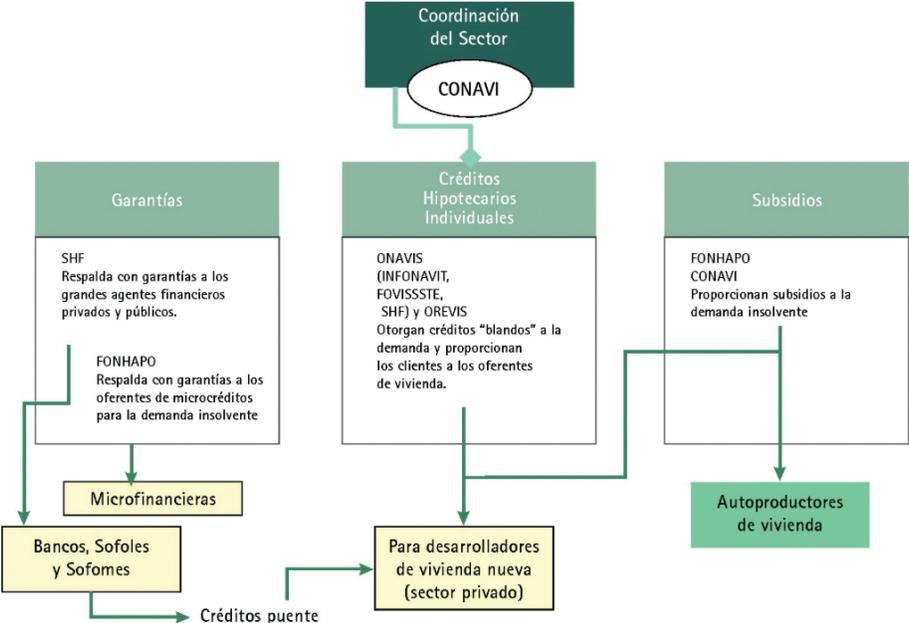


Figure 12: Organization of the institutional housing system under the coordination of CONAVI. Source: UNAM, 2012.

At that time, the legislative framework in the housing sector was mainly constituted by the National Housing Law, and the respective housing laws of each state. These were linked to the General Law of Human Settlements, at the national level, and the urban development laws of the different states. Nevertheless, the National Housing Program and the states' housing programs were formulated separately from the urban development programmes at the national, state and municipal levels. This disconnect continues today (housing policy and urban development policy) and is one of the main weaknesses in the institutional and legal framework, leading to contradictions and problems in aspects related to the use of land, infrastructure, services, urban equipment and environmental sustainability.

At the end of this period, there were significant but contradictory changes. On one hand, in 2009 the SHF transferred responsibility for managing FOVI funds to another group of institutions created for the purpose, known as *Sociedades Financieras de Objeto Limitado* (SOFOLLES⁴⁴), private entities framed within NAFTA and established with funds from the Central Bank of Mexico, the World Bank, and the United States, with the aim of allowing institutions from the United States and Canada to participate in the mortgage market (Pickering, 2000 in Monkkonen, 2011). On the other hand, during the period 2007-2011, the types and subtypes of public financing were changed, due to the recognition of the concept of *Producción Social del Hábitat* (PSH) in the institutional and legislative framework. This was the result of the work of non-governmental organizations participating in the Habitat International Coalition (HIC) and of some social organizations and academic groups that advocated the recognition of this method of housing production. For the first time, the concept of PSH was incorporated in the Federal Housing Law, guaranteeing financial support from public programmes and allowing the participation of actors linked to the PSH by including them in the National Housing Council, which was part of CONAVI as the main institutional arena opened up by the federal government to discuss housing policy, 'a fact [that] has allowed a whole series of actions to be launched that seek to establish a comprehensive system to support the social self-production of popular housing' (Andrade & Carballo, 2011). More recently, the National Council was reinstated in the new *Secretaría de Desarrollo Agrario, Territorial y Urbano* (SEDATU), within which CONAVI has been included and the functions of which cover planning, coordinating, managing, generating and executing public policies for land use planning, thereby ensuring adequate housing at the same time as urban and rural development⁴⁵.

It was also at this time that symptoms of the exhaustion of the housing promotion by the private sector once again became clear, demonstrated by: the saturation of the housing market in the urban peripheries; multiple complaints from the inhabitants of the new houses due to the lack of services, the poor quality of the houses, the long distances between the housing complexes and the equipment areas; road congestion; the inability of municipal governments to meet the demands of new settlers; an increase in the loan portfolios of some real estate developers.

⁴⁴ In later years, many SOFOLES left the market due to financial crises, loss of investor confidence and the expansion of public funds. (Monkkonen, 2011)

⁴⁵ SEDATU official webpage: <https://www.gob.mx/sedatu/que-hacemos>.

The institutional framework of the housing sector was therefore characterized by the consolidation of a structure headed by a semi-autonomous body, CONAVI, in addition to a complex legislative and regulatory framework that, as previously stated, recognized the practices of PSH as legitimate for the first time. Despite these changes, the public sector continues to maintain its role of providing support to the development of the private sector, promoting the production of completed housing units and financing individual loans for the acquisition of new 'social' housing built for the 'working class', which also led to its inability to control either the land market or the allocation of the housing projects it finances.

From the foregoing, the evolution of the housing system can be seen, from a sector that addressed the problem in isolation without the necessary tools to a strategic sector, recognized for its impact on the economy and urban development at the national level. Similarly, the diversity of institutions, programmes and models has increased over time, allowing greater room for manoeuvre in dealing with housing problems. However, the large gaps in this sector are also clear and UNAM (2012) offered some recommendations:

- Subsidies and the supply of land should be expanded, new programmes and financial systems should be created, and technical assistance should be offered to processes of social housing production.
- The historical experience of FONHAPO in terms of financing housing for non-salaried social sectors should be reviewed and adopted.
- In the land market, the State must act on urban densification and consolidation programmes and promote the supply of land suitable for housing developments in the low and middle sectors.
- The role of promoter must be adopted by the public sector (which does not necessarily imply being dedicated to housing construction) and more forcefully supporting the processes carried out by social and civil organizations.

3.1.4. Legislative framework of the housing sector in Mexico

To validate the policy and institutional transformations of the housing sector, a new legal framework was developed that sought to regulate the actions of this sector. It is worth mentioning that many of the adjustments of the legal framework were the outcome of the constant struggles of groups and institutions working continuously for recognition and their legal rights. The international context also exerted influence through the signing of agreements, treaties, objectives or agendas.

Housing as a right has been enshrined since 1983 in the Political Constitution of the United Mexican States, which recognizes the right to housing under article 4, which lays down that ‘every family has the right to enjoy decent and decorous housing. The Law will establish the necessary instruments and support in order to achieve this objective’. More recently, the original text was substantially supplemented and expanded, in particular with the amendments to the Constitution regarding the recognition of human rights, published on 10 June 2011, which raised human rights to constitutional status following the ratification of international treaties by Mexico and, in particular, compliance with the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights, in which access to adequate housing is identified as a fundamental human right.

In the Mexican case, the public system recognizes housing as an object of concurrent regulation, which means that the three levels of government (federal, state and municipal) must participate in housing sector legislation in an active and coordinated manner. **Table 6** presents a summary of the main legal instruments related to the housing and urban development sector, organized according to each of the government levels and based on the work carried out by UNAM (2012).

Table 6: Main legal instruments of the housing and urban development sector. Source: Author's elaboration based on UNAM (2012)

Level of government	Legislation
Federal legislation	<p data-bbox="505 1194 630 1224"><i>Housing Law</i></p> <p data-bbox="505 1255 1479 1367">Published in 2006, the Housing Law replaced the Federal Housing Law that had regulated this sector since 1984. The law contained a series of public policies to regulate the programmes and policies of the federal public administration, as well as the implementation of a national policy on the matter.</p> <p data-bbox="505 1398 1479 1512">In addition, it introduced new content, notably: the recognition of housing as a priority issue of national development, the definition of the concept of decent housing, the creation of CONAVI and the provision of standards for the quality and sustainability of housing, and the recognition of the social production of housing as a benefit.</p> <p data-bbox="505 1543 1479 1656">The Housing Law expressed the potential scope but also the problems of Mexican housing policy; the plurality of elements that make it up (land, design, construction and services, among others); the diversity of its economic, technical, social and legal approaches; and its “multisectoral” nature in administrative matters and regulations.</p>
	<p data-bbox="505 1667 857 1696"><i>General Law on Human Settlements</i></p> <p data-bbox="505 1728 1479 1841">In 1992 the constitutional reform of article 27 was published to end agrarian distribution and, with it, the long process of Mexican Agrarian Reform. This reform paved the way for the approval of a new Human Settlements Law that opened up the possibility of privatizing the land ownership of <i>ejidos</i> and communities.</p> <p data-bbox="505 1873 1479 1902">The Law also introduced (among other things): a system of concurrence and coordination of the</p>

	<p>three levels of government to regulate the urban phenomenon; a system of urban development plans to guide and adjust the actions of the foundation, growth, improvement and conservation of population centres; and a property regulation regime, that is, a series of limitations on and methods for the use, enjoyment and disposition of urban property, consistent with the planning purposes in the city.</p>
State legislation	<p><i>State Housing Laws</i></p> <p>In accordance with article 17 of the Housing Law, the National Housing Commission (CONAVI) would encourage governments at the state level to issue their respective housing laws, where the responsibilities and commitments of the state and municipal governments would be established.</p> <p>Among the tasks of state governments: formulating and approving state housing programmes; carrying out the planning, programming and budgeting of land and housing actions; supporting municipal authorities in planning, managing resources, operating programmes, and executing actions on land and housing; promoting the participation of the social and private sectors in the implementation of land and housing programmes and actions; publicising the actions taken in land and housing.</p>
	<p><i>State Urban Development Laws</i></p> <p>As in the housing sector, all states are called upon to regulate urban planning and spatial planning. To this end, the state legislation aimed to: determine the participation and cooperation of state and municipal governments in the management and regulation of the urban phenomenon; create an urban planning and zoning system whereby this planning would take place; as well as regulating the use and exploitation of the land in different territorial jurisdictions. In addition to these laws, a fiscal regime was introduced for public services and development control in the local sphere governing housing actions.</p>
Municipal Regulations	<p>In accordance with the provisions of article 115 of the National Constitution, most authorizations concerning urban use were reserved to municipalities, the smallest territorial units with a degree of legal autonomy.</p> <p>However, both the technical capacity for territorial management and that of political and administrative coordination at the various territorial scales had significant gaps, leading to confusion over the attribution of the different levels of government and the redundancy of the interactions between the different authorities. Transparent mechanisms of accountability were not common practice among many local authorities.</p>

3.1.5. Housing organizations in Mexico

Together with the regulatory framework, the functioning of the housing system requires the intervention of many organizations belonging to different sectors, with a variety of objectives and with interference at different territorial scales. Table 7 shows the public institutions with the purpose of assisting the housing sector at different territorial scales, as well as the management of financing programs.

Table 7: Institutional framework of the housing sector. Source: Author's elaboration based on UNAM (2012) and official sites of the institutions

Territorial Scale	Organization	Year	Description
National Housing Organizations	Instituto Nacional del Fondo de Vivienda para los Trabajadores (INFONAVIT)	1972	Part of the first group of institutions created to deal with the housing issue. Before 1992, it covered practically the entire housing production chain: land acquisition, planning, design, construction, supervision, allocation and financing of houses and housing complexes. But following political reforms, the institution developed social mortgage functions through credit actions, portfolio management and tax collection; programmes aimed at promoting sustainability actions; municipal competitiveness programmes in housing.
	Fondo de la Vivienda del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado (FOVISSSTE)	1972	Also one of the first group of public institutions created in 1972 and conceived as a decentralized body of the <i>Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado</i> (ISSSTE), FOVISSSTE has maintained its work focused on establishing and operating the funding system for granting mortgage loans to eligible workers.
	Fondo Nacional de Habitaciones Populares (FONHAPO)	1981	Created as an entity of the parastatal sector of the federal government under a figure of trust fund, and having as fiduciary the National Bank of Public Works and Services, among the main objectives of this organization were: granting loans through financial intermediaries to develop urban and rural housing programmes; granting subsidies in accordance with the programmes it operates, aimed mainly at poor households with incomes below the welfare line.
	Instituto de Vivienda de la Ciudad de México (INVI)*	1998	Initially called Instituto de Vivienda del Distrito Federal (1995), it was established with the fundamental purpose of constituting a decentralized body with its own assets in charge of the execution of the housing policy of the Government of Mexico City. It focused on meeting the population's need for housing, mainly those with few economic resources (vulnerable and at risk) by granting low-income loans for adequate and sustainable housing. * Although not an organization at the national level, it managed the largest area of the most densely inhabited urban territory at the national level and influenced national public policy.
	Sociedad Hipotecaria Federal (SHF)	2001	A second-level institution that promotes the development of primary and secondary housing credit markets by granting loans and guarantees for the construction, acquisition and improvement of housing, preferably social housing. Its activities include developing programmes that promote, at the national level, the construction of housing in indigenous areas.
	Sociedades Financieras de Objeto Limitado	1999 -2004	Private sector financial entities, initially promoted and consolidated by the SFH, which granted bridging loans for construction and offered

	(SOFOLES) y Sociedades Financieras de Objeto Múltiple (SOFOMES)		mortgages. By 2013, due to the repeal of the Law that established them, these organizations were no longer considered authorized and regulated financial entities under the Credit Institutions Law. Consequently, those that decided to maintain their activity changed their legal status in order to remain in compliance.
	Comisión Nacional de Vivienda (CONAVI)	2006	A decentralized body, declared to be of public utility in the social interest, with legal personality and its own assets. In addition to the tasks of formulating, conducting and evaluating the National Housing Policy, CONAVI directly deploys some of the federal government's budgetary resources under the programme ' <i>Esta es tu casa</i> '.
State Housing Organizations (OREVIS)	Its name varies depending on the state (institute, fund, trust, real estate, commissions, council or promoter)	Constitutional reforms in 1982 and 1999	Offshoots or entities of the local public administrations with responsibilities in housing, created to implement programmes, actions and the respective investments in housing at the state level. They can act as decentralized bodies, with their own legal personality and assets, or are centralized bodies, with only technical autonomy. As a result, the impact of the OREVIS in meeting the demand for housing and urban development varies from state to state.
Municipal Housing Organizations		Constitutional reforms in 1982 and 1999	Offshoots created in some municipalities dedicated to housing problems. They can be public bodies, municipal participation companies or trusts, among others.

3.1.6. Criticisms of the institutional political framework of the Mexican housing sector

Since the beginning of the last century, Mexico has seen constant and rapid growth of the urban population, leading to hyper-concentration in cities and families living in poverty. This phenomenon has been accentuated by the new demand for housing due to the natural growth of the population (Iracheta Cenecorta, 2011), which has not been met by public funding strategies and so effective mechanisms able to guarantee access to adequate housing were lacking.

To meeting the growing demand, public financial institutions underwent changes in at least three macro areas: first, they abandoned their role as housing producers, focusing exclusively on financing the purchase of complete housing; second, the strategy for granting credits was based on the evaluation of requirements, leading to the exclusion of large groups; third, many of the subsidies were eliminated and functions related to the

collection of payments were outsourced in order to make the process much more efficient (Monkkonen, 2011).

These changes have meant that the majority of financing programs are aimed at the salaried population (within the formal sector), so that, even within the economically active population, only 60% are considered eligible for this type of funding. Furthermore, from two to six times the minimum wage is required to purchase a home through public or market funds, meaning that nearly 85% of the total population do not meet the income requirements (Iracheta Cenecorta, 2011). In addition, Coulomb & Scheteingart (2006) also criticise the housing rental sector as being poorly recognized by public policies, in part due to the prioritization of private property as a tenure option but also due to the current dynamics of densification, migration and high levels of poverty. This has become the only option for many families and the authors suggest that a review of the legal, fiscal and financial framework of rental housing is necessary in order to regulate practices, expand the existing housing stock and promote the development of new rental housing.

Regarding urban and peripheral urban land in Mexico, especially during the 1980s and early 1990s, there was a progressive liberalization of land, which enabled industrialized production of affordable housing by private companies, taking advantage of low prices and weak fiscal mechanisms to obtain capital and eventually leading to the expulsion and segregation of certain socio-economic groups (Iracheta Cenecorta, 2011; Monkkonen, 2011). On the other hand, as argued by Scheteingart & Damián (2016), this phenomenon also accentuated the expansion of irregular settlements on the periphery of the city, where the cheapest land is located but where basic services and equipment are lacking and access is difficult, accentuating spatial segregation. As Duhau (2016) stated, when the number of households is rapidly increasing and there is simultaneously a rapid rate of housing production (which also tends to be concentrated in certain areas) the location options of the new families are reduced and socio-spatial segregation is increased.

The predominant housing model in recent years has resulted in the industrialization and production of completed housing, a lack of housing for families with the least resources, and programmes with very few resources directed to the poorest. In parallel, it has promoted a high production of housing for middle sectors which, according to Monkkonen (2011), has allowed families from the middle sectors to acquire new housing units through the private funding, instead of opting for progressive growth. The same author also argues

that this phenomenon has managed to reduce the quantitative housing deficit in general terms.

This way of producing industrialized housing has brought a new problem - empty houses. 'It is estimated that around five million homes are unoccupied in Mexico' (Schteingart & Damián, 2016). Duhau (2016) mainly attributes this outcome to the availability of loans for the acquisition of the housing unit as an investment without the intention inhabiting it, or even if initial intention was to inhabit the housing unit, the overall quality of the location conditions discourage its occupation. Hastings, in Andrade & Carballo (2011), also highlighted this fact and stated that deregulation in terms of the quantity of urban equipment and the reduction in the minimum number of metres built per dwelling have led to a loss of housing quality. Coulomb & Scheteingart (2006) also pointed out the absence of architectural and urban regulation governing the living conditions of the dwellings as a result of these industrialized practices. A second factor is the possible overproduction of a type of housing that does not respond to market demand. Similarly, UNAM (2012) affirmed that housing 'presents problems in terms of the quality of infrastructure and services, which promotes abandonment [...in addition] about 50% of the total demand for housing is not met either by public institutions or by the market, leading to social production and self-construction of housing in a precarious way and in informal locations with various risks and deficiencies'.

UNAM (2012) also highlighted the role of public sector at the state level in the management of the housing sector as one of the major weaknesses of the current system. The authors argued that this weakness has been characterized by:

'Its disarticulation and lack of effectiveness [in some cases due to] budget limitations; in others, the lack of instruments that allow the generation of resources and financing for the new developments that must be carried out. There is no integrated vision of taxation applied to the housing process. The incentives have been aimed solely at reducing the indirect costs of the production of new and entrepreneurially executed housing, without considering other elements of the process, or other forms and methods of housing solutions'.

Schteingart (2018) also warned that CONAVI, as the leading agency in the housing sector, does not have the capacity to coordinate the different entities, much less the capacity to coordinate with the private sector, the actions of which are increasingly relevant in the

current scenario. Another aspect related to disarticulation was revealed by Coulomb & Scheteingart (2006), who showed that the weak relationship between urban development planning, housing policy, financing programmes and access to popular housing leads to: the limited availability of developable land intended for popular housing, its management by private developers, the increase of irregular occupation processes, and in spatial manifestations such as the growing socio-spatial segregation of the most vulnerable.

Finally, and this point will be further explored in the following section, Scheteingart & Damián (2016) recognized a progressive weakening of social movements, particularly the *Movimiento Urbano Popular* (MUP), the work of which has been key to guaranteeing access to housing of the most vulnerable sectors, although undermined in many cases due to political co-opting. Scheteingart (2018), drawing on the contributions of other authors (Monterrubio and Esquivel, 2011; Ortiz, 2002; Puebla, 2010; Ramírez Saiz, 2005) pointed out that:

‘Although participation continues through the Social Production of the Habitat and the recognition of the Right to the City, a series of problems have appeared, some of which are linked to the emergence of semi-knotted leaderships, and a loss of democratic principles in favour of an increase of pragmatism, the linking of corporatist practices of some leaders within the PRD, as well as an atomization and weakening of the organizations’.

This demonstrates a lack of continuity that, on one hand, threatens the most unprotected sectors that are not able to avoid the negative effects of the current system and, on the other, impacts not only on the accentuation of the socio-spatial segregation processes but also in terms of possible evictions or forced relocations to maximise profitability through real estate development or land speculation processes.

3.1.7 The cooperative sector in Mexico

The cooperative movement has been recognized for several decades as an alternative to the prevailing economic models, a type of economy based on principles of solidarity and collectivity. Since the second half of the 20th century, the cooperative movement has been recognized internationally, especially since 1966 with the International Covenant on Economic, Social and Cultural Rights, in which it is identified as an opportunity to obtain the right to adequate housing. More recently, this recognition has been more evident and

an example of this came in 2002 at the International Labor Organization (ILO), with a Recommendation on the promotion of Cooperatives (R193), which acknowledged the importance of this type of economic model, especially in 'the generation of employment, the promotion of social participation and, more broadly, dealing with the social and environmental challenges faced by humanity' (ILO, 2002). In 2012, at the United Nations Conference on Sustainable Development, the cooperative movement was identified as a key strategy in achieving this type of development model but it was not until 2016, during the Third Conference on Housing and Sustainable Urban Development (Habitat III), that this recognition was finally formalized in the agreements incorporated in the New Urban Agenda. These not only acknowledged the need for new political models and funding in the area of habitat but also legitimized alternatives, such as housing cooperatives (incorporating ideas of collective property, co-production and progressiveness in housing), as viable options to deal with the challenges in housing and sustainable development, a commitment expressed as follows:

'We will encourage the development of financing policies, instruments, mechanisms and models that promote access to a wide range of affordable and sustainable housing options, including rental and other tenure options, as well as cooperative solutions such as co-housing, trust funds, community land and other forms of collective tenure that take into account the evolving needs of individuals and communities, in order to improve the supply of housing (especially for low-income groups), prevent segregation and arbitrary forced displacement and evictions and provide dignified and adequate reassignment. This will include support for self-construction plans and the gradual construction of homes, with special attention to programmes for the improvement of slums and informal settlements' (United Nations, 2017).

In Mexico, the recognition of the cooperative movement has been a slow process with little legislative clarity, especially regarding housing cooperatives. As stated by Díaz (2019) 'although article 123 of the Constitution has laid down since 1917 that "cooperative societies for the construction of cheap and hygienic houses will be considered of social utility, destined to be acquired in ownership by workers in established terms", none of the subsequent laws on cooperative societies (1927, 1938 and 1994) were able to offer a regulatory framework for housing cooperatives, which were systematically subsumed by consumer cooperatives'. This was exemplified in the current law dating back to 1994, in

which article 26 only vaguely mentions housing cooperatives, stating that 'consumer cooperative societies may engage in supply and distribution activities, as well as the provision of services related to education or obtaining housing' (LGSC, 1994).

In the particular case of housing cooperatives in Mexico, the first was established on the eve of the first General Law of Cooperative Societies of 1927. This was called '*Sociedad Cooperativa Plutarco E. Calles*' and laid the foundations for dealing with housing for workers and popular sectors from a cooperative perspective, inspiring new initiatives in later decades. Regarding this, Berra (1987) cited by Cruz & Díaz (2018) emphasized that:

'In this context, it must be assumed that cooperatives were one of many associative figures that were adopted by the settler movement to negotiate access to land before the government and that their development was only possible within the limits imposed by the State, that is, at the cost of its submission to the hegemonic party'.

Despite the fact that cooperative movement as an economic model seemed to have been replicated, the significant experiences of housing cooperatives were not relevant until the decades of the 60's and 70's partly due (as mentioned previously) to the fact that the legislative framework did not cover housing cooperatives, recognizing only those for consumption, which is why popular organizations opted for other organisations, such as the 'Associations of Settlers', which gained institutional support from the National *Confederación Nacional de Organizaciones Populares* (CNOP) (Cruz & Díaz, 2018).

At the end of the 60's when the cooperative movement began to grow throughout Latin America, characterized by the organized and active participation of the inhabitants in all the processes of planning, management and construction, distribution and maintenance of housing (Andrade & Carballo, 2011). Similarly, it was at the end of the 60's that Mexico saw a rise in popular and leftist movements in response to the political and social context.

In Mexico, the democratic opening towards urban movements came in 1977 through political reform promoted by the federal government and a greater role was given to opposition political parties. However, despite the recognition of these new spaces of representation, distrust on the part of the popular urban movements persisted towards the opposition parties, which they claimed were controlled by the party in power (PRI).

Despite the opening up of the political context in the Mexican case, the cooperative model in the housing sector (particularly based on the principle of collective property) arose in the

late 1960s, where the first exchanges took place with the Uruguayan housing cooperatives (see 1.2.2. Dissemination of the CVAM model in Latin America), mostly led by the *Centro Operacional de Vivienda y Poblamiento* (COPEVI), the first Mexican NGO dedicated to popular housing that launched the first pilot projects, including Palo Alto, in the 70's (see the following section 3.2. *Sociedad Cooperativa de Vivienda Unión de Palo Alto*) with the adoption of the FUCVAM model. This sought to legitimize the cooperative model as an option at the constitutional level and paved the way for new initiatives to dismantle the predominant political parties, including the *Comité de Defensa Popular en Chihuahua*, *El Frente Popular Frente y Libertad*, *La Unión Popular Martín Cabrera* and *the Unión de Colonias Populares* in 1979, an organization that played a fundamental role in the organization of the National Meetings of *Colonias Populares* during the 80's (Díaz, 2019).

It was in then, during the decade of the 80's that due to the loss of confidence in the public apparatus and taking inspiration from the movements of the 60's, that a new and vibrant political culture was developing outside the dominant political powers. Among these new movements, the student groups stand out, which embraced new popular expressions of Marxist-Leninist style resistance, ranging from informal networks of mutual-aid to expressions of protest culture (Law, 2019).

In 1981, within the framework of the National Meeting of *Colonias Populares*, which would play a decisive role in the future of the housing sector, more than a hundred organizations decided to join forces under a single national movement called the *Movimiento Urbano Popular* (MUP). During this meeting, the *Coordinadora Nacional de Movimientos Urbanos Populares* (CONAMUP) was also created, with the 'role of mediating relations between authorities and movements, supporting the development of self-managed strategies, organizing annual meetings for the exchange of information and carrying out studies and publishing them'. In later years, unions of housing applicants opted for the cooperative model, in addition to the incorporation of COPEVI members in the *Fondo Nacional de las Habitaciones Populares* (FONHAPO), thereby facilitating access to public credit support, regardless of the status of the housing project (Quiroz 2019; Cruz & Díaz, 2018). The latter was established as a form of alternative housing policy to meet to the needs of the lowest income sectors and led to organized initiatives (Coulomb & Scheteingart, 2006).

When Mexico City was devastated by an earthquake in 1985, the MUP decided to organize rescue brigades, an action that later helped to politicize the demand for new housing for more than 50,000 displaced people (Law, 2019). It was precisely due to the

growing impact of the MUP that the government decided to intervene in the reconstruction of the housing of the most affected population, ensuring that they could remain in their own settlements by allowing them to obtain financing from outside (Ortiz & Zarate, 2002; Schteingart & Damián, 2016).

In 1985, in line with the vision of the MUP, the brigades managed to formalize 'El Molino', a project that brought together around 1,086 housing units under the cooperative model. In addition, this initiative sought to ensure not only access to housing but also to provide a series of urban facilities, such as a school, a library, a park, a clinic, a recycling centre, a convenience store and a vocational training program (Law, 2019).

The following year significant changes were made, especially in the Federal District, with the emergence of the *Asamblea de Barrios* (AB), a group that brought together existing movements and that, in view of the political conditions of that time, managed to promote new reforms that 'marked a new stage in the relationship between the government and the organizations and – one of its most significant achievements - the creation of the *Asamblea de Representantes del Distrito Federal* (ARDF)' (Quiroz, 2019) as a new space for citizen representation. In 1988, with the advent of the presidency of Carlos Salinas, the recognition and presence of the MUP in national politics was consolidated. However, under the same government:

'The institutions that supported the consolidation of popular settlements were reduced. FONHAPO, a public institution that had supported the Palo Alto Cooperative, stopped granting loans to organized popular groups. In its place, the *Fondo de Operación y Financiamiento Bancario a la Vivienda* (FOVI) operated by the *Secretaría de Hacienda y Crédito Público* (SHCP) became responsible for granting loans to the vulnerable population but its new rules left out approximately 70% of the population. For sectors not served by banks, *Financieras de Objeto Limitado* (SOFOLLES) were created, regulated by the *Comisión Nacional Bancaria y de Valores* (CNBV), which acted as intermediaries between home applicants and construction companies and granted loans provided by FOVI (Bautista, 2015 cited in Quiroz, 2019).

In 1997, with the election of a left-wing coalition to govern the Federal District of Mexico (now Mexico city), the political party *Partido de la Revolución Democrática* (PRD), for the first time there was a change in the structures of local power and various public policies

were aimed at the reduction of inequalities and the promotion of inclusion. Although this allowed the MUP to participate in the design and implementation of innovative social programmes, such as the Housing Improvement Programme, implemented by the *Instituto de Vivienda* (INVI) in 1998 (Cruz & Díaz, 2018), paradoxically participation in this new political context did not increase their political influence, but rather they were subject to co-optation, meaning that, by the end of the decade, the organizations within the MUP would seek to reinvent their strategies and regain social influence.

In parallel, in the international context of 1996, a year before the Habitat II conference (in Istanbul), the organizations linked to the International Habitat Coalition (HIC) agreed to promote the approach of *Producción Social de Habitat* (PSH) as a concept that would enhance the efforts of organized residents to achieve their right to adequate housing (Cruz & Díaz, 2018), an initiative which, years later, would bring considerable changes in the housing sector at the national level.

In 1997, after the historic election to government in the then Federal District of Mexico (now Mexico city) of the *Partido de la Revolución Democrática* (PRD) in a political context that was traditionally dominated by the right wing, organizations such as those of students and housing cooperatives began to emerge, based on experiences like that of 'El Molino', while others came from the most radical sectors of the MUP.

This opening up of the new political context, however, led to the fragmentation of a number of movements. Particularly relevant is the case of the *Organización Popular Francisco Villa de Izquierda Independiente* (OPFVII), an organization that laid the foundations for one of the most innovative housing cooperative experiences, 'Comunidad Habitacional Acapatzingo' in La Polvorilla.

'The OPFVII is a popular urban organization located in several neighbourhoods east of Mexico City [...]. It emerged 25 years ago as part of the MUP demanding adequate housing, companions of the *Ejército Zapatista de Liberación Nacional* (EZLN) since its public appearance through the armed uprising in 1994. The OPFVII is made up of hundreds of families who, inspired by the life and revolutionary work of Francisco Villa, work and organize themselves daily under the principles of companionship, collectivity, solidarity and equity' (Torres, nd).

The same year, disputes arose within the movement and the majority of the organization's members joined the political party PRD, prompting Acapatzingo and other communities to

form a breakaway faction. This was repeated years later and the OPFVII saw a new division when, in 2006, certain communities refused to join a coalition of Autonomous Leftists proposed by the EZLN. The faction that decided to join the Zapatista movement was made up of the founders of Acapatzingo, thereby maintaining the commitment to their original vision of undertaking a community revolution divorced from political affiliations (Law, 2019).

This phenomenon was recognized in the work of Ortiz & Zarate (2002), based on the stories of organizations belonging to the MUP. They stated that due to 'open political participation [...] many of the leaders of these organizations decided to enter the political scene to take part in legislative power, [and] this, coupled with the fact that, during the nineties, no attention was paid to the formation of new boards, created a great power vacuum in the organizations [...] which resulted in the loss of the mystique surrounding work that had been present in the seventies and eighties'.

Returning to the emblematic case of the Acapatzingo Housing Community, despite the divisions, it currently houses around 4,000 people and has positioned itself as the largest of the eight communities that make up the OPFVII. The latter is an organization that continues to seek to build power throughout the politicization of basic urban needs, especially of those communities that are constantly struggling for a decent life (Law, 2019). The fight for adequate housing was the historical, and most visible, reason for many families to join to be the OPFVII and, over the years, this objective has become the basis of a broader perspective, that of 'a project of community life in permanent construction [...] where communities learn from their own history, renew practices to undertake new procedures around conflict resolution, including different ways to live together, share and learn' (Torres, nd). The decades of experience of the OPFVII have made clear the 'possibility of autonomy in the city and how, through the organization and struggle at the grassroots, it is possible to build and defend territories where life and well-being exist beyond the reach of the State and capital' (Ibid., nd.).

Although in recent decades significant cooperative experiences have emerged, the 'lack of a legal definition, [and] the lack of a social movement, capable of defending the interests of housing cooperatives, [have] led to the fatigue and crisis that the first initiatives of the seventies and eighties are going through today' (Díaz, 2019). However, thanks to both international and national events in the first decades of the 2000's, the collective property housing cooperative movement regained its momentum. Specifically, from 2010 when the

Unión Popular Revolucionaria Emiliano Zapata (UPREZ) and *Sociedad Organizada en Lucha (SOL)*, both organizations of the MUP promoted the formation of five new cooperatives, among which the Guendaliza'a⁴⁶ housing cooperative stands out, which managed to formalize the housing project through funding from the *Instituto de Vivienda (INVI)*.

Similarly, another particularly relevant event was the introduction in 2006 of the concept of PSH in the fourth article of the Federal Housing Law, the result of the work of many organizations linked to the promotion of popular habitat. It was defined as:

'A project carried out under the control of self-producers and self-builders that operate as a non-profit organization and that is primarily aimed at meeting the housing needs of the low-income population, including those carried out by self-managed and solidarity procedures that prioritize the value of housing use over the commercial definition, mixing resources, construction procedures and technologies based on their own needs and their management and decision-making capacity'.

The aforementioned constitutional recognition had implications for housing policy. For example, in that year an office to support PSH initiatives was launched as part of CONAVI and the National Network of Housing Producers was formed (Cruz & Díaz, 2018).

In 2008, another event marked a turning point in the framework of housing policy in Mexico and, more specifically, in Mexico City. This was the presentation of the Mexico City Charter for the Right to the City and its signing in 2010. This led to changes in the political discourse and the legal and legislative instruments of the housing sector at the national level.

Mexico City Charter for the Right to the City

Faced with the implementation of neoliberal principles throughout urban spaces, Lefebvre created a political proposal aimed at claiming the possibility for people to once again own the city (Habitat International Coalition HIC, 2011), which also resonated with the claim put forward in the Declaration of Economic, Social and Cultural Rights (ESCR), where the city was analyzed based on the concepts of citizenship and public space with a comprehensive and interdependent vision of human rights that regarded the city as a space for all its inhabitants.

⁴⁶ The case of the Guendaliza'a housing cooperative is linked to the signing of the Mexico City Charter for the Right to the City and the adoption of the PROGESHA program, which will be discussed below.

A fundamental step in incorporating the concept of the Right to the City within the regulatory framework was the development of the World Charter for the Right to the City, 'an effort that seeks to bring together the commitments and measures that must be assumed by civil society, local and national governments, parliamentarians and international organizations so that all people live with dignity in cities [and that has been] launched by an international network of popular movements, non-governmental organizations, professional associations, committed civil society forums' (Habitat International Coalition HIC, 2011).

Key precedents at the international level for the development of the Charter include: the United Nations World Conference on Environment and Development 'Earth Summit' in Rio de Janeiro in 1992; the National Forum of Urban Reform (FNUR) in Brazil, where Habitat International Coalition (HIC) in conjunction with the Continental Front of Communal Organizations (FCOC) drafted treaties aimed at more just and democratic cities; the International Forum on Environment, Poverty and the Right to the City, held in Tunisia and organized by HIC prior to the Earth Summit; the meeting 'Towards the City of Solidarity and Citizenship' convened by UNESCO in 1995; the First World Assembly of Settlers, held in Mexico in 2000, which paved the way for debates and the formation of international networks; and the World Social Forum in 2003, where the Charter for the Right to the City was proclaimed for the first time.

In addition to these meetings, which were key in the formulation of the Charter, there were other important occasions that led to the review, negotiation and dissemination of the document. The first took place in 2004 in Quito, Ecuador, with the first Social Forum of the Americas, and the second was in Barcelona in September 2005, where in-depth work was done on the structure, content, scope and contradictions within the document

More recently, within the framework of the 2009 World Social Forum in Belém do Pará, Brazil, a process to review and update the contents of the Charter was carried out, in addition to the establishment of a mobilization agenda. In the same year in Quito, Ecuador, the seminar-workshop 'Towards the implementation of the Right to the City in Latin America' was held and, in 2010, taking advantage of the UN-Habitat decision to organize the V World Urban Forum on the right to the city, networks of organizations linked to the initiative called for the right to the city to be recognized as a new collective human right. At the national level in Mexico, it was also part of the framework of the World Social Forum that various 'organizations of the *Movimiento Urbano Popular* (MUP) and various civil

organizations linked to HIC announced a proposal to generate a Charter of Mexico City for the Law to the City' (Cruz & Díaz, 2018), one of the first manifestations of the interest in introducing this new collective right in the political discourse at the national level.

The Charter for the Right to the City defines it as 'the equitable usufruct of cities within the principles of sustainability, democracy, equity and social justice'. The proposal presents a new collective right, with a 'complex approach that requires articulating the issue of human rights in its integral conception (civil, political, economic, social, cultural and environmental rights) as a form of democracy in its various dimensions (representative, distributive and participatory)' (Habitat International Coalition HIC, 2011).

The Charter for the Right to the City claims not only a type of collective right, but also lends visibility to and places the most vulnerable and disadvantaged groups at the centre of its demands. In general, and according to Ibid. (2011), the Charter for the Right to the City is based on three areas:

- The full exercise of citizenship, that is, the exercise of all human rights that ensure the collective well-being of the inhabitants and the production and social management of the habitat.
- The democratic management of the city, through the direct participation of society in the planning and government of cities, strengthening public administrations at the local level, as well as social organizations.
- The social function of property and of the city, where the common good prevails over individual property rights, which implies the socially fair and environmentally sustainable use of urban space.

In this way, the Charter for the Right to the City is a proposal with the aim of becoming a legal instrument that acknowledges the right to the city as a new collective human right but, in line with Lefebvre's original idea, it is also regarded as a political instrument that mobilizes social actors and brings together initiatives within the framework of an international network to claim the right to the city.

Six years later, the Charter for the Right to the City was announced internationally. In 2010, the Charter of Mexico City for the Right to the City (CCMDC) was signed, when multiple civil organizations and the government recognized the need for citizen participation in forums dedicated to the formulation, implementation, monitoring and evaluation of public policies and urban planning (Quiroz, 2019). It was not expected that

the signing of the Charter would lead to a complete transformation of the institutional structure but it did seek to support initiatives launched by the MUP, particularly those related to INVI programs. One of its most significant results was that the MUP and the Federal District Government agreed on the design of the *Proyecto de Producción y Gestión Social del Hábitat* (PROGESHA) managed by the INVI and introducing the concept of PSH in the legal framework; promoting training processes; and the negotiation of new financing opportunities to produce housing complexes through PSH agents, including housing cooperatives. According to Enrique Ortiz, a representative of HIC, both the Charter and PROGESHA 'were articulated, promoted and negotiated in parallel' (Andrade & Carballo, 2011).

Ortiz stated (Andrade & Carballo, 2011) that the Charter regarded the city and its rural environment as a complex system in which all its parts are correlated. The Charter also takes its starting point from a new paradigm, focused on people and communities, considering the ecological and economic viability of the territory, and seeking to stimulate the active participation of organized society in the improvement of their living conditions and activation of the changes required for the construction of a new city. In this way, the Charter is seen not only as a programme but also as a long-term navigation guide where the various actors are committed to its implementation.

On the other hand, an interesting analysis on PROGESHA was presented by Cruz & Díaz (2018), in which some weaknesses in the project were identified. Firstly, the authors highlighted the lack of institutional willingness to put PROGESHA in operation, which is clear from the lack of financing, land reserve and the ambiguous recognition of collective property in the current regulatory framework. Secondly, the official document still remains incomplete, not yet having the instruments required for start-ups, giving priority to the execution of the other INVI programmes and making it clear that PROGESHA was never a priority since it lacks operating rules and budget allocation.

At the international level, significant progress has also been made regarding the recognition of the Right to the City as a collective right, as shown by the agreements reached during the last Conference on Housing and Sustainable Urban Development (Habitat III), held in Quito, Ecuador in 2016 with the New Urban Agenda (NUA) recognizing citizen participation as a key factor for sustainable development. But this exercise also led to its careless and meaningless adoption in some cases. Delgadillo (2012), cited in Quiroz (2019), identified two positions regarding the Right to the City, at least in the case of

Mexico City, that is, the legalist and the utopian: 'On one hand, the legalist sees in the signing of the CCMDC an advance in demanding legally compliance. On the other, the utopian sees the Charter as aspiration and as an instrument for claims'. In both cases, the signing and adoption of the Charter represents the commitment that organizations linked to the MUP have agreed, especially to guarantee and demand the exercise of urban practices in line with the principles of the Right to the City, while at the same time striving to maintain a critical and autonomous character, regardless of the political nature of the government in power. The legal interpretation of the Charter by the Instituto de Investigaciones Parlamentarias (2017) of the main contributions to the legal framework at the national level as a result of the recognition of the right to the city are given in Table 8 and Table 9.

Table 8: Mexican regulatory framework on the Right to the City Source: Instituto de Investigaciones Parlamentarias (2017).

Principales aportaciones al Derecho a la Ciudad		
Marco nacional del Derecho a la Ciudad		
Carta de la Ciudad de México por el Derecho a la Ciudad. (CCMIX)	Iniciativa con proyecto de la Constitución Política de la Ciudad de México.	Constitución de la Ciudad de México.
<p>Capítulo primero</p> <p>Disposiciones generales</p> <p>1. Definiciones y características del Derecho a la Ciudad</p> <p>1.1. Definición del Derecho a la Ciudad.</p> <p>El Derecho a la Ciudad es el usufructo equitativo de las ciudades dentro de los principios de sustentabilidad, democracia, equidad y justicia social. Es un derecho colectivo de los habitantes de las ciudades, que les confiere legitimidad de acción y de organización, basado en el respeto a sus diferencias, expresiones y prácticas culturales, con el objetivo de alcanzar el pleno ejercicio del derecho a la libre autodeterminación y aun nivel de vida adecuado. El Derecho a la Ciudad es independiente de todos los derechos humanos internacionales reconocidos, concebidos integralmente, e incluye, por tanto, todos los derechos civiles, políticos, económicos, sociales, culturales y ambientales reglamentados en los tratados internacionales de los derechos humanos.</p>	<p>Art. 11</p> <p>Derecho a la Ciudad.</p> <p>1. La ciudad de México reconoce el Derecho a la Ciudad, fundado en principios de justicia social, democracia, equidad, sustentabilidad, que confiere a sus habitantes legitimidad de acción y de organización para ejercer sus derechos a la autodeterminación y aun nivel de vida adecuado.</p> <p>2. Se reconoce el derecho de las presentes y futuras generaciones a disfrutar de una ciudad democrática, educadora, solidaria, productiva, incluyente, habitable, sostenible, segura y saludable.</p> <p>3. Las personas que habitan la ciudad tienen derecho a participar, de forma individual o colectiva y al más alto nivel posible, en la planeación y gestión de la misma, así como en el impulso de actividades auto productivas de servicio y convivencia social.</p> <p>4. El desarrollo urbano y rural, la utilización del suelo y de los espacios y bienes públicos y privados deben otorgar prioridad al interés social, cultural y ambiental.</p>	<p>Art. 12</p> <p>Derecho a la Ciudad</p> <p>¡ La Ciudad de México garantiza el Derecho a la Ciudad que consiste en el uso y el usufructo pleno y equitativo de la ciudad, fundado en principios de justicia social, democracia y participación, igualdad, sustentabilidad, de respeto a la diversidad cultural, a la naturaleza y al medio ambiente.</p> <p>2. El Derecho a la Ciudad es un derecho colectivo que garantiza el ejercicio pleno de los derechos humanos, la función social de la ciudad, su gestión democrática y asegura la justicia territorial, la inclusión social y la distribución equitativa de bienes públicos con la participación de la ciudadanía.</p>

Table 9: National regulatory framework (2) on the Right to the City. Source: Instituto de Investigaciones Parlamentarias (2017)

Principales aportaciones al Derecho a la Ciudad	
Marco nacional del Derecho a la Ciudad	
Constitución Política de los Estados Unidos Mexicanos.	Ley General de Asentamientos Humanos, Ordenamiento Territorial y Desarrollo Urbano.
En sus artículos 2 fracción V. que establece: Conservar y mejorar el hábitat y preservar la integridad de sus tierras en los términos establecidos en esta Constitución; en su artículo 4 párrafo cuarto que establece: Toda persona tiene derecho a un medio ambiente más sano para su desarrollo y bienestar. El estado garantizará el respeto a este derecho; así como también en el artículo 25 que a la letra dice: corresponde al estado la rectoría del desarrollo nacional para garantizar que este sea integral y sustentable, que fortalezca la soberanía de la nación y su régimen democrático y que, mediante la competitividad, el fomento del crecimiento económico y el empleo y una más justa distribución del ingreso y la riqueza, permita el pleno ejercicio de la libertad y la dignidad de los individuos, grupos y clases sociales, cuya seguridad proteja esta Constitución y.... en beneficio general, de los recursos productivos, cuidando su conservación y el medio ambiente.	En su artículo 48 fracción I. el Derecho a la Ciudad, y lo define como "Garantizar a todos los habitantes de un Asentamiento Humano o Centros de Población el acceso a la vivienda, la infraestructura, equipamiento y servicios básicos a partir de los derechos reconocidos por la Constitución Política de los Estados Unidos Mexicanos y los tratados Internacionales suscritos por México en la materia", en su artículo 26 en sus fracciones VII donde genera estrategias generales para prevenir los impactos negativos en el ambiente urbano y regional originados por la Fundación y Crecimiento de los Centros de Población y para fomentar la Gestión Integral del Riesgo y la Resiliencia urbana en el marco de los derechos humanos; y la fracción XIV que fija esquemas y mecanismos que fomenten la equidad, inclusión y accesibilidad universal en el Derecho urbano, el ordenamiento territorial y los Asentamientos Humanos.

The local legal framework was extended with the following instruments: the Organic Law of the Environmental Procurator's Office and the Territorial Organization of the Federal District, Law of Urban Development of the District Federal, Housing Law, The Regulation for the Urban Landscape of the Federal District, Mobility Law of the Federal District, The Construction Regulation for the Federal District.

The Instituto de Investigaciones Parlamentarias (2017) recognized that the Right to the City (as understood by the Mexican legislative framework) firstly implies the criticism of the liberal conception of property and the importance of rescuing the social function of the land; secondly, collective management for the use and usufruct of all the inhabitants of the city; and finally, the restoration of the ideal of 'solidarity'; the latter perhaps being the most challenging aspect. In the same analysis, the institute recognized that the 'Right to the City requires a legal and conceptual framework [...] of building the city and citizenship [...] and that] it is necessary to construct public policies that make the Right to the City tangible'.

Finally, in 2017, the concept of PSV was included in the new Constitution of Mexico City, which laid down the obligation of the government to support and protect the different forms of habitat production and management, including cooperative housing, as well as

recognise collective property and the need to support training processes in cooperative matters with public resources' (Cruz & Díaz, 2018). It was also a significant step in the transformation of urban development and planning practices. In 2018, the Agreement for the Right to the City and in Defence of the Territory was signed, by which the then candidate for the local government of Mexico City adopted a set of commitments to the MUP organizations and promised to support and promote the different models and processes linked to the PSH (Ibid., 2018).

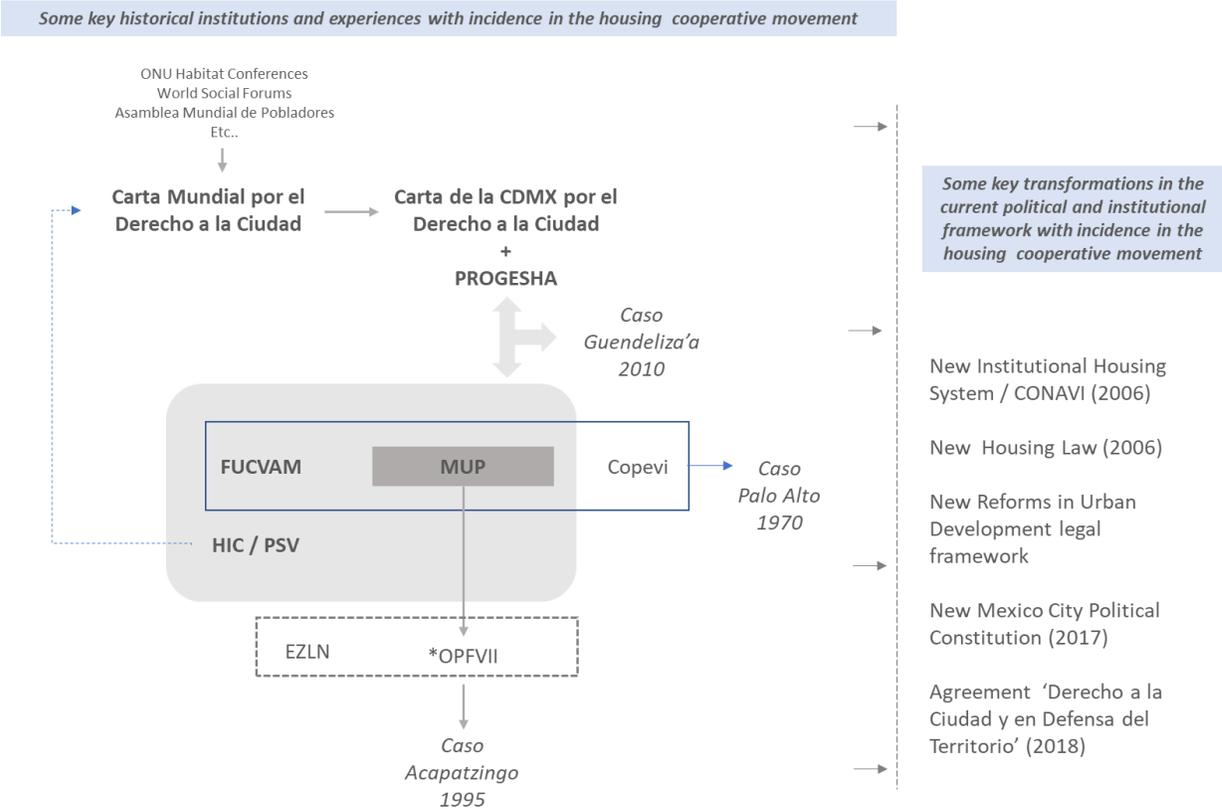


Figure 13: Key factors of the institutional and political context related to the cooperative housing movement in Mexico. Source: elaborated by the author.

Finally, when assessing the current institutional and regulatory context in the Mexican territory, it can be seen that, despite its gaps and problems, for the first time in several decades, PSH experiences can be legitimately recognized within the national housing system (see Figure 13), which, in turn, creates the challenge of rethinking the strategies for strengthening and consolidating this model as an alternative for accessing adequate housing, especially for the most vulnerable. Díaz (2019) and Cruz & Díaz (2018)

presented a series of assessments that could eventually contribute to the strengthening and promotion of housing cooperatives within the framework of the PSH:

- Historically Mexico has the role of the ejido and the rural community as an effective mechanism of communal land tenure and housing production. Additionally, there is a long tradition of social organization. This experience could be consolidated as an effective support for a new generation of cooperative members. However, this requires the creation of more horizontal networks between organizations, especially those linked to the MUP and between those forged between cooperative organizations themselves.

In consideration of the current legal and legislative framework, with specific reference to:

- The Federal Housing Law of 2006, which, in article 92, recognizes for the first time the actors who participate in the Social Production of Housing, including housing cooperatives, defining them as: 'Those that are constituted to build, acquire, lease, improve, maintain, manage or finance housing, or to produce, obtain or distribute basic construction materials for its partners.'
- The Political Constitution of Mexico City, which lays down that the Government of the City 'shall promote cooperative housing in its various forms' and that 'the law on the matter shall regulate its constitution, operation and forms of tenure'. In article 16 on Territorial Planning, in section E on housing, it considers the obligation to promote comprehensive advice for the development of these projects and announces that 'priority in access to land will be given to those who promote projects that integrate areas of social coexistence, educational services, public spaces, productive and other services'.

It would be strategic to promote a change in the current Housing Law whereby (in consideration of PROGESHA) the concept of PSH could be included and promoted. To this end, it would be equally strategic to reconsider the role of the INVI (the national housing institute), where necessary amending its regulations in order to guarantee greater support for the cooperative model, especially concerning the recognition of collective property and access to land. In line with these changes, the amendment of the Condominium Property Law would also be appropriate, so that cooperative societies would be seen as a legitimate model, particularly those that share a single deed.

- Once constitutional recognition has been achieved, it is then essential to propose new housing policies at the different territorial levels, which together with a revision of the Cooperative Societies Law and the generation of a new institutional apparatus, would guarantee new mechanisms for accessing adequate housing for the most underprivileged, comprehensively regulating the housing cooperative sector at all the different phases that the process of social production of the habitat entail.
- On the other hand, with regard to the new public administration from 2019, it is essential to create alliances and new networks between different social, academic and public actors, in order to consolidate a support system for new cooperative initiatives in housing and social production of habitat.

To conclude, in order to demonstrate the relationship between the transformations of the policy and institutional framework of the housing sector in Mexico, the evolution of the cooperative movement and the changes to the general political context at both the national and the international context, **Table 10** presents a summarized timeline based on the analysis carried out.

Table 10: Timeline of the regulatory and institutional framework of the housing sector in Mexico. Source: by the author

Year	National Government	Local Government	National political and institutional framework			International framework	Other relevant events in the national context
			Housing		Cooperatives and PSVH		
			Policies and laws	Institutions			
1988-1994	Carlos Salinas PRI (1988-1994)	Manuel Camacho PRI (1988-1993) Manuel Aguilera PRI (1993-1994)	Reforms in Housing Policies: from self-building to market production and speculation (90's)	Reforms in public financial institutions (INFONAVIT, FOVISSSTE) turning them into 1992 (financiamiento de créditos hipotecarios)	Creation of Moviento Urbano Popular (MUP) and Coordinación Nacional de Movimientos Urbanos populares (CONAMUP) in 1981 Creation of Asamblea de Barrios (AB) 1986 Ley General de Sociedades Cooperativas (1994)	Washington Consensus (1989)	Earthquake 1985 Assembly of Representantes del Distrito Federal (ARDF) 1986 The national esategy for public land acquisition and use (for houing and urban development) was modified by the Secretaria de Desarrollo Social (SODESOL) Uprisal of Ejercito Zapatista de Liberación Nacional (EZLN) 1994
			Reform of Ley Agraria in 1992 legalized the privatization of land governed by the communal ejido tenure system <i>Urban Land</i> : Ley General de Asentamientos Humanos (1993)			Programa de Fomento y Desregulación de la Vivienda 1993-1994: -Acuerdo de Coordinación para el Fomento de la Vivienda -Convenio para Agilizar los Trámites de Producción y Titulación de Vivienda -Convenio de Concertación del Programa de Materiales de Construcción	
1995	Ernesto Zedillo Ponce PRI (1994-2000)	Oscar Espinoza PRI (1994-1997)	Naitonal Housing Program 1995-2000 <i>Urban Land</i> : National Urban Development and Land Use Program 1995-2000	Creation of Instituto de Vivienda de Vivienda del Distrito Federal (INVIDF)	First division of la Organización Popular Francisco Villa de Izquierda Independiente (OPFVII)	Declaration about Cooperative Identity by the International Co-operative Alliane (ICA) Habitat II in Istanbul, Turkey	Economic and finance crisis in Mexico Peace dialogs between EZLN and the National government regarding the inclusion of rights for native populations
1996			<i>Urban land</i> : Creation of Programa Incorporación de Suelo Social (PISO)			MUP participates in the design and execution of the Programa de Mejoramiento de Vivienda managed by INVI	
1997	Ernesto Zedillo Ponce PRI (1994-2000)	Cuahtémoc Cárdenas PRD (1997-1999)	Creation of Programa Especial de Crédito y Subsidios a la Vivienda (PROSAVI) Managed by FOVI	Reform of INFONAVIT, reducing lending restrictions	Fomation of Frente Popular Francisco Villa (FPFV)	The Federación Uruguaya de Cooperativismo de Vivienda por Ayuda Mutua (FUCVAM) starts a strategy of transference of the model in the Latinamerican region	National consultation for the Rights of Indigenous Cultures
1998				Instituto de Vivienda del Distrito Federal (INVIDF) es sustituido por el Instituto de Vivienda de la Ciudad de México (INVI)			
1999			Constitutional reforms regarding the role of OREVIS				
2000	Vicente Fox PAN (2000-2006)	María del Rosario Robles PRD (1999-2000)		Creation of Comision Nacional de Fomento a la Vivienda (CONAFOVIPO)		First Asamblea Mundial de Pobladores Loan from the World Bank for the creation of Sociedad Hipotecaria Federal (SHF)	
				Reforms in FONHAPO policies, turning it into a subsidies granter Creation of the first Sociedades Financieras de Objeto Limitado (SOFOLES) y Sociedades Financieras de Objeto Múltiple (SOFOMOES)			
2001	Vicente Fox PAN (2000-2006)	Manuel Andrés López PRD (2000-2005)		Fondo de Operación y Descuento Bancario a la Vivienda (FOVI-1963) taken over by the newly created Sociedad Hipotecaria Federal (SHF) Creation of Comisión Nacional de Fomento a la Vivienda (CONAFOVI)			
			National Housing Program 2001-2006 <i>Urban Land</i> : National Urban Development and Land Use Program (2001-2006)	Creation of Consejo Nacional de Vivienda an space for participationand coordination			

2002						Recognition by the International Work Organization (IWO) of the cooperative model as a useful model to attain the Millenium Development Goals (MDG)	
2003			Ley General de Desarrollo Social (2003)	Reform of INFONAVIT policies		Social World Forum	
2004			Urban Land: Habitat Program	Creation of Fondo Nacional de Aportaciones Económicas a la Vivienda (FONAEVI)		Signing of Carta Mundial por el Derecho a la Ciudad in the Social World Forum	Foundation of 'Juntas de Buen Gobierno'
2005							
2006		Alejandro Encinas PRD (2005-2006)	New Housing Law overulling the Federal Housing Law of 1984 Changes in the Housing Policy	Transformation of CONAFOVI into Comisión Nacional de Vivienda (CONAVI)	PSVH is introduced in Art.4 of the new Housing Law Second division of Organización Popular Francisco Villa de Izquierda Independiente (OPFVII) Oficina de Apoyo a la Producción Social de Vivienda / Comisión Nacional de Vivienda (CONAVI) Formation of Red de Productores Sociales de Vivienda		
2007	Felipe Calderón PAN (2006-2012)		National Housing Porgram: Hacia un modelo habitacional sustentable (2007-2012) Programa Nacional de Desarrollo Urbano y Programa Sectorial de Desarrollo Social 2007-2012 Urban Land: Creation of Programa de Apoyo a los Vecindados en condiciones de Pobreza patrimonial para Regularizar Asentamientos Humanos irregulares (PASPRAH)		Inclusion of HIC and other social actors to the Consejo Nacional de Vivienda (formed by CONAVI)		
2008		Marcelo Ebrad PRD (2006-2012)	Carta de la Ciudad de México por el Derecho a la Ciudad promoted by MUP and HIC Creation of Programa Comunitario de Mejoramiento Barrial para la Ciudad de México / Secretaria de Desarrollo Social (SEDESOL)		Signed of the agreement for the design of Proyecto de Producción y Gestión Social del Hábitat (PROGESHA)	Revision of Carta Mundial por el Derecho a la Ciudad in Foro Social Mundial, Brazil.	
2009			National Real Estate Crisis Urban Land: Desarrollos Urbanos Integrales Sustentables Program (duis) Urban Land: Modernización de los registros publicos de propiedad de los Estados Program	The Federal Morgage Society (SHF) passes FOVI administration to the Limited Financial Societies (SOFULES)		Intervention of the World Bank in housing funds for loans thorough the SOFOLES	
2010			Signinig of Carta de la Ciudad de México por el Derecho a la Ciudad Urban Land: Creation Programa de Generación de suelo legal servido y sustentable para vivienda básica y social		Proyecto Comunitario de Producción y Gestión Social del Hábitat (PROGESHA) by Movimiento Urbano Popular (MUP) and HIC	V World Urban Forum (The right to the city) organized by ONU-Habitat	
2011			Constitutional reform based on the recognition of international agreements about Human Rights and Economic, Social and Cultural Rights		Guendaliza'a Housing Cooperative (As a pilot projet framed in PROGESHA)		

2012	Enrique Peña Nieto PRI (2012-2018)	Miguel Ángel Mancera PRD (2012-2018)					Signature of 'Pacto por Mexico', economic, social and political agreement that promoted the consolidation of a political front	
2013				Creation of Secretaría de Desarrollo Agrario, Territorial y Urbano (SEDATU)			Movimiento somos 132	
2014								
2015			José Ramón Amieva PRD 2018					
2016							Habitat III in Quito, Ecuador. Recognition of the cooperative model by the New Urban Agenda.	
2017	New Political Constitution of Mexico City			PSVH is included in the new Constitution of Mexico City				
2018	Andrés Manuel López MORENA + Partidos del Trabajo + Encentro Social (2018-2024)	Claudia Sheinbaum MORENA	Signing of Acuerdo por el Derecho a la Ciudad y en Defensa del Territorio					
2019								
2020								

3.2. Sociedad Cooperativa de Vivienda Unión de Palo Alto

3.2.1. Migration to Palo Alto mines (1940 – 1969)

Since the 1940s, Mexico has witnessed rapid urban growth as a consequence of the adoption of economic policies that favoured the process of import substitution and industrialization, resulting in the consolidation of an urban periphery mainly inhabited by working classes, mostly families migrating from the countryside to the city. In the case of the Palo Alto mines, located at kilometre 14 1/2 of the México-Toluca highway in the Cuajimalpa delegation to the west of México City, most of the families that originally occupied the settlement came from Michoacán, Puebla, Querétaro, and Estado de México.

As in other areas near the city, migrant families from Palo Alto mines were offered land (which they had to rent and the price of which was not regulated) so that they could satisfy their need for accommodation by means of self-construction. Gradually at least four settlements were established, La Joya, La Joyita, El Pirul and El Corral (see **Figure 14**). Migrant networks and the (subordinate) employment generated by the mine were vital for this type of settlement to develop. However, these characteristics also involved a high degree of vulnerability and dependency.



Figure 14: Palo Alto homes. Photo taken from the Cooperativa Palo Alto documentary, 2018

The first settlements were built around the mines, mostly using materials that the families had to hand. Gradually, as mining exploitation increased and the extraction area grew, many of the families were relocated to other areas. These conditions, both in terms of land ownership and the physical characteristics of the houses produced a high degree of vulnerability for those who lived in Palo Alto, as one of the original inhabitants of the settlement recalled:

'Well, there he gave us a piece of land [...] of about 4x3, we made two rooms out of pure stone, at that time we bought pasture land, because we didn't even have aluminium sheets and on the sides, it was made of stones and some wooden poles'

'We had no public services at all [...] it was like a lost city [...] There were people who began to advise the owner [...] and they began to raise the rent, he raised it to 5 pesos, it was no longer 2, it was 5 [...] and by the end it was 8 pesos. It was not the same for everybody, because many who lived up there paid 15, because they were closer to the highway, but access was only by water for them.' (Interview with Reyes Cordero, min. 12:52, 13:43, part 1 of the documentary *Cooperativa Palo Alto*, 2018).

Quiroz (2019) conducted many interviews with families, making it possible to identify, on one hand, the high degree of dependence on the owner of the mine, particularly in relation to land ownership and, on the other, through descriptive accounts, the nature of construction materials (often waste) and the precariousness of infrastructure and basic services, such as drinking water, sewers, electricity, access roads, schools or other types of urban infrastructure that would ensure the families' well-being (see Figure 15).





Figure 15: Photos of housing construction material. Photos taken from the Cooperativa Palo Alto documentary, 2018.

The implementation of economic policies at the national level, which led to great changes of a fiscal nature and in public investment, also brought great transformations of a spatial nature, such as new infrastructure and the consolidation of specialized areas, as stated by Quiroz (2019).

'This project required urban space to be adapted for industrial economic activities through zoning. The objective was to separate industrial activities from housing and services, for reasons of hygiene and efficiency, connected by express roads. This economic and spatial configuration continued with some modifications until the 1980s, when important efforts were made to decentralize the industry to other entities and the change in economic orientation from industrialization to outsourcing that accompanied this transformation profoundly modified Mexico City'.

Throughout this process which, according to the author, continued until the 1980's, many of the areas surrounding the city, the location of mining and industrial activities, were profoundly changed by the construction of residential settlements. Among these was the construction of *Bosques de las Lomas* residential subdivision to the west of what was then the Federal District, with a predominantly rural character. It is here the Palo Alto mines were located, an area that was characterized by the production of coal, wood and sand but, due to its privileged location, it

was profoundly transformed by the new subdivision, the housing units of which were aimed at upper-class families in Mexico City.

In the Palo Alto case, the process of transformation led to tension between actors, beginning at the end of the 1960s when the exploitable land in the mine ended and therefore the sand extraction activity was no longer profitable. Particularly the western sector of Mexico City reflected an evident tension between the rural-industrial nature as a result of the migration of families that perform unskilled or informal work and the growing real estate development aimed at high-income urban families. Tension that evidently becomes a threat of displacement for the families who considered this area their home.

‘When the mines were exhausted, the owner of the land wanted us to leave Palo Alto, as there was no longer any land to exploit. The miners who had settled with their families were not useful anymore and were more of an obstacle’. (Interview with Maria Hernandez min. 1:35, part 2 of the Cooperativa Palo Alto documentary, 2018).

At the end of the 60’s, the permanence of the families in the settlement of the Palo Alto mine was undermined by the new developments and the interests of the family that owned the mine, who sought to sell the land to developers. The families had to find the conditions and motivation necessary to begin a process of resistance to possible displacement. The initial process of organization was marked by ignorance and fear, which were great challenges for members of the community. Through their personal stories, it is possible to identify an important initial stage of acknowledgment among members of the community, when concerns were shared and common problems were identified, a process that eventually strengthened the sense of identity and roots in the territory.

In this first stage, the religious initiative known as the Amistades Servian group was one of the first outside organizations that supported the community of Palo Alto, recognizing the high level of vulnerability under which the families lived, committing to the improvement of their habitability and living conditions, as described by community members.

‘The “Servian” group was made up of more or less 30 members and was under the coordination of Father Carlos de Anta, the first parish priest of this community, the Oblate of Mary Immaculate, the Ursulines, who worked with great effort, before starting the cooperative work’. (Interview with María Morales min. 2:02 part 2 of the Cooperativa Palo Alto documentary, 2018).

As part of their work, the sisters of the order of the Ursulines also administered the activities of an educational centre near Palo Alto (the private school of Merici), an aspect that was key for the later stages, since once the plight of the families in Palo Alto, and the threats of eviction they faced, became known, the sisters decided to tell some parents at the educational centre. They became aware of the situation in Palo Alto because some women from the community worked for their families and they expressed interest in supporting and organizing what became known as the 'Auxiliary Group' coordinated by Jorge Aranda (a legal advisor of the community) (Corzo Rivera, 2019).

The work carried out by the Amistades Servian group was key to the initial stages of the organization since, in addition to facilitating the constitution of the Auxiliary group, it interceded by making contact with *the Secretariado Social Mexicano* (Mexican Social Secretariat), which later encouraged the intervention of other key figures, such as father Rodolfo Escamilla, accompanied by Graciela Martinez and Luz Lozoya (both social workers) and the *Centro Operacional de Vivienda y Poblamiento -COPEVI-* (Operational Centre for Housing and Population), one of the first non-profit organizations in Latin America dedicated to popular habitat issues.

'But time passed and the Amistades group realized that we wanted a more dignified life [...]. At a certain moment, in a meeting, Father Carlos and Sister Josefina told us that, if you want, and have already properly analyzed and are willing to compromise, well then let's get to work. She was the spokesperson of our concerns to a group of parents, which they called the Auxiliary Group [...]

That auxiliary team composed of technical professionals became interested and began to work [...]

Rodolfo (Escamilla) and the auxiliary group realized that we were willing to fight, we began to hold meetings on Sundays, where we had people who could enter the fight' (Interview with Maria Morales min. 3:05, part 2 of the documentary *Cooperativa Palo Alto*, 2018).

These moments of recognition and discussion initially took place in improvised spaces at the settlement, eventually becoming formalized in what later became the Assembly Hall, where community resistance actions against the eviction were agreed, such as commissions and the definition of strategies and tasks for the defence of the community. According to Quiróz (2019)

'the social and political culture with which these people arrived is essential to understand the direction that the community took'.

At the beginning of the 70s, the first form of organization created by some of the Palo Alto families was formalized, known as the 'Unión de Vecinos del km 14 al 15, Carretera México-Toluca D.F' (Neighbours' Union from kilometre 14 to 15, Mexico-Toluca D.F highway). Initially, the organization tried to deal with the problems related to the health conditions of the settlement, recognizing, through the work with the families, the interdependence of such problems with the settlement's habitability conditions, that is, with the housing materials, the lack of services, and the general overcrowding in which they lived.

In those years, and on a regional Latin American level, another series of processes that would be key to the future of the Palo Alto cooperative project were underway. The new popular Christian movement known as the Theology of Liberation and the thoughts of Paulo Freire, the Pedagogy of the Oppressed came to prominence. Regarding the first process and within the framework of the tradition of popular Christianity in Latin America, the ideas promoted by that theological movement developed during the 1960s was key, not only for popular organization, but also for the revolutionary struggles in the following decades in different areas of Latin America. It sought the recognition of a state of oppression of the poorest populations in the region and the beginning of a liberation and awareness campaign associated with the class struggle. Liberation Theology strongly influenced the lives and actions of many religious leaders throughout the Latin American region, many of them key characters within transformative and revolutionary processes. In the case of Palo Alto, one such figure was Father Rodolfo Escamilla.

Within the framework of the second process, the current of thought developed by Paulo Freire on the pedagogy of the oppressed at the end of the sixties promoted 'reawakening' practices that placed the person and the recognition of their own oppression at the centre of liberation practices. This idea inspired and reinforced, along with Liberation Theology, much of the popular counter-hegemonic popular praxis, including the case of Palo Alto which, through the pedagogical practice of Father Escamilla, assisted by social workers, managed to promote learning processes of a popular nature that facilitated social organization.

3.2.2. Rodolfo Escamilla (1970)

'He [Escamilla] understood Freire's liberating pedagogy of Brazil very well, and chose some people, without seeming to be selective, and invited them, in this case Luis, Paula and me [...] so then he called on us and created within us a kind of consciousness that never left me, but it was not only being aware [...] because this is more universal than just cooperative awareness, it was class consciousness, the consciousness that the struggle is not only for demands but beyond' (Interview with Gloria Valdespino min. 2:54, part 8 Cooperativa Palo Alto documentary, 2018).

Rodolfo Escamilla was a Mexican priest, who studied the social sciences and in whose work we can find support for various social organizations through training and his relationship with the organizations *Juventudes Obreras Cristianas* (Christian Workforce Youth), *Juventud Agraria Cristiana* (Christian Agricultural Youth) and *Acción Cristiana* (Christian Action), which later became part of the *Movimiento de Trabajadores Cristianos* (Christian Workers Movement). Because of his part in founding these organizations, in 1964 Escamilla had to resign as a priest because of differences with the ecclesiastical hierarchy, which regarded these organizations as radical (Quiroz, 2019). According to the same author, after his separation from the church, Escamilla helped to set up other key organizations in the *Movimiento Urbano Popular* in Mexico, for example, *Frente Auténtico del Trabajo* (FAT), *Instituto Mexicano de Estudios Sociales* (IMES), *Promoción del Desarrollo Popular* (PDP) and *Centro Operacional de Vivienda y Poblamiento* (COPEVI), the latter being particularly relevant in self-managed projects of housing and especially the Palo Alto Cooperative. In 1970, Rodolfo Escamilla arrived in Palo Alto as a teacher who, through training, sought not only to cultivate new abilities but, even more importantly, to start a process of generating awareness through reflection and collective criticism.

Escamilla's work as a key figure in the community's collective memory is mainly reflected in his role as an inspiration, the focus of admiration and someone who engaged with the leaders and young people of the community.

'In 1969, this was a lost city, already doomed to disappear, but in 1970 we met the great teacher and he made us see that we are also human beings and Mexicans who had the right to live on a piece of land and we had to organize. Rodolfo Escamilla not only worked for the poor, he engaged with workers, peasants, the marginalized but also with a group of professionals in 1970 and made us aware of that reality, providing us with the elements and his experience' (Interview collected by CRELL, 1987 in Quiroz, 2019).



Figure 16: Rodolfo Escamilla (upper left corner) and group. Photograph taken from the *Cooperativa Palo Alto* documentary (2018)

Clearly, the inspiring nature of Escamilla was central in raising awareness among part of the community and his ability, knowledge and networks were also crucial to putting the initial processes of the cooperative into action, as confirmed by Enrique Ortiz:

'At that stage, Escamilla was part of the *Secretariado Social* (Social Secretariat), he had worked a lot with workers, had extensive social experience, and was the one who put together the whole social concept of the cooperative [...]

The cooperative is not in itself the instrument, the instrument is the assembly, and the cooperative is an instrument of the assembly. In this way, the president of the assembly, according to Escamilla, is not the one who commands, but the one who obeys, it is a Zapatista concept, to govern by obeying [...] the collective [...]

Another of Escamilla's ideas was that there are no leaders, although there were leaders and very good ones who were fundamental to this whole process, but they do not stand out as leaders who command, but as leaders who serve [...] and therefore all are leaders' (Interview to Enrique Ortiz min. 2:16, 4:01, Part 8 of the Cooperative Palo Alto documentary, 2018).

Escamilla's contribution, in addition to aiding decision-making, was also vital for the formation of a particular type of leadership within the organization.

'With two social workers, he led the process and we learned. I learned what you can't imagine, how to work to truly make people real subjects [...] make a community the subject of its own transformation, that is, the type of leadership [...] they were all leaders' (Interview with Enrique Ortiz, August 2020).

Escamilla's influence was crucial in the history of Palo Alto and his inspiring character still resonates in the testimonies of the families, so there is no doubt that his murder in 1977 was a serious blow to the organization, especially since it came in the middle of the first stage of construction, discouraging many of the associates, who came to question the project's sustainability. Fortunately, the cooperative had reached a level of self-management sufficient to cope with the absence of one of its most supportive and important elements and continue with the construction process.

In addition to the influence of the Theology of Liberation and the Pedagogy of the Oppressed through the work of Escamilla, another factor that was identified by Quiroz (2019), (CyADtv & UAM, 2018) and Ortiz, E. (Interviewed in July 2020) as central to the popular urban movements and particularly for self-managed housing projects and habitat, such as the Palo Alto Housing Cooperative, was the technical assistance provided by various sources, including the Faculty of Architecture of the Public University which, as a reaction to a social context of tension and the emergence of popular and intellectual resistance movements, forged direct links through collaboration with various organizations and joint work with communities (at least until the early eighties). According to Coulumb, this type of input from academia helped broaden the fields of action of self-managed practices, which broke into national policies, especially in the housing sector. Through direct actions at the local level, they sought to promote participatory processes of design and construction of popular architecture (CyADtv & UAM, 2018).

3.2.3. Development of the Cooperative (1970-1989)

As mentioned above, the role of the auxiliary group and the activities developed by the first Neighbourhood Union was crucial to the recognition of the housing problem and its repercussions in other areas related to the quality of life of families. Similar, other aspects were acknowledged, especially the strong relationship of dependency of families on the mine owners as a result of a relationship developed over the years based on fear and constant exploitation.

As María de la Luz de la Soledad Lozoya, a social worker from the Auxiliary Group, pointed out, one of the first and most important tasks was to raise awareness and promote recognition of the exploitative conditions in which the families lived. 'The first part was going house to house [...] to raise awareness of what exploitation was, of how the Ledezmas [the family that owned the Palo Alto mine] had abused them' in terms of work, housing and the unsuitable living conditions in general (Cooperativa Palo Alto, 2018).

According to several members of the Palo Alto families, during this first stage, in addition to the awareness-raising work carried out by the Auxiliary Group, another important element was the development of informal meetings where new members were invited and the problems faced were discussed collectively.

These discussion forums, although staged informally in homes or improvised spaces, gradually turned into a permanent meeting space where the strategies to be followed were discussed and evaluated. In the collective discussions, it was recognized that the initial problem was land ownership. Given that, and with the support of the Auxiliary Group, two lines of action were launched: first, an investigation into the legal ownership of the land, which discovered that the Ledezma family did not possess legal ownership; the second was to contact the public sector to start the process of regularization of the land.

To implement the second line of action, an *ad hoc* commission was created, and contact was initiated through letters addressed to the presidency and the corresponding public offices requesting the regularization of the land. The work carried out by the commission, the support of the auxiliary group (particularly the influence of Escamilla) and new strategic networks formed with public officials were essential, leading in 1971 to the authorization of the regularization of the land in favour of the families of Palo Alto.

However, despite the recognition of the right to land by the families of Palo Alto, the public offices in charge of planning the city took the position that the area in question had been selected for real estate development for high-income families, so the permanence of the Palo Alto families in the area was not accepted. To stop families staying in the area, other land options were presented, according to María Morales, in an 'interview between the settlers and the owners [...] where they told us that they were going to grant us [the land] but offered other land in better condition. They offered us San Juan de Aragón by Zaragoza [...] which we did not accept, the community did not accept' (interview min. 13:59, part 3, of the Cooperativa Palo Alto documentary, 2018).

The decision to stay on the Palo Alto land demonstrated, on one hand, the deep-roots that families had developed over the years despite the harsh living conditions and, on the other, the commitment to resist for the collective well-being.

Faced with the threat imposed by the public planning offices and the constant pressure from real estate development near Palo Alto, the need to formalize an organization capable of resisting and with the legal standing in order to acquire possession of the land was recognised. Because of this, according to Quiroz (2019), the Neighbourhood Association underwent important changes, which led to a separation from the group when families living in Palo Alto, who suffered the worst living conditions, with technical and social support, decided to form a cooperative:

'In July 1971, "an agreement was signed between the Ledezmas and Nuestra Unión, in the Álvaro Obregón Delegation, with the participation of INDECO [National Institute for Community Development] which selected the land, and Nacional Financiera, which set the price at six pesos per square metre"(GRES, 1985). The cooperative was a way of providing legal identity to the group in order to carry out the collective acquisition of the land' (Quiroz, 2019).

Similarly, as described by Enrique Ortiz, it was decided to set up a cooperative and, specifically, a type of cooperative of collective property, partly in response to the collaboration with the Uruguayan architect Carlos Acuña (known as Tito) who was part of COPEVI and who classified the Uruguayan experience of housing cooperatives as the 'use and enjoyment' type.

'Tito [Carlos Acuña] proposed the model of use and enjoyment, already adopted by Uruguayan cooperatives, in which absolute ownership is held by the cooperative, but

use is granted to the members, who can pass it on by bequest but cannot sell or rent it directly to third parties. In addition to preventing individual profit at the expense of the collective, this counteracts long-standing external pressures that they have always had, due to its location in one of the richest places in the city' (Ortiz, 2016).

This is how, within a context in which housing cooperatives had few precedents (see 3.1.7 The cooperative sector in Mexico), the *Sociedad Cooperativa de Vivienda Unión de Palo Alto* (Cooperative Society for Housing Palo Alto Union) was legally constituted on May 3, 1972 as the first collectively-owned housing cooperative, setting a national benchmark and paving the way for a new type of ownership. Although the new cooperative identity of Palo Alto had no national reference at that time to use as an example, the influence of the Popular Urban Movements, the experiences of indigenous resistance, the legacy of the consumer and worker cooperatives added to an atmosphere of political revolt at the beginning of the 70's laid the groundwork for this new cooperative.

3.2.4. Land Occupation (1973)



Figure 17: Photo of the land occupation and emergency unit. Taken from the *Cooperativa Palo Alto* documentary (2018)

Once the decision on the land had been settled in favour of the Palo Alto families, there was a waiting period for the ruling to be issued by a judge before they could acquire the land. The process lasted for more than a year, driving more than 200 families to mobilize and occupy the land in order to exert pressure and accelerate the process of legalization.

A special commission was formed to obtain materials, with the technical support of the *Centro Operacional de Vivienda y Poblamiento* -COPEVI- (Operational Centre for Housing and Population), an organization founded with the support of Rodolfo Escamilla which had supported Palo Alto on technical aspects since the beginning of the 70's at the request of the *Secretariado Social Mexicano* (Mexican Social Secretariat), and a rapidly assembled unit designed to facilitate the occupation of the land was obtained.

In July 1973, the families spearheaded a special commission and began the occupation process, during which they faced opposition from the Ledezma family and allied groups. According to stories reported by Quiroz (2019), the day after the occupation, two members of the settlement were taken against their will in order to force negotiations. As a result, the families of Palo Alto, supported by the Auxiliary Group, attended negotiations and were confronted with a group of lawyers representing the Ledezma family. They agreed to 'the return of the detained comrades, to respect the limits set by INDECO and to accelerate the judicial process to grant the land' (Ibid., 2019).

Despite the challenges, the occupation of the land was an important moment in ensuring the legalization of land ownership but perhaps even more relevant was the role it played in strengthening the collective identity, a victory by the families of the cooperative that is still celebrated today, which highlights the value of collective resistance and cooperative principles.

3.2.5. First stage of construction and financing (1974-1980)

After the land was taken over, in 1974 an agreement was finally reached with the Ledezma family for the purchase of the land at an agreed price of 200,000 pesos for an area of 46,414 square metres, or 4 pesos per square metre (Quiroz, 2019). Once the land was owned by the cooperative, the next step was the construction of the houses, which required money to purchase the materials, and the development of the necessary urbanization process. This had to be carried out in the fastest and most efficient way possible to cope with pressure from developers in the area.

With the technical support of COPEVI, the process of levelling and adapting the terrain was undertaken, since because of the mining, the land did not have the condition to start construction. At this stage, strategies were discussed in the assembly meetings to obtain funds and, once again, the networks formed between the cooperative, COPEVI, the Auxiliary Group and external actors were essential:

'Through the contacts they had with the auxiliary team, it was possible to form a Fondo [Fomento] de la Vivienda en Coordinación Popular -FOMVICOOP- (Housing Fund - Promotion- of Housing in Popular Coordination) and through that organization, which was created to receive funding from abroad, mainly from Germany and Europe, the first stage of construction was financed, which we called the first raffle' (Interview with Gloria Valdespino min. 2:57, part 5, of Cooperativa Palo Alto documentary, 2018).

'COPEVI mobilized its networks to establish a fund that could finance the construction of the houses in Palo Alto and the Fomento de la Vivienda en Coordinación Popular - FOMVICOOP- (Promotion of Housing in Popular Coordination) was created, which was a fund that channelled resources from foreign foundations to finance cooperative housing projects' (Ortiz, 1980 in Corzo Rivera, 2019).

One of the conditions of this first funding (around 19,000 pesos) was that it should be used mainly for the purchase of construction materials, which meant, on one hand, a technical challenge in terms of the selection of materials and design and, on the other, the adoption of a self-construction system that would allow the cooperative to keep costs down. To meet the first challenge, a housing module was designed, which they called 'pie de casa' (house shell), a product based on the study of family needs and discussions in the assembly, during which it was decided to build the same house for all families, a minimum habitable space that had a living room, bathroom and kitchen on the first level, and space on the second level which could be divided into two bedrooms. The 'house shell' did not have finishes, which had to be arranged by each family, in addition to future expansion or modifications. During this stage, COPEVI's assistance was essential to facilitate the self-production of bricks, windows, and doors. Technology for the ceilings was developed by the Uruguayan architect Tito Acuña who, based on experiences in his country of origin and in Argentina, proposed a self-produced reinforced ceramic system for the construction of the roofs.

As part of the learning process and the implementation of the mutual aid process, it was decided to start with the construction of a single house, which allowed them to learn the process of self-construction and co-learning with technicians and cooperative members. The result was a 25 square-metre show house, where it was possible to modify key aspects of the design, such as creating a flexible space on the second level and a space for future housing extension. The pilot house was later used as offices by the cooperative.



Figure 18: Floor plan of a house. Photo taken from HIC, 1988 in Quiroz, 2019)



Figure 19: Pilot House. Photograph taken from Cooperative Palo Alto documentary (2018).

After the completion of the pilot house, the cooperative decided to start the first construction stage and what became known as 'first raffle'. According to Anastasio García, in this first stage 65 people were organized in 5 different groups, each led by a person who managed the self-construction processes, arranged work by the associates team and other technical personal, and guaranteed the collection of fees for payment. In this, the skills and experience in construction of the associates was a key element (Interview min. 0:22, segment 6 of the Cooperative Palo Alto documentary, 2018). COPEVI supervised the construction process, whereby construction workers hired by the Cooperative were put in charge of the most complex jobs, while simpler tasks were carried out by members of the community with experience in construction (for payment) and by the volunteer self-construction work of the other families (Corzo Rivera, 2019).

In addition, as the evidence of those who took part shows, this first stage was an important phase of coexistence, in which everyone (irrespective of gender or age) took part, according to their abilities and their available time. The first raffle was held, open to people whether or not they belonged to the group of families. On the completion of the first stage in 1978, a total of 75 house shells had been built and this opened the way for the first raffle, in accordance with the lottery model. During the construction process the families did not therefore know which house would be theirs, strengthening the sense of belonging and community.



Figure 20: Construction of housing beginnings. Photograph taken from the Cooperative Palo Alto documentary (2018).

In the first stage, funds were used to construct a limited group of houses, so some lucky members moved in while the rest of the families in Palo Alto continued living in precarious conditions until the following phases.



Figure 21: Self construction of house roofs. Photograph Ortiz (2016)

During this first phase, the organizational structure of the cooperative was fundamental in launching the operation and guaranteeing the democratic process, participation and good management of the project. Corzo Rivera (2019), through interviews with members, describes the cooperative structure as follows:

‘The functioning of the cooperative Palo Alto was structured in an administration council, a surveillance council and six commissions, each of them dealing with several aspects of its operation. However, decisions were taken democratically by a General Assembly made up of all the members of the cooperative.’

It is worth mentioning that, based on the cooperative principles, especially with regard to ‘use and enjoyment’, the General Assembly was the most important body within the entire structure, while the councils and commissions had specific tasks depending on the context and needs of the cooperative. The members were periodically rotated.



Figure 22: New and precarious houses. Photograph COPEVI, 1987 in Corzo Rivera (2019).

3.2.6. Subsequent phases (1980-1990)

After the first house raffle, the cooperative continued to search for new funds in order to continue with the construction of the houses for the rest of the families. In this way, through the *Fondo de la Vivienda en Coordinación Popular* -FONVICOOP- (Housing Fund in Popular Coordination), Palo Alto managed to obtain a second loan which, together with a self-financing process, was enough for the construction of more than 90 house shells in 1978 and 1979. As in

the first raffle, the houses was developed by a process of self-construction and self-financing on behalf of the members of the cooperative.

According to (HIC, 1988), between 1980 and 1985 there were sufficient house shells to accommodate around 80% of all the families in Palo Alto (237), thanks to loans from FOMVICOOP and INDECO. According to Gloria Valdespino, by the third raffle, the cooperative was already well known, so the results of the previous raffles acted as a guarantee and helped obtain funds. (Interview min. 11:57, segment 5 of the Cooperative Palo Alto documentary, 2018).

A fourth raffle was planned by the cooperative to meet the needs of member's children. A portion of the land was designated to the progressive growth of the cooperative. At this stage, members decided to modify the type of housing and construct multi-family buildings with the aim of making the settlement denser and take advantage of the extension of the available land. According to Gloria Valdespino, the cooperative planned the construction of about 140 housing units. To this end, an initial group of mostly young people was formed. However, the total of 70 group members was reduced to 32. (Interview min. 13:19, part 5 of the Cooperativa Palo Alto documentary, 2018).

According to data collected by Corzo Rivera (2019), when, in 1986, the fourth stage of construction began, 144 houses in 24 multi-family buildings were planned, which were to be built in 4 phases. However, because of conflicts that erupted at the beginning of the 90's, it was only possible to build the first stage of 32 houses.



Figure 23: Housing building from the fourth construction stage. Photograph Corzo Rivera (2019)

3.2.7. Challenges and sustainability (1990-2020)

In parallel with the last construction stage, the cooperative Palo Alto reinforced its commitment to the popular struggle by joining the *Coordinadora Nacional del Movimiento Urbano Popular - CONAMUP-* (National Coordinator of the Popular Urban Movement), giving support to numerous organizations and later enlarging its network of strategic alliances. One positive consequence of integration with CONAMUP was the formation of two subgroups committed to the popular struggle. On one hand, this showed the cooperative values in practice and, on the other, it saw a return to the inspiration of Rodolfo Escamilla, one of the cooperative's most important historical figures.

The first of these groups was called *Corriente Rodolfo Escamilla por la Liberación - CRELL-* (Rodolfo Escamilla Current for the Liberation), which had the aim of supporting the sustained struggle of the rural workers of San José Bojay in Hidalgo. The second was the *Grupo Rodolfo Escamilla Palo Alto -GRES-PA-* (Rodolfo Escamilla Palo Alto Group), initially formed in 1984 as

a work team made up of young people and adults from the cooperative who wanted to emphasise their commitment to the class struggle and collaborate with other popular movements. A review of the written observations of GRES-PA, (Quiroz, 2019) suggests that, through work within CONAMUP, Palo Alto not only managed to expand and strengthen its network of alliances, but also promoted its consolidation within CONAMUP.

The construction process culminated in the mid-80's; when a large percentage of the families had met their housing needs and the Cooperative launched a phase of coexistence. This was a considerable challenge for Palo Alto and took place in a difficult historical political and economic context, which led to a loss of enthusiasm among members.

As is clear from the analysis of the political and institutional context of the housing sector in Mexico (see 3.1. Policy and institutional context of the housing sector in Mexico), since the 70's there had been increasing social dissatisfaction and this was heightened in the decade of the 80s due mainly by the pressure of the economic crisis, a political environment characterized by populism, the progressive dismantling of the Welfare State as a result of international pressure and the creation of an environment that tended to favour the market in all its forms. These conditions accelerated the urbanization process near Palo Alto in the western part of the city (delegation Cuajimalpa), promoting the development of properties for luxury houses and offices. The pressure exerted by the developers on the Cooperative therefore increased.

In the early 90's, with heightened international pressure, the Welfare State was completely dismantled leaving popular movements even more vulnerable. Lacking support from the public sector, they were exposed to cooptation processes by the political parties and fragmentation within the second level organizations. The Palo Alto cooperative was no exception, according to Quiroz (2019) and the interviewees in the video *Cooperativa Palo Alto: La lucha por la tierra en al ciudad* - Cooperative Palo Alto: The the struggle for land in the city (AJ+, 2020). The organization underwent a period of fragility when the cooperative values and the sense of belonging were threatened. causing that in the mid-90s, one group sought to liquidate the cooperative in order to replace collective ownership with individual deeds, which would pave the way for the sale of the area (e.g. the housing project *Arcos Bosques* which, in 1991, had presented the cooperative an offer to buy). The dissident group had very good connections with public entities and political parties and some of its members had important positions in the organization. This made it possible for them to convince around 42 members to join the group and cancel the registration of the cooperative even without the approval of the General

Assembly. Registration books disappeared and legal claims were lodged against some of the members. This process caused great social conflict within the cooperative and, as a result, some of the dissident members left. Nevertheless, the General Assembly and the decision-making mechanisms, along with the cooperative's tenet of 'use and enjoyment', protected the majority of members and guaranteed the land ownership and the houses.

This breakup was a critical point in the history of the cooperative, which was divided between two groups with opposing views, those who wanted to retain collective ownership and continue with the model and those who sought individual private property rights. This attitude affected the participation of the children in the activities of the cooperative, affecting the renovation of new leaderships and perpetuating permanence of the same figures holding on to positions of power.

The group that wanted to continue with the cooperative and collective ownership recognized the threat posed by this breakup.

'We know that if we sell little by little, we can be dispossessed, since people around us have a lot [...] and, with the ones that sold our land, it would be part of the residential consortium, but we would also have another problem, the children could dispossess their parents of their houses, because they would put the deeds under the most vicious or ambitious child or make no wills. Because all of this, it has been agreed to stick with a global deed although, as the years pass, this way of thinking is tending to change' (Cabrera, 1988 in Quiroz, 2019).

The consequences of this was not only seen within the organization, it also weakened its image and performance. As a result, the old *Dirección General de Fomento* (General Direction of Development), in the light of the conflict and the administrative mistakes made by the Cooperative concerning audits and a lack of records, decided to withdraw authorization to prevent it continuing to operate as a cooperative and a forced liquidation process was begun. In response, the rest of the members acted to stop the process and full liquidation was not implemented. In 1995 and 1996, there were repeated clashes and legal processes involving the dissident group and the members of the cooperative. In 1996, the 'Understanding Agreements' were signed, which made the departure of the dissident members official and a process of negotiation for the liquidation of the cooperative was launched.

'As a result of the internal conflicts and the signatures collected by the dissident group, in 1996 the cooperative Palo Alto began the liquidation process, according to the notice

published in the Federation Official Newspaper (1996). As a consequence, it was decided that the dissident group would leave the cooperative and that the cost of the houses would be paid to them, so there were 42 empty houses in the Cooperative' (Corzo Rivera, 2019).

Without authorization for operating as a cooperative, Palo Alto was not able to continue housing construction nor accept new members or allow current members to leave. This condition still applies, leaving the cooperative partially paralyzed, which presents a serious risk for the sustainability of the initiative and a challenge for the new generation in Palo Alto at a time when the cooperative is coming under pressure from the growth in the population due the tradition of having large families, leading to overcrowding.

According to María Guadalupe Cabrera, one of the weaknesses of the organization was the selection of new leaders and ensuring the continuance of cooperative values and the adoption of a collective identity on behalf of new generations.

'I feel that the young people of that time, who are now responsible for the current difficulties, were not allowed to attend meetings and make decisions, that they let us create. Of course when you are involved, since you are a child you take responsibility, but when you are not, it is not your responsibility anymore, you don't give it the importance it deserves, which is the case now' (Interview with María Guadalupe Cabrera min. 3:30, segment 11 of the Cooperative Palo Alto documentary, 2018).

According to the group GRES-PA, Quiroz (2019), the children of the founding members did not share the views of their parents:

'A lot of these young people didn't experience the formation process and the struggle for the cooperative, some of them had enjoyed better living conditions and gained professional degrees. This could have been of benefit for the innovation of the cooperative, but it wasn't like that since many of them didn't share the ideals of the cooperative struggle that the first generation experienced.'

In addition, based on interviews, Corzo Rivera (2019) pointed out that aspects of the regulations of the cooperative contributed to this problem. On one hand, participation in the council was reserved only for members, therefore excluding their children. This situation continued to the present day, until some historical leaders made way for the younger generations. On the other,

the patriarchal and sexist nature of the cooperative was reflected in the operating structure under which only male members could hold positions in the councils and commissions.

This last factor, as well as obstructing generational change, is odd, given the leading role of women in the struggle and resistance of the community from the start. Originally, many of the heads of family were women, the self-construction processes were carried out mainly by women, who also took a prominent role in public demonstrations and negotiations with public authorities, since the men were away at work. This injustice has been acknowledged by women of all ages.

‘Women built Palo Alto, women have sustained Palo Alto, and they are going to make Palo Alto survive until the end of the world’ (Interview with Fabiola Carrera min. 7:48 of the documentary AJ+,2020).

With regard to this generational fracture, some key factors were highlighted by the results of the survey in 2019 by Corzo Rivera (2019), particularly in answer to questions on the advantages and disadvantages of living in Palo Alto by age range (generations). There is general agreement between the different generations in considering the neighbouring urbanization as one of the biggest disadvantages, followed by cooperative organization, highlighting the consequences of the fracture and the disagreements inside the organization. However, the younger generation sees collective ownership as a disadvantage while the older generation do not, further demonstrating the failure in the construction of a cooperative identity and the adoption of cooperative principles by the new generation.

There was general agreement on the advantage of the tranquillity of living in the neighbourhood and its strategic location in the city but only the founding partners saw the cooperative organization as an advantage.

The same survey explored generational views on being part of the history of Palo Alto in terms of the challenges faced by the community. The answers suggested a division in the cooperative identity between the three identified generations. Although the majority of interviewees felt part of the story (particularly the generation of founding partners), many members of the new generation did not. This demonstrates an important challenge in reconciling the views of those who seek a new objective, those who argue that the cooperative no longer exists and those who want to continue with the project as before.

Recently, an ad hoc group was created, known as the Group of 20, among some second and third generation members who decided to join together to deal with the forced liquidation.

‘The Group of 20 was formed because we saw that many years had already passed and the liquidation proceedings had stalled. That is why, in an assembly, we decided to form a group, in parallel with the commission and with functions that only concerned the liquidation proceedings’ (Interview with Roberto Rangel min. 0:45, segment 11 of the documentary Cooperative Palo Alto, 2018).

Upon deciding to retake the case, the Group of 20 found that the process had stalled, the group decided to directly approach the judge, who rejected their petition. An appeal was made to a second judge but, again, their request to implement the liquidation was rejected.

In disagreement with such a decision, in 2013, the liquidation commission appeared before a court which, although again rejecting the case, issued a series of guidelines to proceed with the liquidation in compliance with the agreements and decisions issued by the cooperative. This ruling acknowledged the autonomy of the organization but increased the tension between the opposing groups within the cooperative.

‘[In 2018] a hearing was held at which we asked for the disapproval of the liquidation motion presented in 2015. So, through that hearing and through our allegations, we are asking that the compliance of the liquidation project be rejected [...]

If the liquidation commission doesn’t comply with the guidelines ordered by the court, we will ask for its immediate removal and once that is achieved, we will have to appoint a liquidation commission established by the majority group’ (Interview with Roberto Rangel min. 11.29, part 11 of the Cooperative Palo Alto documentary, 2018).

In 2015, a continuity group made up of members of the new generation was formed, which started a training process in collaboration with the housing cooperative USCOVI and the Federation of Cooperatives. Currently, around 25 youngsters are taking part in the continuity group and are also involved in other commissions within the cooperative. They are making their voices heard within the organization.

The liquidation process is certainly the greatest challenge that the cooperative is currently facing and its resolution will depend to a large extent on the commitment of the new generations, the

implementation of democratic decision-making processes and the retention of the historical memory and cooperative identity.

Some members of Palo Alto have made a commitment to continue to promote activities that strengthen the sense of belonging to the collective and also keep alive the project's capacity for self-management.

'We saw the need to have roots here in our community, the roots created by doing social works [...]

Given the legal problem, the liquidation proceedings of the cooperative underway, we, as a group of colleagues, saw the necessity of having those roots, generating various works that will benefit this community in the future' (Interview with Vicente Arredondo min. 0:12, part 9 of the Cooperative Palo Alto documentary, 2018).

Based on the historical experience of the cooperative and the abilities developed in the collective, the strengthening of the roots becomes dynamic through the improvement of habitat conditions, taking advantage of the public financing opportunities (PCMB Programme) that seek to promote the improvement of neighbourhoods and artistic production. After 2010, Palo Alto promoted various projects such as the Community Hall, the Civic Square or other urban components (welcome arch, perimeter fence, etc.), seeking public financing and calling for active participation, so that young people would get involved and adopt the values of community work. In practice, it represents a call for resistance and the reproduction of the teachings based on experience and organization since, without the organization and commitment of the youngest Palo Alto residents, the sustainability of the project will be under threat.

One of the problems appears to be the lack of follow up and technical support throughout the different stages of the organization, according to Jerónimo Díaz, perhaps because the model was promoted in a historical period marked by crisis, when the sustainability and administration of a very complex alternative model was left to self-management without the support (especially after the construction stages) of specialized technical organizations, as in other Latin American contexts (Díaz, J. Interview in July 2020).

A number of actions are being carried out, for example, COCEAVIS (Central American Solidarity Housing Coordinator), with the support of FUNDASAL (Salvadoran Foundation for Development Minimum Housing) is backing the Palo Alto cooperative as their counterpart in

Mexico (Interview with Enrique Ortiz, August 2020). Similarly, organizations such as FUCVAM (Uruguayan Federation of Housing Cooperatives for Mutual Assistance) and WeEffect (Swedish Cooperation), continue to support Palo Alto through collaboration agreements.

Currently, the pressure continues on Palo Alto. Nearby real estate developments are expanding, literally enclosing Palo Alto. For example, in 2021 the project known as *'Puertas Bosques'* is due for completion. This project is located south of the cooperative and is made up of a 45-floor tower (455 apartments) which, in turn, is part of a wider scheme that includes more condominiums, a hotel and offices (Corzo Rivera, 2019). According to evidence gathered by *Idem.*, the construction of such a project with such characteristics is prohibited and the Palo Alto community was not informed nor included in the discussions:

'We found out about the building project through the publicity they generated, and there was discussion in round tables, but we were not invited. And it is a big problem because there are many levels, and the water, the sewer system and the traffic are going to affect us, as well as our solar energy, because this building is going to block the light' (Interview in Corzo Rivera, 2019).



Figure 24: Cooperative Palo Alto and nearby buildings. Photo from TDM Architects in Corzo Rivera, (2019).

Palo Alto, despite almost 50 years of existence, and fulfilling the housing needs of its founding members, still faces challenges that threaten its sustainability, from outside and within. In the case of Palo Alto in particular, the active participation of the new generation and the adoption of a renewed sense of belonging are vital to continue with the resistance in the face of external pressures, resolving the liquidation proceedings and renewing registration as a cooperative, as well as reconciling the differences inside the organization.

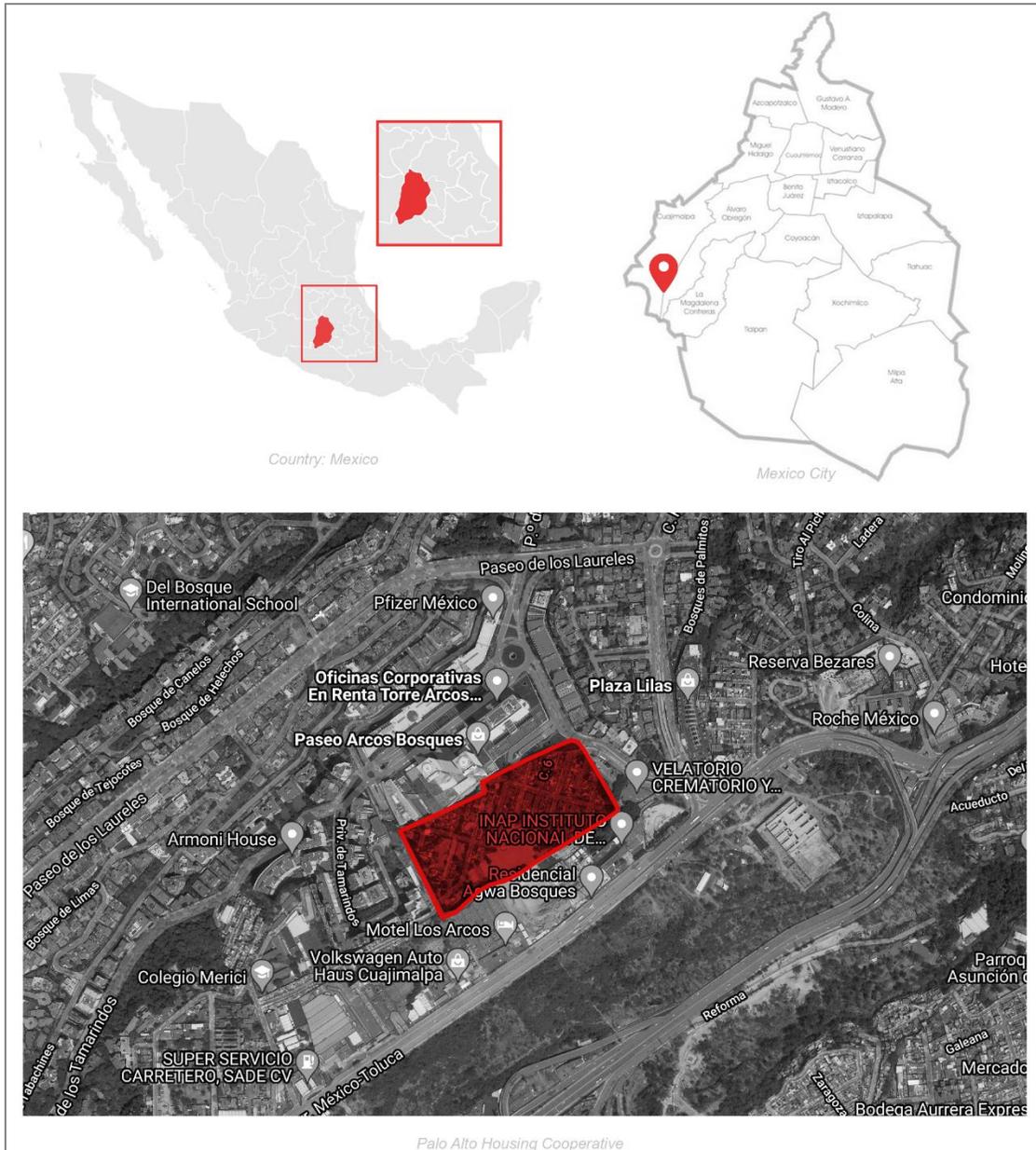


Figure 25: Location scheme of Palo Alto housing cooperative. Source: the author.

3.3. The policy and institutional context of the housing sector in El Salvador

3.3.1. Period of Government sponsorship

In the case of El Salvador, the access, use, and ownership of land have been problematic since colonial times, when lands of public use and ownership, known as *ejidos*, were privatized in the form of *haciendas*. These were used for economic production activities and, over time, underwent some significant changes.

Due to the industrialization process and economic growth in El Salvador at the beginning of the 20th century, largely due to the export of coffee, both the quantity and density of the population increased considerably during this period. These events put pressure on the environment and, as a result, housing problems emerged. According to Harth-deneke (1978), the international economic crisis had enormous impact on El Salvador as the market based on the export of coffee collapsed and unemployment soared. At the same time, one of the largest peasant uprisings in the Central American region ended in a widespread massacre by the military government that ruled the country for 15 years. As cited by Idem. (1978), some authors identify this event as one of the main causes of the rise of considerable economic inequalities, but also reduced access to land and the option of owning a house.

In this context, the government's actions were characterized by the centralization of functions, and one of the government's first steps on social policy was the founding of the National Civil Defence Board and the Social Improvement Program in 1933. In addition, the *El Banco Hipotecario de El Salvador* (the Mortgage Bank of El Salvador) was established. All these efforts were intended to contribute to the improvement of the quality of life of the Salvadorean population, including access to housing' (UN-Habitat, 2013) with particular emphasis on the population living in rural and urban poverty.

In 1949, the first housing diagnosis was conducted at the national level in El Salvador, which showed that government actions to tackle the housing problem were insufficient. Subsequently, in 1950 a new Constitution came into force and introduced, for the first time, social interest objectives within a general framework in which the leading role of the government as the guarantor of the welfare state was recognized (Harth-deneke, 1978), including access to "public interest" housing. This vision appeared to have been shared at the Central American regional level. In the Salvadorean case, it was not limited to the creation of new regulations but activated

through the creation of an institutional framework for the housing sector and the provision of basic services, such as potable water and electricity (Ferrufino, C. interviewed in June 2021).

In this period, San Salvador and the large urban areas of El Salvador were subject to a series of dynamics, among which the generalized demographic growth stands out, increasing population density. An intense urbanization process launched in the metropolitan area caused a considerable increase of the population with conditions of economic and social vulnerability (Ibid., 1978).

Within the framework of constitutional change, and during considerable urban and demographic transformations, the political and institutional system of the housing sector underwent a series of profound change which sought to create the institutional apparatus necessary to guarantee the production of public housing.

One of the most significant changes at the institutional level was the creation of the *Dirección General de Urbanismo y Arquitectura* -DUA- (General Directorate of Urbanism and Architecture), under the *Ministerio de Obras Públicas* -MOP- (Ministry of Public Works), as the institution that would lead the planning, construction, and urban planning processes at the national level. Thanks to the work of the DUA, important legislative and planning changes took place. For example, the first Master Plan for the city of San Salvador and its surrounding areas was created in 1954 (and later, the Metropolitan Plan of streets and highways in 1956) and the approval of the first Urbanism and Construction Law was obtained (LUC), which defined the MOP as the main regulator of the planning and construction processes at the national level.

Other additions to the institutional structure were the creation of the *Instituto de Vivienda Urbana* -IVU- (Urban Housing Institute) and the *Instituto de Colonización Rural* -ICR- (Rural Colonization Institute), both the results of the housing diagnosis carried out in previous years, the objective of which was to generate housing at the national level. To that end, the IVU was established as the institution in charge of the execution of single-family and multi-family housing programs. During its existence, the IVU not only promoted the construction of numerous housing units and equipment for the urban population (mostly middle-income families) but also put into practice alternative and novel mechanisms within the framework of public institutions (including, for example, the self-construction and improvement of precarious settlements). It should be mentioned that, for the development of these housing programs, in addition to public resources, financing from the Inter-American Development Bank (IDB) and its support programme to develop urban housing was very important. As part of the same institutional

framework in 1963, the Housing Financial System was created, which was made up of the Financiera Nacional de Vivienda -FNV- (National Housing Finance), charged with channelling funds for the construction of houses by private developers, such as mortgage loans granted to families⁴⁷ awarded through its multiple Savings and Loan Associations, which acted as private limited companies that provided financing for the construction, acquisition, and improvement of homes (Iraheta & Telles, 2010). The FNV also constituted the basis for the consolidation of many private developers dedicated to the construction of housing aimed mainly at middle-income social sectors (Lungo, 2001).

According to Ferrufino, C. (interviewed in June 2021), some problems that emerged in the institutional restructuring of the housing sector in this period were, first, the centralizing nature of the strategy, which reduced the capacities and actions of local governments and, second, a lack of clarity in the approach to the problem of rural housing, although an institution was dedicated to this.

According to Harth-deneke (1978), this first restructuring of the political and institutional framework of the housing and planning sector resulted in significant changes but these were limited by a series of factors, including the following: a lack of consistency between constitutional objectives and government programmes, which led to the absence of an explicit and coherent urban policy that would benefit the most vulnerable population. In addition, despite the creation of urban planning and legislation instruments, the work of institutions such as the DUA was limited to technical aspects and infrastructure construction, barely addressing complex urban issues of a socio-economic nature, such as land speculation, the proliferation of informal urban settlements, a lack of a public transport system and other infrastructure related to health and education. Finally, the attainment of the objectives defined by the planning instruments was undermined by a lack of support at the political level and a planning framework at the national level that would make possible an adequate review and evaluation process.

According to the same author, in the '60s in El Salvador saw a second generation of new urban planning studies (with an impact on the housing sector), beginning with the creation of the Consejo Nacional de Planificación y Coordinación Económica -CONAPLAN- (National Council Planning and Economic Coordination) in 1962 and the creation of autonomous agencies whose

⁴⁷ Although the socio-economic profile of the target population of the FNV was families with medium to low incomes, over the years of operation, due to the increase in the financial ceiling for mortgage loans, families with middle to high incomes benefitted the most.

large-scale urban infrastructure planning and creation activities were carried out independently. At the end of that decade, partly triggered by the 1965 earthquake, which once again exposed the deficiencies in housing production, the DUA, CONAPLAN, and international collaborators carried out a series of studies focused on the Metropolitan Area of San Salvador, resulting in an analysis in 1969 of the context and the planning of new scenarios in what was known as METROPLAN 80 (Metropolitan Development Plan). Among other things, this proposed 'the development of a policy and an institutional structure that would guarantee access to housing for the most vulnerable population groups, including strategies for the improvement and formalization of informal settlements' (UN-Habitat, 2013). In addition to the development of METROPLAN 80, in 1970 the Department of Urban and Regional Planning was created, under the jurisdiction of the DUA, as a sign of the national interest in consolidating an institutional framework for planning processes at the national level.

The efforts undertaken in this second wave of studies and planning instruments revealed a series of problems with urbanization processes, particularly concentrated in the metropolitan area, including the economic, social, and legal precariousness of many of the informal housing settlements in the city; an inefficient public transportation system; the need for new financial instruments for urban development; problems in the regulation of the land market; and little clarity in the governance processes at the metropolitan level (Harth-deneke, 1978). In addition, the same author pointed out that many of the objectives set by these instruments were not achieved, due to the institutional lack of coordination of legal instruments and public and non-public financing with the plan's guidelines; the continuous and accelerating growth of illegal settlements at the periphery of the city; the concentration of efforts in the metropolitan area; and a lack of attention to the regularization of the land market.

At the beginning of the 70's as part of the restructuring processes of the institutional framework of the housing sector, two new institutions appeared in 1973, the main objectives of which were to provide housing and social care for the salaried population. Firstly, the *Fondo Social para la Vivienda* -FSV- (Social Housing Fund)⁴⁸ was created, an innovative credit institution that distributed public and private funds (the latter from taxes on employers and employees) intended to guarantee access to mortgage loans, mostly to buy new homes. Secondly, the

⁴⁸ Originally influenced by the figure of INFONAVIT in Mexico and the Housing Bank in Brazil, the FSV was an institution aimed at the salaried population, although over the years it has modified its credit ceilings, considerably reducing the affordability of new housing.

Instituto Nacional de Pensiones para Empleados Públicos -INPEP- (National Institute of Public Employees Pensions) was established within the Pension Savings System as a counterpart of the FSV, aimed at serving public sector employees. Another institution created during the 70's was the *Fundación Salvadoreña para el Desarrollo y Vivienda Mínima -FUNDASAL-* (Salvadoran Foundation for Development and Minimum Housing). Although it was not part of the public system, it played a crucial role in the promotion and implementation of alternative housing models and, from its foundation, was committed to addressing the housing problems of the most vulnerable population in more comprehensive way. This institution received support from both public and international funds for the development of its programmes. Among other achievements, FUNDASAL's work has been fundamental in promoting Housing Cooperatives in the country.

In the 70's, specifically in 1976 a significant event took place in the field of habitat at the international level. This was the Conference on Human Settlements, known as Habitat I, held in Vancouver and organized by the Human Settlements Programme of the United Nations (UN-Habitat). This meeting positioned the debate on habitat and adequate housing at an international level and constituted an international platform for the formation of networks among different organizations. At the national level, it also promoted a proposal for a national policy on human settlements, which identified the need for greater public intervention in the housing sector. In the same year, a series of studies began to be promoted and implemented by international organizations (German Mission, United Nations Development Program, World Bank), which analyzed the institutional and legal framework of urban planning and development and conducted a regional analysis of the legal framework for urban land, as well as making proposals for reforms to the financial sector and carrying out feasibility analyses on new programmes in the housing sector (Harth-deneke, 1978). In El Salvador that year, a process began that would lead to significant changes in the national economic development model and, therefore, in urbanization and land management processes. The reform of the Agrarian Law⁴⁹, a process within the framework of an authoritarian military government, one of the most radical

⁴⁹ The Agrarian Reform of 1980 constitutes the first attempt in favour of a transformation of social relations in Salvadoran agriculture. It sought among its objectives the incorporation of the rural population in the economic, social, and political development of the country based on the replacement of a latifundium system of land tenure with a system of ownership, tenure, and exploitation that leads to its efficient exploitation.
(http://www2.uca.edu.sv/boletines/upload_w/file/boletines/4fe2105c9d458reforma.pdf. Consulted in July 2021)

changes in the Salvadoran agrarian system, caused great tension in an already degraded socio-political environment⁵⁰

3.3.2. Period of conflict (1979-1992)

During the late 1970s a very turbulent period and, in 1979, a coup led by a military group known as the *Junta Revolucionaria de Gobierno* -JRG- (Revolutionary Government Junta of El Salvador) overthrew the military government of Carlos Romero and launched widespread processes of reform to continue oppressing the emerging opposition. The *coup d'état* of 1979 was the beginning of armed conflict in El Salvador, which would last 12 years and herald a bloody period in the country's history.

At this time, El Salvador underwent a profound economic recession, prompting the new government to undertake a series of reforms, among which the nationalization of the Bank system stands out for its direct impact on the housing sector. This reform meant that 'the shares of private commercial banks became the property of the State. This situation affected the country's financial system when the FNV and its credit institutions, the Savings and Loan Associations, were nationalized' (FUNDASAL, 1993 in Iraheta & Telles, 2010).

Four years after the coup, and in the midst of a civil conflict, the Government decided to approve a new National Constitution, which not only sought to legitimize the new government but also paved the way for changes that would later allow the adoption of new policies, in line with international neoliberal principles. The new constitution included certain articles that directly affected the housing sector. First, article 119, in which the construction of houses was declared to be of social interest. The Government would ensure that a large number of Salvadoran families became home owners. It would encourage every owner of rural properties to provide resident workers with a hygienic and comfortable room, and adequate facilities for temporary workers. To this end, it would provide the smallholders with the necessary means. Later, articles 102 and 103 would recognize and guarantee the right to private property and article 106 laid down that the expropriation would be implemented 'solely for reasons of public utility or social interest', to be used for the construction of houses. Finally, under articles 203 and 206, the

⁵⁰ The Agrarian Reform was a proposal that came about as a result of historical tensions and conflict over the use, tenure, and ownership of land (peasant uprising and massacre of 1932), promoted by a right-wing authoritarian military government, and as part of the negotiation for the resumption of military support by the United States (https://elpais.com/diario/1980/12/19/internacional/346028402_850215.html. Consulted in July 2021).

national, regional, and local execution of development plans was delegated to the municipal and national administrations (UN-Habitat, 2013; Constitución de El Salvador, 1983).

In 1985, despite the acute housing problem due to the deficit and the number of unsold housing units on the market, the Government decided to reduce the public funds allocated to the sector by withdrawing the budget for the IVU, a situation aggravated by two factors. On one hand, international organizations decided to suspend loans to the Government, further reducing the capacity of an already weakened Government (Iraheta & Telles, 2010) and, on the other, in 1986 the city of San Salvador and its surroundings were badly hit by an earthquake, which caused severe damage to the public and private infrastructure, further affecting the precarious habitat of a large number of families and increasing the housing deficit⁵¹.

In this period, in the midst of a civil war that ravaged the entire national territory, a series of cuts in public funds were made, since a large part of the national income was allocated to the defence sector. The Government started to recognize its inability to deal with the housing problem and the need for the support of private developers that could take on the production of housing. The latter became an even more significant part of the housing sector, taking part in a much more active and direct way in the management and decision-making bodies of the sector (Ferrufino, C. interviewed in June 2021).

The new configuration of the public sector during the armed conflict, in addition to the consequences of the 1986 earthquake that devastated the most important national urban and economic centres, considerably destabilized the housing sector. However, access to the housing market continued (mainly through Savings and Loan Associations) and, to a lesser extent, so did housing production through Non-Governmental Organizations. More innovative production of public habitat programmes was achieved, along with a proliferation of informal settlements in the city through the production of habitat and housing self-managed by families, although mostly in a very precarious and disorganized way due to the absence of programmes of assistance and support.

This trend of proliferation of informal settlements at the end of the '80s, was reflected in the displacement of the population from the areas most affected by the war to the so-called

⁵¹ It is estimated that more than 22,800 homes were destroyed, and 29,800 homes were badly damaged by the 1986 earthquake, causing a total loss equivalent to 25% of GDP (ECLAC, 1986).

(moderately organized) camps outside cities with precarious living conditions, which exacerbated housing problems, especially in large urban areas.

In 1989, the right-wing party *Alianza Republicana Nacionalista de El Salvador* -ARENA- (Nationalist Republican Alliance of El Salvador) came to power and launched a series of profound transformations to give the government the role of facilitator of the private market. One of the most controversial proposals was for a Strategic Structural Adjustment Programme, which had a clear neoliberal stance and the main objective of which was to 'correct the macroeconomic imbalances of the Salvadoran economy [...]' under which public spending was restricted by shortening social programmes and rates and payments for public services were to be increased. Simultaneously, the reforms of the eighties were reversed, the privatization of state companies was promoted' (Iraheta & Telles, 2010). According to Ibid. (2010), among the objectives of the new policies adopted by the housing sector within the framework of this structural adjustment programme were the following:

- The private sector would oversee the production and marketing of housing projects.
- The role of the Government would be as coordinator, regulator, and facilitator of activities related to the production, distribution, and consumption of housing.
- The housing finance system was to function as a whole in line with the laws and regulations of commercial banking when starting the privatization process.
- Privatization of public housing companies.
- Regularization of the ownership of land and/or houses that have not yet been transferred to the name of the final beneficiary.

This considerable restructuring of the economic model at the national level was largely in line with the economic reforms promoted by international financial organizations such as the World Bank and the International Monetary Fund which, in coordination with the United States, made the awarding of loans to Latin American developing countries conditional on the adoption of a series of neoliberal principles known as the Washington Consensus. This was in response to an excessive lack of capacity, and the interventionism and protectionism of the Government, thereby promoting, among other things, the reduction of its interventions, the liberalization of the market, deregulation, and the privatization of public services.

3.3.3. Neoliberal restructuring period (1992-2000)

In 1992, partly due to the mediation of international organizations, 12 years of civil war came to an end with the signing of the Peace Accords. This paved the way for strategies for the reconstruction of an institutional and policy system, weakened by the conflict.

This series of transformations resonated strongly in the Salvadorean housing system, since they meant that 'the Government is not so much a provider of housing, but rather a facilitator so that the private sector or the families themselves can solve their problems through market mechanisms' (Ferrufino, C. Interviewed in June 2021). This process materialized in a profound institutional restructuring characterized by: the acknowledgement of the disappearance of the National Housing Finance Company (FNV) in 1980 and the delegation of the private banking system as the entity in charge of housing financing; the disappearance of the Urban Housing Institute (IVU) and the renouncing of public responsibility for housing construction⁵² ; the disappearance of the model of employer and worker contributions to the FSV in 1998; and the creation of the *Fondo Nacional para la Vivienda Popular* -FONAVIPO- (National Fund for Popular Housing) in 1992.

FONAVIPO took on the remaining assets of the IVU, but with a different purpose and guided by neoliberal principles. FONAVIPO was created as a public body to help people living in poverty by guaranteeing access to mortgage loans. The actions of FONAVIPO were rolled out guided by two principles. The first, acting as a second-tier bank, that is, providing loans to private banks so that they could meet the demand for housing by offering loan access mechanisms and the second, by granting direct subsidies to sectors of the population with fewer resources, as stated by Ferrufino, C. (Interviewed in June 2021). Although some effort was made to channel these contributions, the mechanisms to make the subsidies sustainable were not clearly defined, so they proved to be very limited, given the existing needs.

Another institutional gamble during this decade was the creation of the *Instituto Libertad y Progreso* -ILP- (Liberty and Progress Institute) in 1991, which displayed the recognition by the Government of the processes of self-production of housing and the need to adopt a more comprehensive perspective. In this way, the ILP appeared as a public entity dedicated to the legalization of unlawfully occupied land, a role that is perfectly in line with the logic adopted by

⁵² Throughout the 41 years it was in office, the IVU managed to build and award approximately 31,382 urban homes throughout the country. (UN-Habitat, 2013)

the public sector of conceiving housing mainly as a market asset and private property as the only tenure mechanism that could guarantee access to it. According to Ferrufino, C. (interviewed in June 2021), despite its novelty, the role of the ILP was questionable from a more comprehensive perspective since, despite ensuring the private ownership of land, its actions did not ensure the provision of adequate urban infrastructure and services, nor did they consider location or accessibility conditions, oversimplifying housing problems and perpetuating cycles of precariousness.

Another element that characterized the institutional framework of the housing sector during this period was the commitment to the decentralization of functions as a reaction to the centralization of the model that had been in force since the 1950s. This sought the devolution of responsibilities to local governments and the delegation of certain functions to other entities. For this reason, the need for an entity to supervise and regulate the housing sector was also identified. The *Viceministerio de Vivienda y Desarrollo Urbano -VMVDU-* (Vice Ministry of Housing and Urban Development) was set up as the body responsible for the design, regularization, and authorization of activities related to the planning and territorial development of the country, which would act under the control of the MOP. Similarly, within the activities of the VMVDU, the legalization processes and financing programmes for the housing sector were also defined.

On a regional level, in line with the decentralizing principle, the *Oficina de Planificación del Área Metropolitana de San Salvador -OPAMSS-* (Planning Office of the Metropolitan Area of San Salvador) was created in 1990, at the initiative of a group of mayors from different municipalities of the Metropolitan Area of San Salvador in recognition of the need to deal with territorial problems in an organized way (particularly the effects of the 1986 earthquake). The OPAMSS was a significant and innovative initiative in the field of territorial planning since, on one hand, its technical nature predominated and, on the other, it was a semi-autonomous regional entity, the operation of which did not depend entirely on political changes at the local scale.

According to UN-Habitat (2013), among the mechanisms that characterized the housing model in the 90's, the following stand out: (a) the direct housing subsidy to families (although, as previously stated, without the appropriate mechanisms to guarantee this strategy's sustainability), (b) the establishment of prior savings requirements or other contributions based on the price of the homes and the income levels of the beneficiaries and (c) the development of financial instruments that facilitated access and reduced the risk of the claimants' ability to pay.

Some examples of this type of financial mechanism were guarantee funds, securitization, the development of a secondary market for low-income housing, and housing leasing.

In addition to the notable neoliberal stance and the reduction of government intervention in housing production due to the adoption of its role as facilitator for the development of the private housing market, the institutional framework of the sector was also characterized by a significant lack of connections between the different areas, making the adoption of more comprehensive policies and the coordination of interests and actions difficult, in addition to the positioning of the housing sector as a dependency of the MOP within the institutional structure, resulting in limited resources from the national budget and the priority of civil works and road infrastructure over public investments in housing (Ferrufino, C. Interviewed in June 2021).

3.3.4. New millennium period (2001-2010)

The beginning of the new millennium was marked by two strong earthquakes that occurred between January and February 2001, which again led to the worsening of the deficit and the housing problem in general. According to data from ECLAC (2001), the value of the losses due to the two earthquakes was equivalent to 9.5% of the national GDP⁵³. In this context, in which the housing problem had been considerably aggravated, the need for public intervention became evident, which initially took the form of experiments or approaches (some imposed by international organizations) framed in a new housing policy (Ferrufino, C. Interviewed in June 2021).

In 2000, before the two earthquakes, the VMVDU created and adopted a new National Housing Policy. Its objective was to 'reorganize the housing system to facilitate access for the entire population, primarily the lowest income sectors, and create a housing solution through the broad participation of civil society, at the same time relying on the efforts of the beneficiary population and other actors in the housing sector with a sustainable approach' (Navarro et al., 2005). It was governed by the following principles: a) every Salvadorean would have the right of access to adequate housing, the use and enjoyment of urban and rural space, and inherent services; b) the common interest must prevail over the private interest; c) all Salvadoreans would have the right to live in sustainable urban and rural settlements; d) housing, health, and education were

⁵³ This added to the strong impact on the housing stock that other natural disasters had caused, such as Hurricane Mitch (1998) which severely affected 59,000 homes and Tropical Storm Ida (2009) which affected 1,487 homes, as well as the Tropical storm Stan and the simultaneous eruption of the Santa Ana volcano (Ilamatepec) in 2005. (UN-Habitat, 2013)

necessary and essential rights for all Salvadoreans to improve their living conditions (Idem., 2005).

Among the programmes adopted during this period (redirected to post-earthquake construction due to the emergency), the following can be highlighted: the El Salvador Country of Property Owners project, which sought to ensure that every citizen owned a real estate property; the Urban Solidarity Programme, the objective of which was to promote the improvement of urban neighbourhoods in the main cities of the country; and the 'Roof for my brother' programme, which tried to incorporate the principle of subsidiarity (Iraheta & Telles, 2010).

Based on a review of the Navarro et al. (2005), the following criticisms emerged:

First, during the formulation, consultation processes with the different sectors of society were not held. On this point, Ibid. (2005) highlighted the statement of the former secretary of Habitat International Coalition for Latin America at a session of the General Assembly of American States, in which he regretted that social organizations that work with human settlements had not been considered in the process. In addition, the statement of the former president of the *Cámara salvadoreña de la Industria de la Construcción -CASALCO-* (Salvadoran Chamber of the Construction Industry) in 2001 was cited, affirming that he was not aware of the new policy and that the construction industry had not been involved in the formulation process.

Secondly, there was evidence of a lack of institutional coordination and a lack of clarity in the strategies proposed by the policy, making it necessary to redefine the competence of the sectorial institutions.

Paradoxically, during the new government's five-year term of office 2005-2010, a new National Housing Policy was formulated and adopted, the general approach of which did not differ greatly from the previous policy, since it was committed to guaranteeing access to decent housing. The government would provide the tools so that all families would have equal opportunities in the housing market, supporting their actions in three fundamental ways: housing as a method of development, access to housing, and the modernization of the technical and legal framework of the Institutions (Iraheta & Telles, 2010).

According to VMVDU (2005) cited in Ibid. (2010), the role of the Government in this new policy lay in six main areas:

- Providing equal opportunities so that all families would have the possibility of acquiring a home.
- Encouraging savings among families.
- Making savings profitable for the housing sector.
- Creating conditions for granting long-term housing by promoting the profitability of financial intermediaries through the recovery of mortgage credit.
- Encouraging the private sector in the construction of houses by making the sector more competitive.
- Creating conditions so that housing units meet the regulations and standards laid down by law.

With regard to the attempt to introduce reforms through the adoption of two new housing policies in a very brief period, Ferrufino, C. (interviewed in June 2021) raised the following criticisms:

- As both cases are policy documents with little consensus, they were merely a set of good intentions, attempts to act on lessons learned, but did not bring real change.
- The inertia of the Government was evident, since no important institutional changes were effective, irrespective of Government changes.
- Private companies maintained active participation in decision-making processes, while civil society and its organizations were not included within the institutional framework of the sector, thus perpetuating the mercantilist vision of housing.
- Due to paradigm shifts in the role of the Government, it was weakened because few resources were allocated to the housing sector and, for that reason, many of the public programmes and strategies depended on international resources, so the Government's capacity to act was limited and, therefore, the availability of resources was incapable of having any impact on the most structural conditions of the housing problem.

With regard to the last point, the adoption of both policies in the years 2000-2010 occurred at a time when two loans from the Inter-American Development Bank (IDB) were approved in 2003 and 2010 respectively. These loans, called Housing Phase I and Housing Phase II, sought to support the improvement of urban settlements, housing improvements, and property regularization (UN-Habitat, 2013).

3.3.5. Current period (2010-)

In the last decade, two significant events occurred regarding the housing issue. On one hand, a system of commissioning and development emerged at the national level and, on the other, a new housing policy and a new institutional framework were adopted for the housing sector.

Regarding the first event, it should be noted that, in the Salvadorean case, the management of territorial development and planning came under the MOP, specifically the former Vice Ministry of Housing and Urban Development. The interdependence of territorial planning and housing was therefore evident from the institutional apparatus.

In the 2010-2014 period of government, a new Territorial Planning and Development Law (2011)⁵⁴ was approved which, in line with the National Five-Year Development Plan, proposed significant changes in the programmes in at least four important areas involving the housing sector (UN-Habitat, 2013):

- The promotion of Social Interest Housing, which sought to reduce the qualitative and quantitative housing deficit, in which the '*Casa para Todos*' programme stood out.
- The Comprehensive Improvement of Urban Precarious Settlements: investments in infrastructure improvement, services, mitigation works, and property legalization processes in Precarious Urban Settlements.
- Reconstruction Policy: to improve the living conditions of families in high-risk areas or areas affected by natural disasters.
- Development and Territorial Organization: the production of houses that contributed to sustainable urban development.

Under the same plan, three new programmes were proposed, directly linked to the housing sector: the improvement of floors; Housing and Comprehensive Improvement of Precarious Urban Settlements (AUPs); and New Housing, in addition to a series of other complementary programmes linked to the housing sector: High-rise Housing, Land Legalization, Market

⁵⁴ Both instruments were the result of the project to create a National System for Territorial Planning and Development begun in 2001, when the VMVDU and MARN, with resources from the Salvadorean Fund for Pre-investment Studies (FOSEP), commissioned the international consortium EPYSA-IBERNISA. The consortium presented the final report of the consultancy in 2004 with four main outcomes: 1) the National Plan for Land Management and Development; 2) a preliminary draft of the Law on Territorial Planning and Development; 3) a Territorial Information System (software); 4) a proposal for a Territorial Planning and Development Policy. (Berti & Ferrufino, 2009)

Lottification, Integrated Cities, Phase I and II Housing Program, Floor and Roof Programme, Programme for those affected by Tropical Storm Ida (Ibid., 2013).

Furthermore, the *Plan Nacional de Ordenamiento y Desarrollo Territorial -PNODT-* (National Plan for Territorial Organization)⁵⁵ considered the technical guidelines at the national level for the multifaceted planning of the territory and several action programmes, of which the Housing and Urban Development Program stands out as directly affecting the housing sector, but which was rolled out along with the others (e.g. Infrastructure Systems Programme, Risk Management Programme, Programme for the Sustainable Use of Natural and Cultural Resources of the Territory, etc.). With the approval of the *Ley de Ordenamiento y Desarrollo Territorial -LODT-* (Law on Territorial Planning and Development) in 2011, the VMDVU decided to undertake the development of Planning for the different regions identified by the PNODT at the national level, demanding greater coordination with local governments and regional planning bodies.

The second event in this period was the adoption of a new policy and a new institutional framework in the housing sector. However, this process originated in the years following the 2001 earthquakes, due to the context and the impulse generated by programmes such as the Post-Earthquake Housing Reconstruction, implemented by FUNDASAL with funds from the German Development Bank (KFW), which sought to contribute to the reduction of vulnerability through habitat improvement and that set the standard for the preparation of the first case of a social organization aimed at discussion, dialogue and agreement between the various actors (FUNDASAL, n.d.).

Due to the recognition of the political impact of the Post-Earthquake Housing Reconstruction programme, new civil associations began to join. In 2008, at the initiative of FUNDASAL, a series of workshops were developed, dedicated to the analysis of the housing problem of the poorest sectors, within which organized civil society played an active part, culminating (among other achievements) in the decision to form a representative organization of residents on a national level. For this reason, each of the various community, municipal and regional organizations elected a representative to be a member of the *Comisión Nacional de Pobladores -CONAPO-* (National Commission of Settlers)' (Ibid., N.d.).

⁵⁵ The process of preparing the PNODT began with a diagnostic stage in 2002 and ended with a final report in 2004.

As an answer to housing problems, CONAPO together with FUNDASAL drafted the *Anteproyecto de Ley de Vivienda de Interés Social -ALVIS-* (social housing law proposal) with the aim of:

‘Developing the principles and laws related to the institutional organizations and public actions to decrease accumulated qualitative and quantitative housing problems in the long and medium term and establish the conditions for a structural answer to the need for social housing for the Salvadorean population with an income of up to four times the monthly minimum wage’ (Ibid., N.d.).

The proposal covered four areas: 1) including housing as a human right in the special and secondary regulations; 2) restoring and strengthening the institution in charge of the housing sector; 3) structural financing for the area of social housing; 4) a declaration of public interest in access to habitable land for social housing and inclusion of the constitutional right in the secondary legislation. ALVIS was presented by CONAPO to the Legislative assembly for review and approval in 2013. Three years after presenting the preliminary project, it had not been reviewed and a public demonstration was staged demanding its revision⁵⁶. ALVIS received a document of disapproval with regard to key points of its proposal due to a gap in the interests of both parties in generating public land and creating mechanisms to ensure investment, the latter considered an outlying proposal not in line with the prevailing vision of the housing market (Milán, G. Interviewed in July 2021).

In 2009, with the advent of a new left-wing government, a series of processes were launched. These revealed new opportunities for the promotion of certain changes in the management of and approach to social problems, including housing. However, many of the weaknesses of the housing sector that arose during previous administrations, such as the fragmentation of the institutions, the lack of a regulatory and legal framework of the housing issue, and a marked neoliberal commitment concerning the production and access to housing, continued to be major challenges. (Milan, G. Interviewed in July 2021)

With a new national government, still left-wing, interest in proposing new instruments to regulate the housing sector resurfaced in 2014. Despite the VMVDU’s opposing views on whether to work on the formulation of a national policy or promulgate a law, it was decided to undertake a participatory process for the design of a National Policy on Housing, to be discussed at round

⁵⁶ <https://www.asamblea.gob.sv/node/882> consulted in July 2021.

tables and decision-making arenas with various participants linked to the housing sector including organized civil society, academia and NGOs. This was intended to obtain the political commitment of those involved and form a critical mass to demand changes on habitat from a more comprehensive perspective.

The process was coordinated by the so-called Management Group and received technical support from UN-Habitat and Afán Central America⁵⁷. Its formulation 'was an open and living process, which had the participation of a significant number of people, representing a wide, diverse and plural range of institutions of different nature: public institutions, local governments, companies the private sector, civil society, academia, political parties and international organizations' (VMVDU, 2015).

Once the participatory process had been completed and reviewed by the Management Group, the proposal of the *Política Nacional de Vivienda y Hábitat* -PNVH- (National Housing and Habitat Policy) was approved in 2015.

The process laid the foundations for the formation of a group committed to making the proposals within the policy sustainable. In addition to a historical level of debt, it opened the way for the participation of others in the housing sector and was recognized internationally in the Dubai awards for good practices, organized by UN-Habitat⁵⁸.

The new policy had this goal:

'To generate the conditions that make it possible to ensure the right to housing and a habitat that raises the quality of life of the population, boosts the national and local economy, generates social cohesion, with the participation of the different actors in the framework of planning, commissioning and territorial development processes' (VMVDU, 2015).

This was to be achieved through the implementation of six areas of work: quantitative and qualitative housing deficit, access to land, basic services infrastructure, public spaces and

⁵⁷ <https://www.mop.gob.sv/entregan-propuesta-de-la-politica-nacional-de-vivienda-y-habitat/>, consulted in July 2021

⁵⁸ <https://noticias.uca.edu.sv/noticias/reconocimiento-internacional-a-propuesta-en-materia-de-vivienda>, Consulted in July 2021

facilities, the financing of housing and habitat, competitiveness, innovation and the use of technologies, social cohesion, institutional system and legal framework (VMVDU, 2015).

With regard to the housing system prior to the new policy, this new instrument proposed a series of changes:

First, the adoption of an integrated vision of housing and habitat in contrast with the proposals made by the public sector in previous instruments. This is shown by the inclusion of intersecting areas of work related to the gender approach, environmental management and adaptation to climate change, social cohesion and the incorporation of new concepts such as the 'Right to the City' within the policy discourse.

In addition, the recognition of and approach to a range of alternative solutions to the housing and habitat problems were sought, overcoming the quantitative vision that dominated the discourse and public strategies, and committing to deal with the qualitative deficit through actions of neighbourhood improvement, for example.

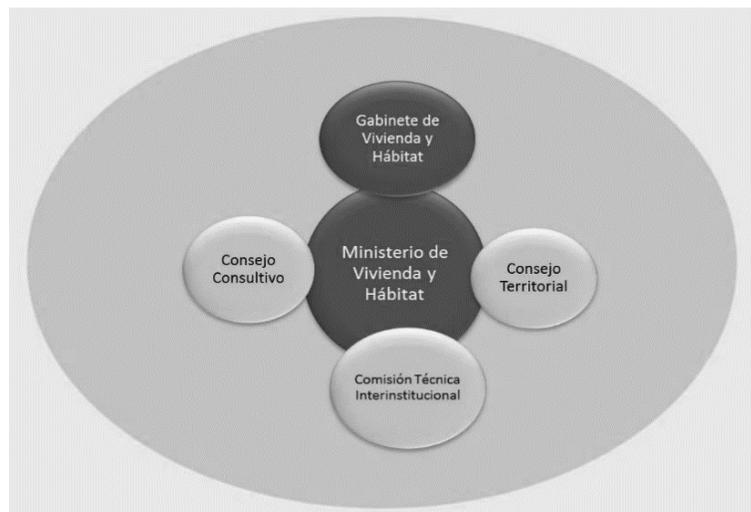


Figure 26: New institutions proposed by PNVH. Source: VMVDU (2015).

Another significant achievement was the inclusion of the housing cooperative model as a viable option to secure access to housing, land tenure, and an innovative approach to habitat production.

Another gamble on the part of the PNVH was the creation of a new institutional framework that would be consistent with the new public vision and would also be able to put into operation the commitments made by the PNVH (see Figure 26).

One of the most significant changes related to institutional framework established by the policy was the creation of the Ministry of Housing and Habitat, an entity with greater capacity and political presence due to its independence from the MOP. It also proposed the creation of an Inter-institutional Technical Commission to ensure the operational coordination of the policy.

However, the absence of mechanisms that would allow the consolidation of the commitments was identified as one of the greatest weaknesses of the instrument. On one hand, the fragility or lack of sustainability of the respective initiatives was identified (i.e. actions to improve settlements, risk reduction, urban drainage etc.) because their funding came mainly from loans and not from instruments that would ensure permanent public financing.

On the other hand, it was not possible to ensure mechanisms for the provision of public land intended for the construction of housing, within a framework marked by a lack of legal or regulatory instruments that guaranteed compliance with the policy. At the end of the government's term of office, in 2019, the debates resumed on the formulation of a Housing and Habitat Law, which resulted in the presentation of a preliminary draft proposal that was not approved. The process of formulating it also caused an internal breakdown, especially among civil society organizations and private sector agents, which were unable to reconcile their interests. Similarly, the debates between social sectors and academia did not generate sufficient agreements in time to identify the necessary steps to ensure the continuity of the initiative and take advantage of the window of opportunity offered (Milan, G. Interviewed in July 2021).

Finally, in the middle of 2019, as part of the political strategy of the new Government, the creation of the Ministry of Housing was approved, in line with the proposal of the PNVH. It would be responsible for: planning, formulating, directing and coordinating the implementation of the National Housing Policy and Urban Development, as well as preparing and approving national and regional plans and provisions of a general nature covering urbanization, subdivisions, human settlements and construction throughout the national territory (Ministry of Housing, 2020)

3.3.6. Legislative framework of the housing sector in El Salvador

As clear from the historical reconstruction of the policy and institutional framework of the housing sector in El Salvador, this was accompanied by a slow transformation of the legal and regulatory framework, which accounts for the reluctance to change in part of this sector and the lack of capacity for negotiating and reaching agreements on public instruments.

The legislative and regulatory framework of the housing sector was characterized by the imposition of instruments at different periods (and with different visions), where there was evidence of the lack of coordination and in some cases little clarity over the responsibilities and functions of the guarantors of its compliance (see Table 11).

Table 11: Legislative and regulatory framework of the housing sector in El Salvador.

Order of government	Instruments
National Instruments	<p><i>National Housing and Habitat Policy (PNVH) - 2015</i></p> <p>Guiding instrument for State actions, developed from a broad process of consultation between the actors of the housing sector at the national level, and proposing actions aimed at areas of action and new institutional frameworks over time frames that transcend various governmental periods. (VMVDU, 2015)</p> <p><i>Urban Planning and Construction Law (LUC) and Regulations - 1951</i></p> <p>Instrument that defined the responsibilities and institutional framework for planning and construction nationwide, in addition to presenting a series of technical specifications for the Construction.</p> <p><i>Territorial Planning and Development Law (LODT) - 2011</i></p> <p>Law that aimed to develop the Constitutional principles related to the territorial commission and development; established the provisions that would govern the processes of territorial commissioning and development; listed the guiding principles of public and municipal authorities; organized the institutional framework that would implement the Law and its administrative functions; the evaluation and territorial management instruments; penalties applicable to the violation of its provisions. (Law of Ordinance and Territorial Development, 2011)</p> <p><i>Special Law of Division into Lots and Parcels for Housing Use and Regulations (LELPUH) - 2017 last reform *</i></p> <p>Law that aimed to regulate the possession, commercialization and transfer of ownership of any title, of the parcels or lots derived from subdivisions at the national level. (Special Law of divisions and subdivisions for housing use, 1992)</p> <p><i>Real estate law for flats and apartments- 1985 last reform.</i></p> <p>Law that laid down the responsibilities and rights of owners of flats or apartments, as well as the conditions for their commercialization and management of these.</p> <p><i>National Planning and Territorial Development Plan (PNODT) -2004</i></p> <p>It constituted a document that proposed a comprehensive intervention strategy on national territory aimed at the management of resources with a sustainability approach, which proposed a series of actions in six macro areas (including housing), in addition to a restructuring of the banking system and a proposal for regionalization of national territory.</p>

Metropolitan Instruments	<p><i>Law of Territorial Development and Ordering of the Metropolitan Area of San Salvador and surrounding Municipalities and Regulation -2020 (latest reforms)</i></p> <p>Law that regulates the territorial organization, and urban and rural development of the Metropolitan Area of San Salvador and surrounding municipalities, through the best use of resources and the full use of planning instruments⁵⁹</p> <p><i>Master Scheme of the Metropolitan Plan for Development and Territorial Organization for the AMSS - 2016.</i></p> <p>Instrument for the regulation of land use and urban standards, which included proposals of a socioeconomic nature, in addition to a project bank for the AMSS region⁶⁰.</p> <p><i>Territorial development plan for the metropolitan subregion of San Salvador - 2015</i> Technical-legal instrument of territorial planning, which established the transformation rules of the territory of the Municipality of San Salvador; through urban criteria and provisions, for the rational use of land and the orientation of public investments in urban infrastructure. (Municipal City hall of San Salvador, 2015)</p> <p><i>AMSS Urban and Territorial Development Policy (PODUT) - 2010</i></p> <p>It was part of the set of policies of the Territorial Coherence Scheme strategy. The PODUT presented the guidelines for the development of urban interventions under the principles of an inclusive, competitive and environmentally sustainable city. (COAMSS-OPAMSS, 2010).</p>
Municipal Instruments	<p><i>Municipal ordinances and municipal development plans.</i></p> <p>Both the implementation of public policies through fiscal and control instruments, and the drawing up of technical planning instruments, under the responsibility of local governments: ‘according to Legislative Decree No. 274 of 1986, jurisdiction is granted to municipalities, for the preparation, approval and execution of urban and rural development Plans of ‘their locality’ (Law of Urbanism and Construction, 1951).</p> <p>Responsibilities that concerned local government, but that, in the case of El Salvador, were unfulfilled in most cases, due to the lack of technical and economic resources at the local level.</p>
Other Instruments	<p><i>Law for the Streamlining of Procedures for the Promotion of Construction Projects. Environmental Law.</i></p> <p><i>Five-year Government Plans Set of laws and regulations for the creation of agencies: Ministry of Housing, FONAVIPO, FSV, ANDA, etc.</i></p> <p><i>Municipal plan for the planning of the city of San Salvador -2015.</i></p> <p><i>Technical Building Regulations and Rules: Adobe Building, Strengthening Adobe Housing, Concrete Block Masonry, Floor Brick Confined Masonry cement.</i></p>

* Approved in June 2021 by the Legislative Assembly of El Salvador, Special Transitory Law for Regularization of the divisions and subdivisions for residential areas.

⁵⁹ https://issuu.com/coamss-opamss/docs/reformas_a_la_ley_y_reglamento_ldot-rldot-amss. Consulted in July 2021

⁶⁰ <https://issuu.com/coamss-opamss/docs/resumenejecutivoedcompleto>. Consulted In July 2021

3.3.7. Housing organizations in El Salvador

The regulations of the housing sector, as well as the principles within the policy, must be put into operation by the coordinated work of the different bodies within the national housing system. These organizations operate with different objectives, in different sectors and with impact on multiple territorial levels. Table 12 presents the most relevant bodies that currently manage the housing sector in El Salvador.

Table 12: Institutional framework of the housing sector in El Salvador.

Territorial scale	Organization	Date	Description
National Housing bodies	Ministry of Housing	1979, 1993, 2019 (last reform)	Governing body of the housing sector at the national level, responsible for: <ul style="list-style-type: none"> (a) Formulating, directing and coordinating the implementation of the National Housing Policy; (b) Preparing and approving national and regional plans; (c) Planning, coordinating, and approving the activities of the housing and urban development sector at a national level; (d) Evaluating and monitoring the competencies of the municipalities related to territorial management; (e) Planning and coordinating the comprehensive development of human settlements through National level; (f) Monitoring compliance with laws and regulations on urban planning and construction; among other (Ministry of Housing 2020)
	<i>Fondo Social para la Vivienda -FSV-</i> (Social fund for Housing)	1973	Innovative Credit institution (at that time). It disbursed funds from employer and employee taxes, and sought to guarantee access to mortgage loans for the salaried population, mostly for the acquisition of new homes.
	<i>Fondo Nacional para la Vivienda Popular - FONAVIPO-</i> (National Fund for Popular Housing)	1992	Public body designed to serve the population in a condition of poverty, by guaranteeing access to mortgage loans and the functions of which are based on two principles: its role as a second-tier, facilitating loans to private banks; and through direct subsidies to the vulnerable population.
	<i>Instituto de Legalización de la Propiedad - ILP-</i> (Institute of Legalization of	1991, 2012 (Last reform)	Body dedicated to providing legal security on land ownership for families with limited economic resources; it also provided technical assistance to the Government of the Republic and other public and private institutions and developed programmes of legalization of real estate, in order to ensure land tenure to low income

	the Property)		families ⁶¹
	Centro Nacional de Registro - CNR- (National Centre of Registry)	1994, 1995, 1999, 2012 (last reform)	Decentralized and autonomous organization that was created with the purpose of organizing and administering the Registration and Cadastral System of the country, to which the registry functions were subsequently attributed (property, real estate, commerce) nationwide, becoming the institution that guaranteed legal security in the country ⁶²
	<i>Banco de Desarrollo de El Salvador</i> -BANDESAL- (Salvadoran Development Bank)	1994	Public Institution of credit, autonomous and of indefinite duration, with legal personality and its own assets, with the aim of promoting, with financial technical support, the development of viable and profitable investment projects in the country's productive sector ⁶³
	<i>Fondo de Inversión Social para el Desarrollo Local</i> -FISDL- (Social Investment Fund for Local Development)	1990, 1993, 1996 (last reform)	Entity responsible for the local development of El Salvador, leading to the eradication of poverty in the country, through research, social investment and integration efforts aimed at promoting social development ⁶⁴
	<i>Cámara Salvadoreña de la Construcción</i> -CASALCO- (Salvadoran Chamber of construction)	1964	Trade union that brought together various actors in the construction sector at national level. Its mission was to represent and watch over the interests of the construction industry. ⁶⁵ It had permanent participation and active decision-making processes and an institutional structure of the Salvadorean housing system and its regulatory framework.
	Other institutions national related to housing sector		Environment, Ministry of Health, Secretariat of Culture, National Association of Aqueducts and Sewers, Technical Secretariat of the Presidency
Metropolitan Housing Organisms	Office of Area Planning of Metropolitan San Salvador (OPAMSS) Council of Mayors of the area of Metropolitan San Salvador (COAMSS)	1990	Semi-autonomous technical body and inter-municipal executive space responsible for the coordination, regulation and execution of the management, development and planning of the Metropolitan Area of San Salvador

⁶¹ <https://www.ilp.gob.sv/marco-institucional/>. Consulted in July 2021

⁶² <https://www.cnr.gob.sv/marco-institucional/>. Consulted in July 2021

⁶³ <https://www.transparencia.gob.sv/instituciones/bandesal/documents/ley-principal-que-rige-a-lainstitucion>. Consulted in July 2021

⁶⁴ <http://www.fisdl.gob.sv/institucion/marco-institucional/historia>. Consulted in July 2021

⁶⁵ <https://casalco.org.sv/sitio/#sobreNos>. Consulted in July 2021

Non Governmental Organisms and civil Organization	<i>Fundación Salvadoreña para el Desarrollo y vivienda Mínima</i> -FUNDASAL- (Salvadoran Foundation for Development and Housing)	1968	Organization committed to promoting the social production of sustainable habitats, through the generation of processes of leadership and organized participation of the impoverished population, for the fulfilment of the human right to habitat. ⁶⁶
	Habitat for Humanity	1962	Habitat for Humanity International Country Organization, committed to guaranteeing access to decent housing for all. ⁶⁷
	TECHO El Salvador	2001	TECHO country organization, committed to working to overcome poverty through training and joint action with its residents, young volunteers, and other actors. ⁶⁸
	<i>Fundación Integral de Apoyo Integral</i> -FUSAI- (Foundation Comprehensive Support)	1993	Organization initially created to support the insertion and reconstruction during the postwar era, but the statutes of which were readjusted in 2007 in the face of the challenges faced in El Salvador, committing to promote inclusion through effective companies that have significant social and economic impact. ⁶⁹
	<i>Comisión Nacional de Pobladores</i> -CONAPO- (National commission of Settlers)	2008	Social organization that united housing cooperatives, neighbourhoods in urban and rural communities in the struggle for Social Housing.
	<i>Federación Nacional de Cooperativas de Vivienda por Ayuda Mutua</i> -FESCOVAM- (National Federation Mutual-Aid Housing Cooperatives)	2010	Second level organization that grouped together the cooperatives of housing for mutual aid at the national level, and the benchmark for the international network committed to the consolidation of the cooperative movement at the Latin American level. ⁷⁰

⁶⁶ <https://fundasal.org.sv/mision-vision/>. Consulted in July 2021

⁶⁷ <https://habitat.sv/nosotros/>. Consulted in July 2021

⁶⁸ <https://www.techo.org/mision-vision-valores/>. Consulted in July 2021

⁶⁹ <https://www.fusai.org.sv/historia.php>. Consulted in July 2021

⁷⁰ <https://fescovam.org/quienes-somos/>. Consulted in July 2021

	<i>Asociación de Desarrollo Comunitario -ADESCO-</i> (Association of Community Development)		Community organizations committed to the local development of the territory through the management, coordination, execution and project supervision. Representatives of the interests of civil society in local spaces and decision-making .
Private and Public Universities			Academic think-tank involved in processes of consultation, design and development of instruments and projects of territorial development. Promoters of training processes, training and technical assistance to organizations or public entities.
International Organisms of Cooperation			MISEREOR, USAID, KFW, WEeffect, AECID, Manos Unidas, Italian cooperation, etc.

Organizations linked to Territorial Planning and Development: (a) the National Council of Territorial Planning and Development; (b) the Departmental Councils for Planning and Territorial Development and (c) the Municipal Councils and associations of municipalities, that coordinate planning and development for the purposes of land use (UN-Habitat, 2013).

3.3.8. Criticisms of the Salvadorean housing system

From the review of the literature and the historical reconstruction of the housing institutional system and its policies, a number of criticisms can be identified and grouped in three major areas: governance and institutions, access to housing and land, and alternative models of production and access to housing.

Governance and the institutions

One of the main problems of the Salvadorean housing system has been the progressive weakening of the public sector and the dismantling of the institutional apparatus that began in the 80's, which has had an impact on the loss of the State's economic and technical capacity, which is why public programmes and initiatives have been unable to resolve the structural conditions of the housing and habitat problems of El Salvador. This progressive dismantling has led to the decentralization of the functions and revealed a limited technical capacity (especially at the local level) which discourages productive sectors, causes delays, makes processes more expensive and limits the housing supply (UN-Habitat, 2013), without offering effective solutions to the housing deficit.

This weakening also underlines the fragility of strategies on habitat and housing, with changes in public administration causing uncertainty and lack of coordination, putting at risk the adoption, execution and continuation of policies, programmes and plans (UN-Habitat, 2013; FUNDASAL, n.d). In addition, there is a considerable number of outdated laws and regulations, policies, plans and programmes concerning the housing sector that have been designed based on an outdated assessment or a technical and quantitative vision of the problem. On the issue of governance, a profound lack of coordination between actors is clear, little capacity at the local level and limited participation of civil society in decision-making processes. This has caused a failure of negotiation between opposing interests and, consequently, great fragility and a lack of sustainability of the initiatives.

More recently, with the creation of the Ministry of Housing, despite a concrete commitment to institutional change, there are still no significant structural changes that redirect the role of the state and the mercantilist vision of housing (Milan, G. Interviewed in July 2021). Since key institutions within the current housing system like FSV and FONAVIPO continue to work under the principles of the banking system, their eagerness to reduce their losses (by setting interest rates and shedding risky clients from the portfolio) perpetuates market dynamics and limits access to housing for the most disadvantaged sectors.

Production of housing and land

A reduced and piecemeal allocation of public resources directed to the investment in housing and, in particular, in social housing (FUNDASAL, n.d.) has seen most resources diverted to a credit system managed by the private bank in charge of financing the development of real estate projects, such as the demand for housing through home purchase loans (new or used). This absence of permanent programmes with public resources has placed the housing sector in a condition of dependence on international loans, influencing the nature of both investment and remuneration (Ibid., N.d.).

A crucial aspect of the housing issue is access to public land, a process that, like housing provision in El Salvador, has been left to the private sector. The provision of and access to land is governed by the laws of the market, which is incapable of guaranteeing access to the most disadvantaged, thereby perpetuating processes of informality and eroding the right to decent housing (FUNDASAL, n.d.). Resolving this would require the design and adoption of a series of tax instruments to collect capital gains and regularise the land market, as well as the strengthening of the fiscal reach of the government and technical teams at the local level. It is

also essential to involve direct access to organized civil society actors in order to guarantee access to the public resources (including land) required for improvement processes, new housing construction or protected housing management.

Alternative models of production and access to housing

The view that has dominated public policy in the housing sector since the 80's is that the answer lies with private and individual property, where housing is understood as a finished market good, and where the role of the State is limited to supporting private housing production. This view is clear both in the institutional structure and civil society in general. This is why proposing new models contrary to this view is a considerable challenge, as is the hope that these proposals will be sufficient to produce significant impact (Ferrufino, C. interviewed in July 2021). Despite the latest transformations in the Salvadorean housing system, where some alternative models have been recognized by public policy (i.e. mutual-aid housing cooperatives, neighbourhood improvement projects), there is a long way to go to recognize and design various alternatives that respond to the diversity and complexity of the housing problem⁷¹. Legal instruments and regulations must be expanded, for example to allow the inclusion of new cooperatives such as homeowners' cooperatives or prior savings cooperatives while, at the same time, providing public financing mechanisms (in the best cases) for investment in these new models and formulating mechanisms to boost public investment in order to ensure the economic sustainability of public financing (Milan, G. interviewed in July 2021).

To conclude, in order to demonstrate the relationship between the transformations of the policy and institutional framework of the housing sector in El Salvador, the evolution of the cooperative movement and the changes to the general political context at both the national and the international context, Table 13 presents a summarized timeline based on the analysis carried out.

⁷¹ In addition to a historical deficit in the approach and initiatives to address rural and semi urban housing.

Table 13: Timeline of the regulatory and institutional framework of the housing sector in El Salvador. Source: the author

Year	National Government	Local Government	National political and institutional framework			International context	Other relevant events in the national context
			Housing		Cooperatives and PSVH		
			Policies, laws and programs	Institutions			
			1950. New National Constitution (State as the guarantee of public welfare) 1951. Law of Urbanism and Construction was approved 1954. The first Urban Plan for San Salvador city was developed (METROPLAN 60) 1955. The law of Real State Property Register Creation and Mortgage was reformed 1955. The Regulatory Plans law was approved 1956. The Law of Urbanism and Construction was reformed 1969. METROPLAN 80 was developed 1972. The Law of Urbanism and Construction was reformed 1980. Agrarian Reform Law 1983. New National Constitution (The state will procure that most of the families own a house)	1933. Junta Nacional de Defensa Social was created 1934. Banco Hipotecario de El Salvador was created 1951. Instituto de Vivienda y Desarrollo Urbano (IVU) was created 1951. Instituto de Colonización Rural (ICR) was created 1951. Dirección de Urbanismo y Arquitectura (DUA) was created 1962. Consejo Nacional de Planificación y Coordinación Económica (CONAPLAN) 1963. Financiera Nacional de Vivienda (FNV) was created 1963. Asociaciones de Ahorro y Préstamo (AAP) were created 1964. Cámara Salvadoreña de la Construcción (CASALCO) 1970. Departamento de Planificación Urbana y Regional, under CONAPLAN	1968-1970 Fundación Salvadoreña de Desarrollo y Vivienda Mínima (FUNDASAL) was created	1976. Habitat Conference in Vancouver	1949. First National Housing Diagnosis 1961. Consejo Nacional de Planificación y Coordinación Económica (CONAPLAN) 1961. ANDA law was approved (water management) 1975. Instituto Nacional de Pensiones para Empleados Públicos (INPEP) was created 1978. Publication of the study La Vivienda Popular Urbana de El Salvador by FUNDASAL 1979. Coup d'Etat de gobierno de Carlos Romero 1980. Beginning of the civil war in El Salvador 1986. Earthquake
1989	Alfredo Cristiani ARENA (1989-1994)	Armando Calderón Sol ARENA (1988-1994)				1989. Washington Consensus	Structural Adjustment Program
1990			1990. Oficialization of Viceministerio de Vivienda Y Desarrollo Urbano (VMVDU) 1990. Oficina de Planificación del Área Metropolitana de San Salvador (OPAMSS) and Consejo de Alcaldes del Área Metropolitana de San Salvador (COMASS) were created 1990. Fondo de Inversión Social para el Desarrollo Local (FISDL) was created				
1991			1991. The Law of Urbanism and Construction was reformed 1991. The Real State Social Register was created 1991. Programa de Transferencia de Tierras (PTTT) was adopted	Disappearance of Instituto de Vivienda Urbano (IVU) FNV was reformed into Fondo Nacional para Vivienda (FNV)			
1992			1992. Plan de Desarrollo del Área Metropolitana de San Salvador (METROPLAN 2000) was developed	1992. Instituto Libertad y Progreso (ILP) was created 1992. Fondo Nacional para la Vivienda Popular (FONAVIPO) was created		1992. United Nations Conference on Environment and Development (UNCED), Rio de Janeiro Earth Summit	1992. End of the civil war in El Salvador
1993							

1994	Armando Calderón Sol ARENA (1994-1999)	Mario Valiente ARENA (1994-1997)	1994. Ley de Desarrollo y Ordenamiento Territorial del Área Metropolitana de San Salvador y de los Municipios Aledaños	1994. Centro Nacional de Registros (CNR) was created				
1995				1994. Banco de Desarrollo de El Salvador (BANDESAL) was created			1995. Declaration about Cooperative Identity by the International Co-operative Alliance (ICA)	
1996							1996. Habitat II in Istanbul, Turkey	1996. Producción Social de Vivienda y Hábitat (PSVH) recognized by International Habitat Coalition (HIC)
1997	Francisco Flores ARENA (1999-2004)	Héctor Silva FMLN (1994-2003)	1997. Plan Maestro de Desarrollo Urbano del Área Metropolitana de San Salvador Ampliada (PLAMADUR-AMSSA) y Plan Maestro de Transporte Metropolitano (PLAMATRANS)				1997. Environment and Natural Resources Ministry was created	
1998						1998. The Federación Uruguaya de Cooperativismo de Vivienda por Ayuda Mutua (FUCVAM) starts a strategy of transference of the model in the Latinamerican region	1998. Mitch Hurricane	
1999								
2000			2000. A new National Housing Policy was adopted by the VMVDU				2000. International funding from BID is approved	
2001				2001. CVAM model arrives to EL Salvaor and Central America through FUCVAM and We Effect			2001. Earthquakes (January and February)	
2002				2001. Pilot CVAM cooperative starts to organized (Cooperativa 13 de Enero)			2002. Recognition by the International Work Organization (IWO) of the cooperative model as a useful model to attain the Millenium Development Goals (MDG)	
2003						2003. Social World Forum	2003. Signing of Carta Mundial por el Derecho a la Ciudad in the Social World Forum	2003. Funding coming from the BID was approved for the program Vivinda Fase I
2004		Carlos Rivas Zamora FMLN (2003-2006)	2004. Plan Nacional de Ordenamiento y Desarrollo Territorial (PNODT) was presented					
2005			2005. A new National Housing Policy was adopted by the VMVDU				2005. International funding from BID is approved	2005. Tropical storm Stan 2005. Eruption of San Ana volcano

2006	Elias Antonio Saca ARENA (2004-2009)	Violeta Menjívar FMLN (2006-2009)					
2007			2007.The policy for National Plan of Ordenamiento y Desarrollo Territorial was adopted				
2008			2008.Creation of Comisión Nacional de Pobladores (CONAPO) 2008.Designing process of Anteproyecto de Ley de Vivienda de Interés Social (ALVIS)	2008.Revision of Carta Mundial por el Derecho a la Ciudad in Foro Social Mundial, Brazil.			
2009	Mauricio Funes FMLN (2009-2014)	Norman Quijano ARENA (2009-2015)			2009. Revision of Carta por el Derecho a la Ciudad in the Social World Forum in Belem, Brazil	2009. Tropical storm Ida	
2010			2010. Política de Desarrollo Urbano y Territorial del AMSS (PODUT)	2010.Presentation of ALVIS in the National Assembly 2010.Federación Nacional de Cooperativa de Vivienda por Ayuda Mutua (FESCOVAM) was created	2010. V World Urban Forum (The right to the city) organized by ONU-Habitat 2010. Coordinadora Centroamericana Autogestionaria de la Vivienda Solidaria (COCEAVIS) is created	2010. Loan coming from BID was approved for the program Vivienda fase II	
2011			2011.The law of Ordenamiento y Desarrollo Territorial (LODT) was approved 2011.Plan de desarrollo territorial para la Subregión Metropolitana de San Salvador was developed				
2012			2012.The Special law of Lotificaciones y Parcelaciones para Uso Habitacional (LELPUH) was approved				
2013				2013. ALVIS is denied by the National Assembly			
2014			2014.Begining of the participatory process of Política Nacional de Vivienda y Habitat (PNVH)				
2015	Salvador Sánchez FMLN (2014-2019)	Nayib Bukele FMLN (2015-2018)	2015.Regulations for the implementation of the LODT were approved 2015.Adoption of the new Política Nacional de Vivienda y Habitat (PNVH)				
2016			2016. Esquema Director del Plan Metropolitano para el Desarrollo y Ordenamiento Territorial para el AMSS		2016.Habitat III in Quito, Ecuador. 2016.Recognition of the cooperative model by the New Urban Agenda.		
2017							
2018							
2019	Nayib Bukele ARENA GANA (2019-)	Ernesto Muyschondt ARENA (2018-2021)	2019.Presentation of Anteproyecto de Ley de Vivienda y Hábitat	2019.Creation of Ministerio de Vivienda			
2020			2020.Ley de Desarrollo y Ordenamiento Territorial del Área Metropolitana de San Salvador y de los Municipios Aledaños and Reglamento were reformed 2020.Ley especial transitoria para la regularizacion de lotificaciones was presented				

3.4. The case of Cooperative 13 de Enero

'If you ask me if I would like to leave this place and stop being a member of a cooperative, I would answer never, because this is where I am safe, with my children, with all my neighbours, my companions. No, I can't conceive [of it], I don't see myself anywhere else'.

Iris Pérez, member of Housing Cooperative 13 de Enero

3.4.1. The beginning (2001-2004)

In January and February 2001, El Salvador was hit by two earthquakes, which caused considerable damage to the country's coastal areas, including the port area in the Municipality of La Libertad where the houses of many families collapsed or were rendered uninhabitable (Centro Cooperativo Sueco & FUNDASAL, 2008). In response to the emergency, various forms of aid began to emerge aimed at assisting those most affected. In the case of La Libertad, an initiative promoted by the *Fondo Nacional de Vivienda Popular* -FONVIPO- (National Fund for Popular Housing) was relevant, because through the *Instituto Salvadoreño de Fomento Cooperativo* -INSAFOCOOP- (Salvadorean Institute for Cooperative Development) and the local government of La Libertad offered funds for the reconstruction of damaged homes but only to families who were part of a housing cooperative. This resulted in the rapid legalization of 15 cooperative associations made up of families from different parts of the municipality (Idem. 2008; FUNDASAL, 2006).

The proposal consisted of a loan of 50,000 Salvadorean colones, 15,000 of which would be subsidized and granted to families who were part of a cooperative, with technical training from INSAFOCOOP. 'People came together to organize themselves, to form a cooperative [...] But the aid that the government was going to deliver disappeared. It came, yes, but it did not reach those affected. It didn't arrive here. Nothing came to us', says Villanueva, J. (interviewed in February 2021). Although the families in cooperatives exerted pressure to obtain the promised aid, barriers were put in their way. As Pérez, I. (interviewed in January 2021) said: 'We received no answer from the State's housing entities. They created obstacles for us, we were not given access to credit in the housing market'.

In other words, since the families could not guarantee repayment, they were once again excluded. This caused great disappointment among the families and many cooperatives folded. Only one remained, the Cooperative 13 de Enero, but the number of members fell:

'Then people just started disappearing, people were migrating, they no longer wanted, nor did they have faith or hope in the cooperative. Back then, this cooperative was formed by two hundred people, [in 2003] it only had nineteen people out of those two hundred who had got together' (Villanueva, J. Interviewed in February 2021).

In 2003, given that the initial financing proposal did not go ahead, the Cooperative independently decided to approach financing organizations, including the *Federación de Cooperativas de Ahorro y Crédito de El Salvador* -FEDECACES- (Federation of Savings and Credit Cooperatives of El Salvador), Habitat for Humanity and FONAVIPO. They presented their case for funding for the construction of houses but received no reply.

The leaders of the cooperative then approached another organization involved in habitat issues, the *Fundación Salvadoreña para el Desarrollo y Vivienda Mínima* -FUNDASAL- (Salvadoran Foundation for Development and Minimum Housing) which, coincidentally, was engaged in activities within the framework of the project *Fortalecimiento de Cooperativas de El Salvador*⁷² (Strengthening of Cooperatives in El Salvador), funded by what was then the Swedish Cooperative Centre (SCC) and is now WeEffect.

'In that period [FUNDASAL] was learning about the Uruguayan model of housing cooperatives. Back then, it was learning from the perspective of FUCVAM, which was the benchmark we had in the South American region and we were exploring its application to see if it was feasible [...] So we analyzed it technically, legally, financially. And whether that was feasible in the country' (Hernández, T., interviewed in June 2021).

FUNDASAL's involvement in the project was a response to a policy of internationalization of the *Cooperativismo de Vivienda por Ayuda Muta* -CVAM- (Mutual- Aid Housing Cooperatives) promoted by both the *Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua* -FUCVAM- (Uruguayan Federation of Cooperatives for Housing by Mutual Aid) and the SCC. The aim was to evaluate whether the model's success could be reproduced in other geographical contexts and the Central American region was selected as a target territory. Although there was no legal framework in El Salvador for the establishment of a housing cooperative, nor a public program to finance social housing,

⁷²The project sought to strengthen agricultural cooperatives and create new housing, savings, credit and production cooperatives.

the families of the 13 de Enero Cooperative and the institutions involved decided to turn the Cooperative into a pilot project for adopting the CVAM model in El Salvador⁷³.

'When they approached FUNDASAL, it was gambling that in the Central American region [...] the seed of the cooperative housing model would be sown through a FUCVAM leader [...] Gustavo González, who came with the mission on behalf of WeEffect to install the model in the five countries of the region. And, by chance, what was convenient for us [...] was then forging, let's say for the better, the implementation of the cooperative model' (Pérez, I., interviewed in January 2021).

FUNDASAL therefore committed to providing technical assistance to the Cooperative 13 de Enero, and would also try to reproduce and adapt the CVAM model in El Salvador. At an early stage in the process, FUNDASAL began cooperative training activities with families from the 13 de Enero on issues related to organization, cooperative management and the CVAM model. Formation activities that also generated trust and solidarity among the members of the cooperative.

'The truth is that it was something new for everyone [...there was] distrust because there have been so many projects that have also only been illusions [...but] I decided to venture. The truth is that I entered the cooperative with distrust, but there I met people who helped me to have hope and confidence' (Rodríguez, F., interviewed in July 2021).

'The most important part I think was the exchanges that built trust in me. The technicians explained and gave us guidance about the essence of the project. And this was what strengthened me and the reason why I decided to continue' (Ibid., interviewed in July 2021).

In 2004, formation began with discussions on the land selection process; FUNDASAL and the Cooperative agreed on a matrix of criteria for the evaluation and eventual selection of land for the construction of the project. According to Hernández, T. (Interviewed in June 2021), the evaluation matrix considered relevant criteria, including: the morphology of the

⁷³At the time FUNDASAL was approached, the 13 de Enero cooperative already had the legal status of Cooperativa de Ahorro, Crédito, Producción y Vivienda (Savings, Credit, Production and Housing Cooperative). Later, the Cooperativa de Vivienda por Ayuda Mutua (Housing by Mutual Aid Cooperative) was incorporated into the regulatory frameworks and recognized by INSAFOCOOP, through political influence exerted by the cooperative movement in El Salvador.

terrain, the proximity to urban services and facilities, accessibility by road, the risk of floods and affordability. Through the application of the evaluation matrix, the Cooperative identified five areas, which were presented and evaluated by FUNDASAL, and the one with the best conditions was selected. The conditions of purchase that the cooperative had managed to negotiate were an important aspect in the decision. The area selected was located in the county of San Antonio Majahual of La Libertad, near the city centre and the port, where most members and their families worked.

The land was purchased with a loan provided by FUNDASAL, 'a low-interest loan. At 6 percent interest [...] the amount of sixty-five thousand dollars was provided to buy the land' (Villanueva, J., interviewed in February 2021). Once the land was bought, the training was adapted to the needs of the cooperative, focusing on technical matters related to the urbanization process (drinking water supply, sewage management, dirt roads for rainwater management, etc.). At the same time, the cooperative carried out maintenance activities in the area. This process lasted for two more years, a waiting period that put the cooperative's commitment to the test but that ended in the development of new capacities, the strengthening of its self-management skills and an increase in the number of associated families (Villanueva, J., interviewed in February 2021; Hernández, T., interviewed in June 2021).

With 13 de Enero as the pilot project in El Salvador, the technical advisory organization FUNDASAL embarked on a continuous process of learning and training since, according to the model and the experience gained by FUCVAM within the framework of the internationalization of CVAM in different contexts of Latin America, one of the key components at the initial stage of implementation was the technical support organization, which, together with the pilot project and (eventually) the second-level organization, would take on responsibility for the replication of the model. Groups of FUNDASAL's technicians attended training programmes taught by FUCVAM and the CCS. As the institution that had created a regional office to boost the CVAM model in Central America, it appointed Gustavo González (current FUCVAM secretary general) as the representative of the office, who would oversee the different technical assistance teams, by country, during the formation and execution process of the first pilot project.

'[Gustavo's] role was to train us [FUNDASAL], in putting together a complete strategy and a document on housing cooperatives in El Salvador so that we could, together with him, resolve any doubts about how they did it there [in

Uruguay...]

We were studying the model together, we were also starting to get to know it and, of course, doing it the Salvadorean way [...] So we were doing all that together. We learned along the way' (Hernández, T., interviewed in June 2021).

The comments of Hernández, T., current head of the FUNDASAL's projects unit, illuminate, on one hand, the complexity of the joint learning process of the Cooperative 13 de Enero and the FUNDASAL technical team and, on the other, the commitment to adjusting and adapting the principles and particularities of the model in different geographical and social contexts.

Within the framework of this initial training process, based on the interviews carried out with both the technicians involved and the members of the Cooperative, a series of challenges emerge for both the Cooperative and FUNDASAL:

- counteracting individualistic attitudes and adopting new values based on solidarity and community
- overcoming stereotypes regarding collective property ownership
- commitment by associates to develop mutual-aid activities
- a lack of public support, regulatory frameworks and financing programmes
- overcoming the paternalistic attitude in the relationship between the cooperative and the technical assistance organization
- tackling the problems and errors inherent in the process of 'learning by doing'



Figure 27: Training processes between FUNDASAL, Centro Cooperativo Sueco and Cooperative 13 de Enero. Sources: FUNDASAL (2008); Historical photo exhibited at the community.

'It was difficult because we were the beginning, the seed for all of this to continue to grow, and collide with [principles like] collective property, mutual aid, self-management, terms that are new and are collective. When you come from an individual education [...] it was a bit difficult, but I had the opportunity to start to understand it' (Rodríguez, F., interviewed in July 2021).

With the land available and the training process in line with cooperative principles and the CVAM model, the 13 de Enero began the so-called pre-construction stage, putting into practice the acquired skills and strengthening the sense of belonging and identity through continuous coexistence. FUNDASAL (2008) stated that, by this time, self-management had been internalized to a great extent, as shown by the cooperative's skill in managing the loan money and funds obtained through production activities. In 2005, a participatory design process began, through which families belonging to the Cooperative, together with the technical team of FUNDASAL, jointly defined a housing unit, its internal layout, the materials and the total area (of 48m²). In addition, the urban infrastructure was designed, including the dimensions and layout of each of the lots, green areas, protected areas and facilities (see Figure 27).

As stated in the interviews, the participatory design process was key for the co-creation of a proposal in line with the families' wishes. Several workshops were organized, some with the women of the cooperative and others with the children, in order to encourage participation and understand everyone's point of view. According to Hernández, T.

(interviewed in June 2021), some design components were discussed during the workshops, for example, the access road at the centre of the land, designed as a space for public meetings and socialising. After a vote, the community hall was located at the entrance to the cooperative as a public facility for the neighbouring communities.

In designing the housing units, the methodology used was referred to as the 'dream house', a collective practice that allowed a proposal to be developed that incorporated the expectations of all the participants. This idea was refined based on what would be possible and culminated in a 48 m² housing unit that met the expectations of the families. Similarly, technical decisions, such as the construction materials and the layout of the lots within the land, were made as a group in a consensual way, with direct participation in each of the design phases.



Figure 28: Participatory workshops and final design of the property. Source: FUNDASAL (2008).

3.4.2. The project (2005-2008)

Once the participatory design process was completed, the families of the Cooperative once again approached FONAVIPO, Habitat for Humanity and, on this occasion, the (then) *Viceministerio de Vivienda y Desarrollo Urbano* (Vice Ministry of Housing and Urban Development), to request financial aid to implement the project. However, despite multiple attempts, the Cooperative received no answer from any of these institutions, leading to a general state of discouragement and the loss of members.

'We had to have faith in ourselves. And that's how we got together more than 30 people again [but] just as they came, they left, because they never believed, from 2003 until we built in 2007, all the people were leaving' (Villanueva, J., interviewed in February 2021).

The decision to start the pre-construction stage was taken which, according to FUCVAM, reinforced the sense of community, put self-management skills into practice and saw the exercise of mutual-aid in construction activities. The families received an initial donation for the construction of the Communal Hall⁷⁴, one of the facilities identified in the design process that, to this day, is used for activities and community gatherings, strategically located at the entrance to the area so it can also be used by neighbouring communities.



Figure 29: communal hall. Photography by the author.

The pre-construction stage also involved the restructuring of the management bodies and committees within the Cooperative, in order to put activities into operation, generate skills and promote new leaders. The input of FUNDASAL's technical teams was adapted accordingly (construction advice, accounting advice, mutual-aid monitoring). Based on the experience gained by FUCVAM, the exercise of mutual aid is when cooperative principles are put to the test, as also stated by Villanueva, J., who said that the construction of the communal hall was 'the school for the cooperative members, where we learned to cement bricks, prepare the mix, make a column, weld' (Interviewed in February 2021). According to Rodriguez, F. formation activities and technical assistance were helpful for understanding what mutual-aid entails.

'The fact is that the formation process played a very important role here, [it] helped us to understand that for reaching sustainability, we had to work together, right? [...] to understand that [if] we want to achieve an objective for all. We have to work

⁷⁴ The communal hall, in addition to constituting an administration exercise, was as an important achievement for the Cooperative and a place of great symbolic value. The building was named by the families 'Casa Comunal Gustavo González', as a symbol of appreciation and recognition of the support from FUCVAM and the Swedish Cooperative Centre.

together, regardless of my political, religious, or other belief' (Rodriguez, F., interviewed in July 2021).

Once the communal hall was finished, the Cooperative demonstrated its capacity for self-management. This was seen as a guarantee of success and, in 2006, an agreement was signed with the *Agencia Sueca de Desarrollo Integral -ASDI-* (Swedish Agency for Integral Development) to provide a fund of around 16,000 dollars to start the urbanization process and install basic services, including (FUNDASAL, 2006):

- Pump, network and drinking water supply tank⁷⁵.
- Network for rainwater management.
- Network for sewage disposal and a processing biodigester connected to an irrigation field.
- Construction of infrastructure for the installation of the electricity grid.
- Construction of other facilities, initially intended to provide temporary shelter for three families who were affected during the 2005 Stan storm, which would later become community facilities: a library and community nursery⁷⁶.

According to Hernández, T. (interviewed in June 2021), the construction of these components was a major challenge in the initial stages of the Cooperative because, in addition to putting into practice, for the first time, the self-management of resources for the execution of the construction process, FUNDASAL guaranteed the fulfilment of the agreements in terms of time and products, transparency and good fund management and compliance with the requirements and interests of the cooperating organisation⁷⁷.

After storm Stan (2005), in view of the devastation and the number of families and homes affected, projects and grants from public and social organizations began to be offered (as happened after the earthquakes in 2001). According to the Centro Cooperativo Sueco & FUNDASAL (2008) 'this was fundamental to cement the values of solidarity and the

⁷⁵ The drinking water pump and tank supply the families of the Cooperative, who pay according to consumption, building a fund used for the maintenance of the system. At the decision of the cooperative, the system supplies drinking water to neighbouring communities, who do not have drinking water and who benefit from the service free of charge.

⁷⁶ Currently, at the decision of the cooperative, these spaces house two production projects, a mini community market and a warehouse for the storage of rental chairs and tables.

⁷⁷ Another significant element that facilitated the execution of this first stage of construction was the creation of a "single process" to obtain permits from the Vice Ministry of Housing. Through this service, all the institutions involved in the approval of permits coordinated a single evaluation and approval process.

principle of collective property on which the model of cooperative housing by mutual aid is based' since many families were considering abandoning the collective project but most decided to continue, demonstrating their commitment and hope in the model.

Although the Cooperative approached various financial entities, it was unable to obtain any financing since none of the associates had a socioeconomic profile acceptable to the credit system. Finally, in 2007, as a result of the commitment shown by the families of the Cooperative, a loan was agreed by FUNDASAL and the CCS, with the aim of starting the construction of the houses. This loan was 123,000 dollars at an interest rate of 2%, with a two years' grace period. The Cooperative used this time to set up a relief fund to cover payments to associates at times of need (Villanueva, J. Interviewed in February 2021).

The construction process of the houses had to be self-managed by the families, so the experience gained during the pre-construction stage, plus the training processes prior to starting construction, were the basis for strengthening capacities of the different bodies and committees that would be in charge of the process. An important factor was the implementation of the principle of mutual aid, for which the families committed to actively participating in the construction process, each family devoting 24 hours per week to the task, with the entire process of mutual aid managed and controlled by the work committee. In line with the principles promoted by FUCVAM, mutual-aid could be rotated among members of the same family or volunteers who have agreed to comply with the established hours on behalf of the families. In the event of non-compliance, economic contributions were set down. Changes to number of hours and work methods were decided by the Assembly. In the case of the Cooperative 13 de Enero, the mutual-aid schedules during the last stage of construction expanded to 30 hours a week, including night work to meet the deadlines.

The coordination between the different committees and the Executive Council was essential for the execution of the activities and meeting the deadlines. In the case of the 13 de Enero Cooperative, the efficient management of the funds also allowed it to carry out improvement activities that had not initially been planned. Another positive aspect in the Enero 13 experience was the role of the municipality which, although not directly and actively involved in the project, did not put up any resistance or obstacle and its role was limited to the approval of specific activities.

In 2007 (when the 13 de Enero cooperative began the construction stage), a

coordinating round table of housing cooperatives was created nationwide, which sought to constitute an organizational framework for the initiatives that existed at the time (including the 13 de Enero cooperative). The coordinating round table took the first steps in creating political impact, through political training processes, leadership training, and technical training on various issues (Pérez, I. Interviewed in January 2021). Within the framework of this coordination space, days of exchange and mutual aid were held, where Salvadorean and international housing cooperatives took part in the construction processes (see Figure 30).



Figure 30: International and national participants from housing by mutual-aid cooperatives in an exchange during the construction phase. Source: Historical photo exhibited in Cooperativa 13 de Enero.

By 2008, the Cooperative had finished the construction stage with 34 houses for associated families, marking the beginning of the Coinhabiting stage. Centro Cooperativo Sueco & FUNDASAL (2008) described the time when families of the 13 de Enero cooperative took possession:

‘The predominant atmosphere in the place was one of brotherhood, joy and the reinforcement of values of solidarity, where the success of one is shared by the others, but also where failure is assumed by all the other cooperatives, because they are convinced that housing cooperatives are the alternative to claim against the condition of being excluded from the system’.

This shows the sense of community and shared values within the cooperative movement

but also demonstrates the absence of alternatives and the hopelessness of people who decide to be part of alternative experiences like mutual-aid housing cooperatives.

3.4.3. Coinhabiting: (2008-)

The practice of mutual-aid throughout the construction process, in addition to pursuing economic objectives, paved the way for the next stage in the life of the cooperative, Coinhabiting. It is evident when reviewing the experiences of FUCVAM and hearing the testimonies of cooperative members that it is during the stage of construction and mutual-aid that families and future neighbours reinforce their cooperative values and get to know each other. As the associates stated, it is a process where character is formed, discipline and companionship are put into practice 'because through mutual-aid is where you get to know your neighbour, you get to know the person who will live next door, their character, their temper, their bad temper, you get to know everything and that is beautiful' (Villanueva, J. interviewed in February 2021).

Once the construction process had been completed in 2008 and the families moved into the housing units, the Coinhabiting phase began which, according to technical experts and cooperative members, is the most difficult stage: 'In 2008, when we came to the third stage, which is Coinhabiting and, of the three stages, it is the most difficult of all. It is not building a house, it is building a family, it is living with your neighbour every day' (Villanueva, J. Interviewed in February 2021). This is a feature of projects for social production of habitat. Once the objective of housing production is achieved, they have to be inhabited, so the project continues after the satisfaction of the primary need.

In the case of the 13 de Enero Cooperative, this stage was tackled with two approaches. First, from a regulatory perspective by setting Coinhabiting regulations, which stipulate the social rules agreed by the group and a series of penalties for breaches. At the 13 de Enero Cooperative, the penalties are mostly fines and are linked to the monthly payment for the drinking water service (which is self-managed by the cooperative). If the penalty is not paid, the drinking water supply is suspended. The accumulation of unpaid penalties may lead to a collective decision to expel the associate from the cooperative.

The second mechanism is the development of social and training activities, where ties, particularly with the youngest members, are strengthened:

'We had two gatherings a month where we would all get together, we would all have dinner together and after that we talked about a topic, one topic. The "Unidad de Salud" (state's local health system) came, the police came, NGOs came to give educational talks, talks for young people [...]

All that has kept us united, [it has] strengthened us, because the cooperative itself is not the housing, it is not the houses, the cooperative is us, the human beings who make up the cooperative' (Villanueva, J. Interviewed in February 2021).

Unfortunately, with the advent of the pandemic, the regular gatherings were suspended, as well as exchanges between cooperatives⁷⁸.

'The pandemic came to break us. It broke us in such a way that I could tell you that we feel a little overwhelmed, worried [...] I think the collective effort has overcome that situation. It has been demonstrated that through organizations such as housing cooperatives, we can solve the problem we have' (Rodriguez, F., interviewed in July 2021).



Figure 31: Greenhouse and community garden. Source: the author.

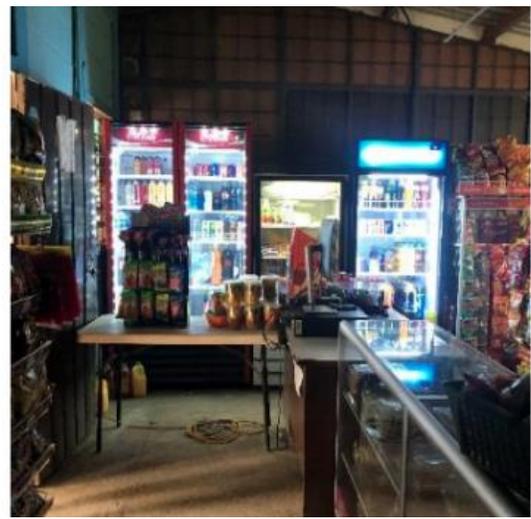


Figure 32: Community mini market. Source: the author.

Once the housing need was met, the Coinhabiting stage involved the launch of new projects (mostly production), which kept the organization active and became a strategic

⁷⁸ The exchange sessions between cooperatives are a joint learning mechanism adopted from the initial experiences of cooperatives in Uruguay, which have proven to be key opportunities for raising awareness, learning, strengthening technical capacities and creating networks between cooperatives. The exchange sessions range from simple reconnaissance visits to mutual aid days during the construction stage.

factor for the economic sustainability, as expressed by Rodriguez, F. (Interviewed in July 2021), the cooperative aims to count with enough revenues coming from the production projects so that collective expenditures can be fully covered by them. In the case of the 13 de Enero cooperative, production projects have maintained the activity of various committees, setting the tone for internal restructuring, the rotation of members and the training of new leaders (currently the committees directly involved in the management of these activities are the support committee, housing committee and basic services committee).

As part of the initial production projects developed by the Cooperative, a greenhouse and a vegetable garden were installed in 2014, both government projects sponsored by the Ministry of Agriculture. Currently, by general consensus, management of the greenhouse is the responsibility of a member of the Cooperative, who had been unemployed due to health reasons and now makes his living in this way (see Figure 31). In addition, during the same period, one of the urban support structures built initially as a shelter and later adapted as a library was used to house a mini market, now managed by the cooperative members themselves, which supplies the families of the associates. The mini market was a vital service during the months of mandatory quarantine due to the pandemic (see Figure 32).

Two of the most recent production projects were a gym located in the Communal Hall in 2018, managed by members of the cooperative and used by both members of the Cooperative and by people living in neighbouring communities (see Figure 34), and a project of chair and table rental for events, a production activity devised by members of the cooperative that has proven to be profitable. Currently, the cooperative has around 500 rental chairs and a truck to transport them. The management process and the logistics of delivery and assembly are managed and implemented by members of the cooperative. Initial investments for both projects came from donations from international cooperation (see Figure 33).



Figure 34: Community gym centre. Source: the author.



Figure 33: Stock of chairs for renting service. Source: the author.

Finally, another production component, but not under community management, was the emergence of family businesses and enterprises in the houses within the cooperative. Some of the most common family businesses involve the sale of *tortillas* (a very popular cooked corn product for human consumption), the sale of clothing, an automotive workshop, and a pharmacy, to name but a few. Any venture must first go through a process to obtain the approval of the board of directors, which ensures compliance with the internal Co-inhabiting regulations (see Figure 35).

'Now we have access to production projects, now we have a market, a convenience store within the Cooperative, we have a gym [...] we have a chair rental business [...] All these projects strengthen the cooperative and make use of funds to carry out activities that benefit children, young people, the elderly. All this strengthens the pillars of the cooperative movement' (Villanueva, J. Interviewed in February 2021).



Figure 35: Family businesses. Source: the author.

During this Coinhabiting stage, other challenges to the social sustainability of the organization were identified. One of the most important was the management of the relationship with the technical assistance organisation (FUNDASAL). In the case of 13 de Enero, this process was influenced by the fact that it was the first pilot cooperative in El Salvador of its kind, so the conflicts experienced were lessons learned for both the Cooperative and FUNDASAL.

Cooperative members say that conflicts arose over the payment of the first loan to purchase the land. Due to a misunderstanding during the negotiation process and an insufficient number of members, the cooperative underpaid for three years, resulting in the refinancing of the loan and in the extension of the period of indebtedness. Another episode was the construction of the biodigester for water treatment, the initial construction of which, supervised by FUNDASAL, presented problems from the outset and broke down after four years of use. According to the institution, the malfunction was due to inappropriate use, so they decided to take out a loan of 25,000 dollars to repair it but this was not successful.

'We are still paying [those] 25,000 dollars. What they did was divide the gray water from the black water so as not to make the biodigester fill up quickly. But to this day it is useless and we are about to design a new biodigester' (Villanueva, J. Interviewed in February 2021).

These episodes and tensions between the Cooperative and the technical assistance

organization highlight the delicate balance between the Cooperative's self-management and the oversight and training processes. During the Coinhabiting stage, the Cooperative acquired great capacity for self-management and it scrutinised the management of technical assistance and its role in the different stages of the cooperative's life. In the case of 13 de Enero, these reflections pinpointed times where the capacity for self-management was lacking, so that, in this stage of Coinhabiting, the relationship with the technical assistance has been fractured.

'Because FUNDASAL would not allow us to give our opinion, they were the technicians, the experts who knew everything and the people who were going to pay could not give their opinion because we did not know anything. Now, we have broken away from FUNDASAL, divorced so to speak, and they no longer have that power to come here. They came and went as they liked (as if it were their home), but not anymore' (Villanueva, J. interviewed in February 2021).

Another major challenge during the Coinhabiting stage was a growing apathy and the abandonment of the cooperative by associates. After the construction and delivery of houses, the cooperative enters a state of 'comfort', so that participation in the cooperative's activities (meetings, political participation and training) was greatly reduced. The 13 de Enero cooperative has dealt with this by reinforcing the Coinhabiting statutes and penalties.

'Now that we have almost everything finished, it begins to feel lethargic. We have started to sit still, waiting for others to do it. So we have regressed a bit [...] The pandemic came to harm us more because they locked us up, so everyone didn't want to do anything anymore and was always looking for a justification [...] I think that now [one of] the greatest risks we have as cooperative organizations is maintaining active the organization' (Rodriguez, F., interviewed in July 2021).

In some cases, the associates (mostly senior members) decided to leave the cooperative, either for personal reasons or because they no longer identified with the project, making necessary the introduction of new associates, a considerable challenge for the project. According to Villanueva, J. (interviewed in February 2021):

'We see the need to seek new associates and it is difficult to work with new people, who adhere to the model, who live by the principles. You have to work with these people. It is a challenge for leaders. Training these people, training them in

all aspects, the social aspect, the emotional aspect, in the structure of the cooperative [...] People just want to live, people don't want to participate in anything'.

Therefore, leadership formation and rotation of members in positions of power within the organization results necessary in this phase, since allows the development of new capacities among the members and ensure the sustainability of the organization. As Velasco, V. recalls about her personal experience:

'I am from the Administration Council, the treasurer. For me it was a challenge when I was elected by the Assembly [... since I] have never carried such a great responsibility [...]

The truth is that networks of people are very important and also the transferring of knowledge from one person to another [...] In February the eight of us [Administration Council] will have to leave, so another eight will be elected, and each one of us eight will pass to another committee' (Velasco. V., interviewed in July 2021).

Although the cooperative does not rule out the development of new productive projects in the near future (for example, a clinic, needed more than ever due to the pandemic), there is great interest in establishing a second cooperative near 13 de Enero so that it can be used by the new generations, guaranteeing them access to adequate housing.

'Our goal is to have more land and create another cooperative. As a child of 13 de Enero, it will be a tiny cooperative, but it will have the same expectations, it will have the same vision' (Villanueva, J. interviewed in February 2021).

The creation of a second cooperative will require the generation and strengthening of the capacity for self-management, in addition to testing the commitment of the new generations, which is why continuous training processes and active participation in international training and sharing spaces is key, which has been acknowledged by some cooperative members as a challenge still to overcome.

'I believe that it would be a challenge to leave a decent home for our children and that it is good that they continue to move forward and that they become more involved in mutual-aid and in everything that one does in our cooperative' (Velasco. V., interviewed in July 2021).

'I think we still have a long way to go [...] we haven't been able to transmit [the principles of cooperativism] so that our children also get involved in this. They know about this, but the real interest they should have is not awakened' (Rodriguez, F., interviewed in July 2021).



Figure 36: Entrance arch. Designed and painted by the community members. Source: the author.



Figure 37: Children in the public space. Source: the author.

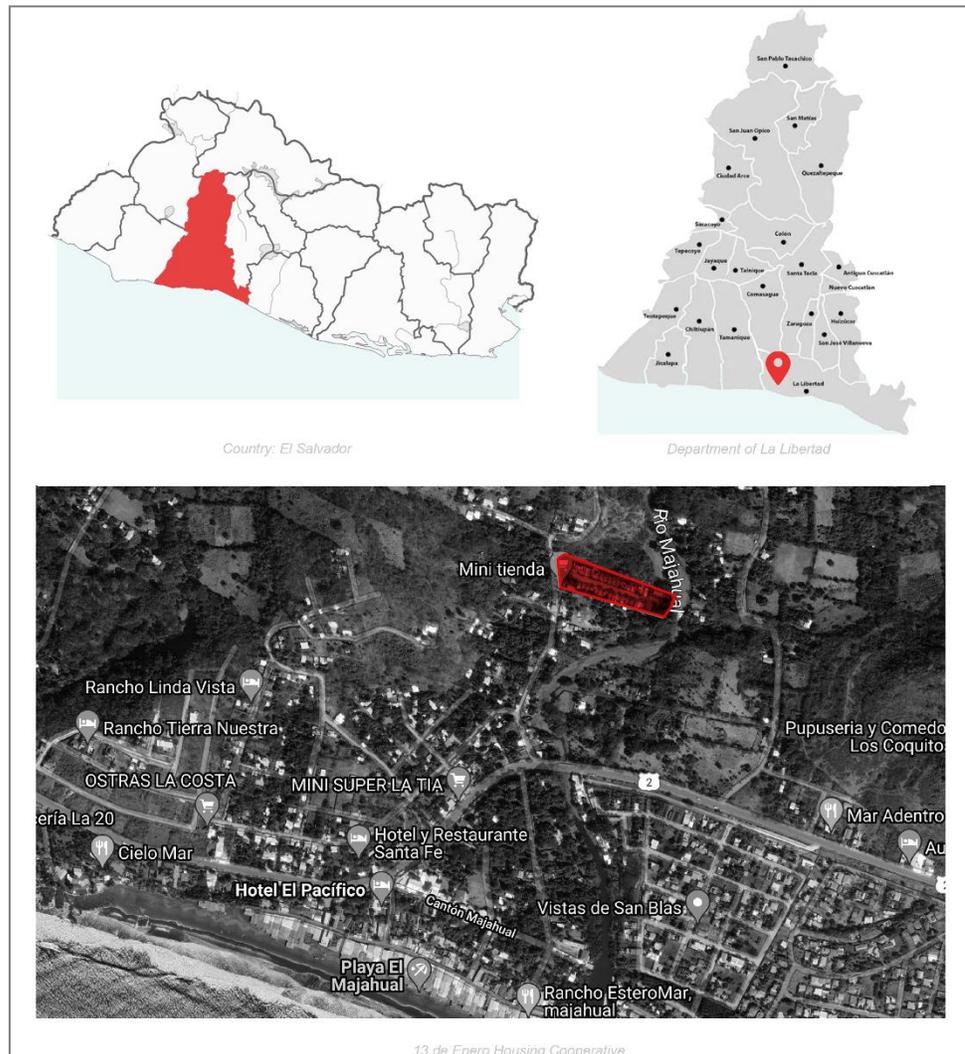


Figure 38: Location scheme of 13 de Enero cooperative. Source: the author.

3.5. Interviews and testimonies of experts

The selection of the interviewees complied with the following criteria: a) empirical or academic experience in Mutual-Aid Housing Cooperatives (CVAM), b) regional understanding of the internationalization of the CVAM network across Latin America, c) membership of an institution (whether at local or international level) working in CVAM or *Producción Social del Hábitat* (PSH), d) authorship of academic literature on CVAM or PSH.

Meeting all the criteria was not mandatory for the selection of respondents. The availability for conducting online interviews was considered. A total of 12 interviewees were selected across the region (including one respondent from Spain). In general, the selected interviewees possessed remarkable empirical and academic experience in the topics of interest. They also included representatives of the main institutions responsible for the internationalization of the CVAM network in Latin America, representatives of second-level and third-level organizations, and experts who were themselves members of a CVAM. For a description of the respondents and their geographic distribution, see Table 14 and Figure 39: Geographical distribution of the respondents. Source: the author.

Table 14: List of the selected interviewees. Source: the author.

	NAME	LOCATION	ROLE
1	Pierre Arnold	Mexico/ France, Switzerland (UrbaMonde)	UN-Habitat representative (at the time of the interview), consultant for the NGO UrbaMonde and author of academic literature on PSH.
2	Claudia Blanco	El Salvador	Executive director of FUNDASAL, the NGO that introduced CVAM in El Salvador and that has become the institution of reference in Central America.
3	Enrique Ortiz	Mexico	Director of Habitat International Coalition for Latin America (HIC-AL). Ex-executive director of COPEVI, the NGO responsible for introducing CVAM in Mexico.
4	Gustavo González	Uruguay	Director of the Federation of Housing Cooperatives in Uruguay (FUCVAM). Formerly, Responsible for the programme for the internationalization of CVAM in Latin America promoted by FUCVAM and WeEffect.
5	Ana	Chile	Housing activist and professor of the Universidad de Chile, Member of Habitat International Coalition (HIC-AL), member of Housing and

	Sugranyes		Land Right Network (HLRN), author of academic literature on housing issues in Latin America.
6	Jerónimo Díaz	Mexico	Housing activist and consultant, Professor of the Universidad Autónoma Azcapotzalco (UAM), Mexico, and author of academic literature on CVAM.
7	Mónica Hernández	El Salvador/ Guatemala (Regional Office WeEffect)	Coordinator of the Regional Housing and Habitat programme in We Effect, a Swedish NGO that has acted as the main funder for the internationalization of the CVAM network.
8	Lorenzo Vidal	Spain	Professor of the Universitat Autònoma de Barcelona, consultant, and author of academic literature on CVAM in Latin America and Europe.
9	Joan MacDonald	Chile	President of the international housing organization Servicio Latinoamericano, Africano y Asiático de Vivienda Popular (SELAVIP), consultant of CEPAL and UN-Habitat, and guest professor at several international universities.
10	Natalia Quiñonez	El Salvador	Former member of the Central American second-level housing cooperative organization COCEAVIS, former member of the Projects Department in FUNDASAL, and member of the housing cooperative La Comuna.
11	Adriana Rojas	Costa Rica	Housing activist, consultant, and member of the Housing cooperative COOVIFUDAM (first CVAM in Costa Rica)
12	Iris Pérez	El Salvador	Member of Cooperativa 13 de Enero (First CVAM in El Salvador), Member of the second-level organization COCEAVIS, member of the third-level organization Alianza Latinoamericana de Cooperativas de Vivienda por Ayuda Mutua (ALACVAM).

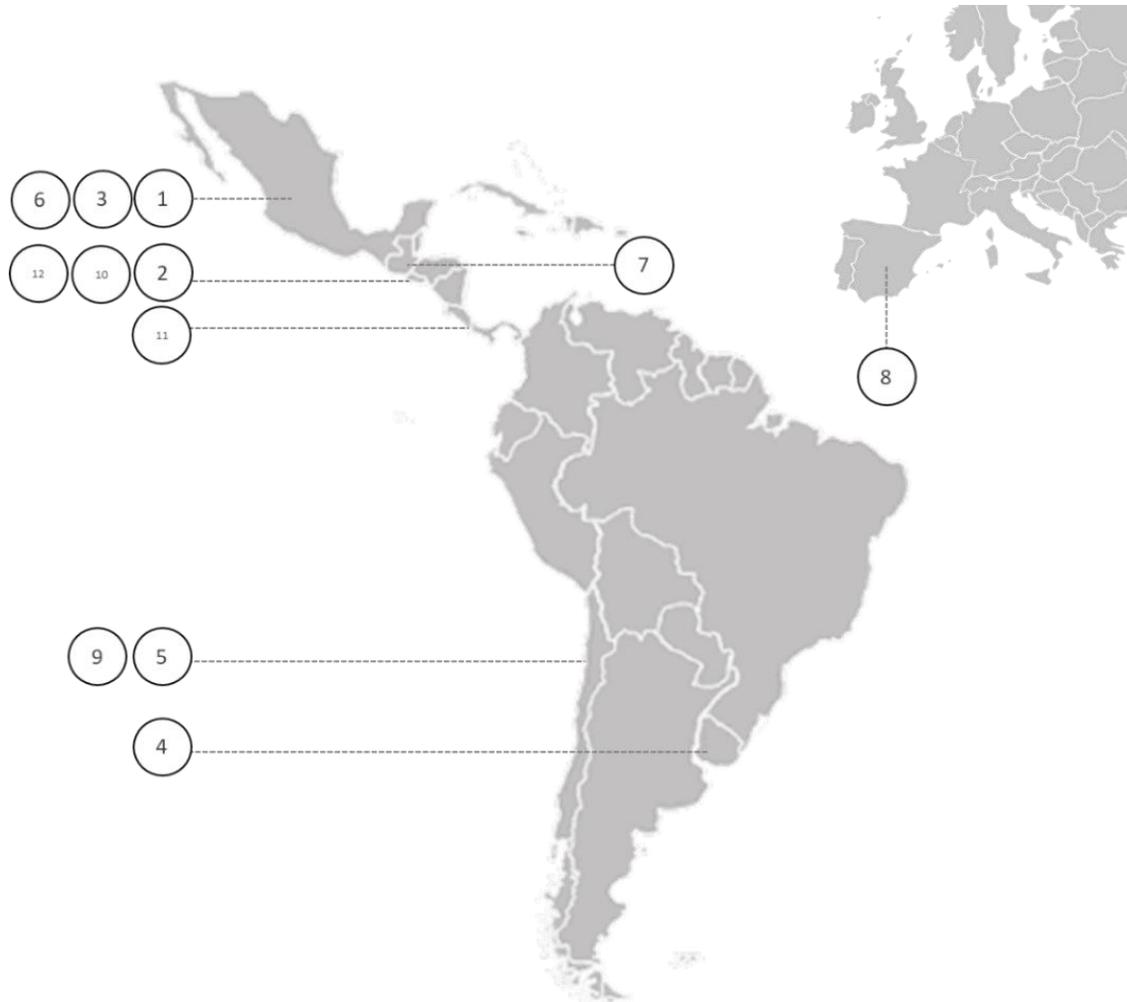


Figure 39: Geographical distribution of the respondents. Source: the author.

The interviews conducted were semi-structured, lasted for approximately 60 minutes and covered three main points (even though other topics were explored as they arose during the conversation):

4. Personal assessment of experiences of Producción interest Social del Hábitat (PSH) in Latin America (particularly in the country of origin).
5. Major regional challenges identified for the adoption/replicability of PSH practices.
6. Key factors for the sustainability of CVAMs.

To process the information, inductive discourse analysis was adopted as the method, resulting in the identification of 6 main categories:

1. Producción Social del Hábitat (PSH)
2. Mutual-Aid Housing Cooperatives (CVAM)
3. Internationalization of CVAM
4. Hope in PSH
5. Some key regional institutions
6. Housing policy context in Mexico

Figure 40 presents the main categories of analysis and themes identified during the data processing. In this section, an analysis of the results will be made from categories 1 to 4, while the last two categories (5 and 6) provided information used in the previous sections of this research (see sections 3.1. Policy and institutional context of the housing sector in Mexico and 3.2. Sociedad Cooperativa de Vivienda Unión de Palo Alto).

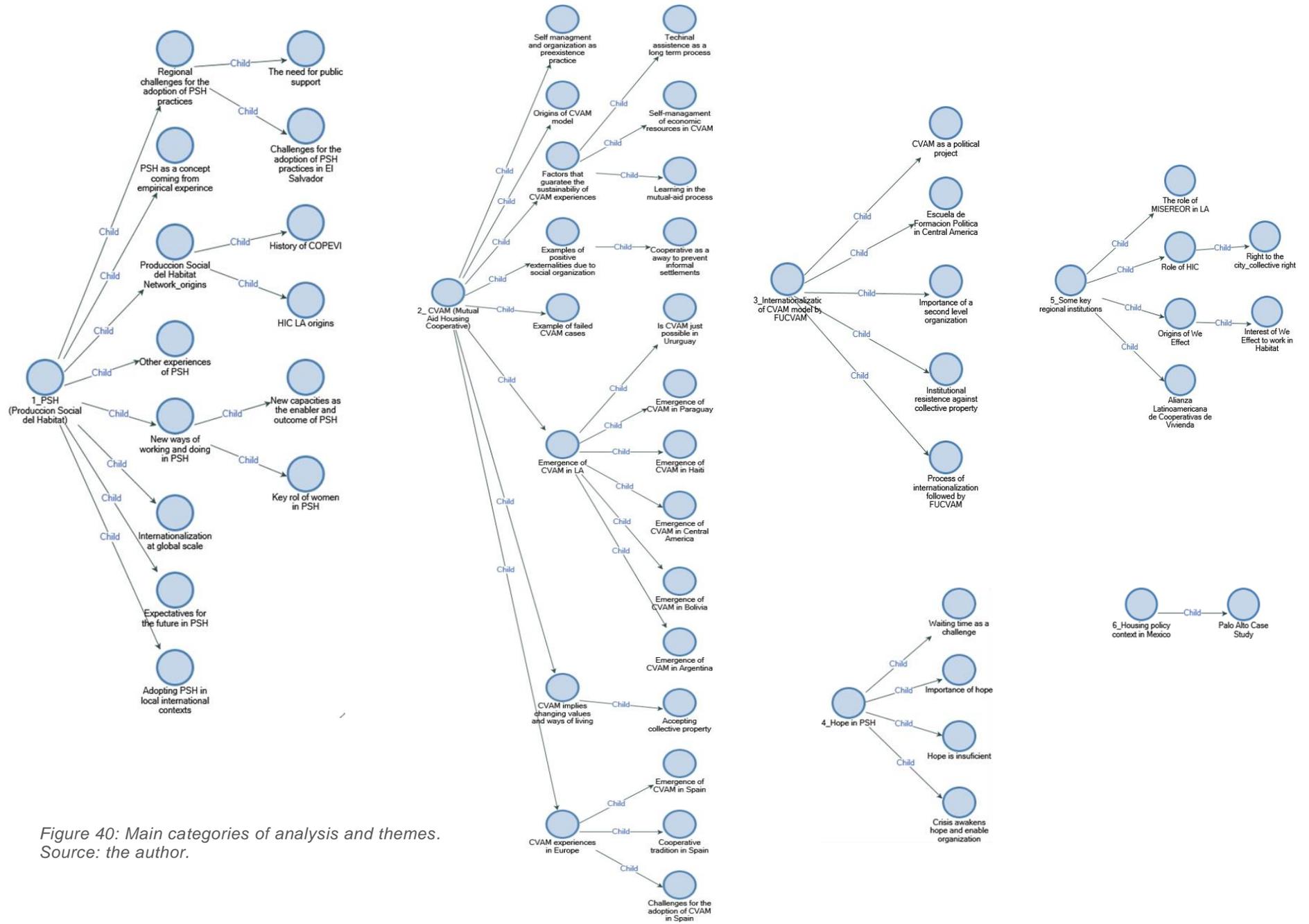


Figure 40: Main categories of analysis and themes.
Source: the author.

3.5.1. The adoption and replicability of Social Production of Habitat (PSH)

'There are more people who are realizing that we have to change the world, and to change the world, we have to change our way of thinking. That is fundamental, and we have to embrace the new. The good thing is that we have already embraced a lot' (Ortiz, E. interviewed in August 2020)

Table 15 gives a summary of the results from the interviews regarding the adoption and replicability of PSH in Latin America. The results are then presented in more detail.

Table 15: The adoption and replicability of PSH. Source: the author.

The adoption and replicability of PSH			
<i>Emergence of PSH</i>	<i>Regional challenges</i>	<i>Critiques on PSH</i>	<i>Directions for the future</i>
<p>Existence of practices of self-organization and self-building rooted in culture and know-how</p> <p>Innovations in ways of doing and thinking as both enablers and outcomes of the processes of PHS: capacity building and horizontal learning</p> <p>Key role of women as enablers and leaders of PSH practices</p>	<p>Acting against a capitalistic model that promotes the understanding of housing as a commodity</p> <p>Relations with public administration: technical and economic weakness, lack of political will and co-optation</p> <p>Need for public support: in the design of regulatory instruments, and diversified financial programmes for accessing land and housing</p> <p>Commitment in strengthening, politically and technically, the social organizations</p>	<p>PSH has a weak conceptualization</p> <p>It has a narrow approach to: the management of already built habitat, and to self-built modes of habitat production</p> <p>Tends to underestimate local capacities over technical ones</p> <p>Tendency to regulate and to fall into the 'local trap'</p>	<p>To keep strengthening and expanding the international network in the shape of new alliances</p> <p>To rethink and propose profound changes by approaching the housing issue from a sustainable perspective</p> <p>To focus less on producing new housing and more on facilitating self-managed improvement processes</p>

Emergence of PSH

The first point during the interviews was to explore the process of adoption of the concept of PSH and the emergence of new practices in different geographical contexts. Emphasis was placed on those aspects forming the 'common ground' among all the experiences, that is, those approached from a general/regional perspective.

A common idea among the responses was the acknowledgement of the existence of practices of self-organization and self-building. Rooted in culture and local know-how, such practices have historically dealt with habitat and housing production needs through mutual-aid and solidarity. The responses suggest that the concept of PSH was easier to describe than to propose, based on existing empirical experiences of PSH.

'The Social Production of Habitat (PSH), even if people have not called it that, they have developed this notion of social organization around housing production, [and] around community, [recognizing] that they also encompass other dynamics, other services, and other material and immaterial goods that come out of these experiences' (Quiñonez, N. interviewed in July 2020).

A process of self-awareness and self-reflection comes from the social actors involved in the PSH and is key in identifying the potential that relies on social organization.

'PSH is a concept that is in reality a practice, it is to understand that nothing has ever come as a gift, nothing has come for free, and that only through organized force is it possible to obtain results' (Blanco, C. interviewed in July 2020).

A second significant idea is the understanding of innovations in ways of doing and thinking as both the enablers and the outcomes of the PHS processes. Two main ideas emerge from the interviewees. The first is the recognition that the focus in the PHS process is not on infrastructure building but building capacities:

'For me [it] would be a very important lesson, not thinking about the introduction of water, not thinking only about the construction of the house, but about raising all the organizational, administrative, financial, conflict management capacities of all the people involved; of tolerance, of solidarity values, of mutuality, because the main lesson that remains after producing socially the habitat is that you are capable of everything' (Blanco, C. Interviewed in July 2020).

The second idea is the importance of horizontal learning in the process of capacity building as an enabler of opportunities for exchanging information and experiences. The empirical experiences recalled by MacDonald and Díaz provide some interesting examples. For instance, MacDonald, points out two field practices that take place in international contexts that enable horizontal learning: exploratory exchanges between communities and participatory socio-spatial assessments of the settlements. MacDonald said:

'This horizontal learning is essential for them to become convinced [about the PSH practice], because they are already beginning to start a dialogue as equals [...]

This becomes a very interesting didactic method that is training and enhancing the response capacity of the communities and, at the same time, giving them a fundamental instrument for obtaining information about what to do' (MacDonald, J. interviewed in July 2020).

Díaz points to the experience of the *Movimiento Urbano Popular* (MUP) and the *Asambleas de Barrio* (Neighbourhood Assembly) in México where, through a self-reflection process on the practice of housing self-provision and improvement, one of the leaders came to the conclusion that one of the main social mobilizers was what he called: *envidia popular* (popular envy). When members of a community, by contacting people engaged in the PSH process, saw improvements in their habitat, they asked 'Why them and not us?', making people come together and organise.

A third significant idea regarding the emergence of PSH practices in the region highlighted by the interviewees was the key role that women have played. This is evident when judging whose participation is more resilient and durable during the process of PSH and who, in practice, lead the development of the projects. MacDonald refers not only to experiences in Latin America but also in Africa and Asia:

'They discovered that women have been fundamental in community organizations. Curiously, they have worked quite well because they are generally a little more focused on solving a problem than on obtaining a political position in the municipality. Women have been key' (MacDonald, J. interviewed in July 2020).

Similarly, Blanco, referring to the experience in El Salvador, said:

'Since FUNDASAL was created [the organization where she works as the executive director], most of the families that worked [in the PSH experience ...] most of them were women and they are women who are still alive and who bear witness to how they organized the social production of habitat' (Blanco, C. Interviewed in July 2020).

Referring to her experience in El Salvador (but maintaining a broader regional perspective), Pérez highlighted the active role of women in housing cooperatives and some important implications:

'Women are suddenly viewed not so much based on "machismo", that they cannot be leaders, [but] we have broken all that, all the schemes, so to speak [...]

The consequence is that we [women] have empowered ourselves and this is a movement of women who are leaders, who have left their mark and are leaving their mark within their cooperatives' (Pérez, I. Interviewed in January 2021).

A valuable insight is given in the reflections of Adriana Rojas, whose experience as a part of a technical team supporting PSH in Costa Rica, as well as being part of a housing cooperative herself, led her to reflect on the active role of women in practices of resistance:

'We [she and her fellow women cooperative members] have been alone in front of a lot of people, but there has also been a growth of the sisterhood, for me a spontaneous feminism [...] and it is part of my hypotheses, I mean, there are solidarity values that are radically counterhegemonic that we have been practising' (Rojas, A. interviewed in July 2020).

Regional challenges

The second point discussed during the interviews concerned the common regional challenges in the practice of PSH. According to the interviewees, the main challenge remains the same, that is, acting against a capitalistic model that promotes the understanding of housing as a market good. The challenge is to encourage a change of paradigms, promote an understanding of housing which is rooted in different values at multiple levels, including the community level, and engage the actors directly involved in the process of PSH.

'The challenge is always the same, that is, the capitalist system [where...] housing is conceived as a commodity, so we have the construction industry, big capital, which are our enemies' (González, G. interviewed in July 2020).

Along the same lines, Monica Hernández, who works in We Effect, the Swedish international cooperation agency that supported the internationalization of Mutual-Aid Housing Cooperatives across the Latin American region, said:

'The strongest challenge has to do with housing [understood] as part of the market [...]

The challenge is that housing is not seen as a fundamental human right, either by the duty bearers or by the right holders, they do not quite conceive it that way either'

(Hernández, M. interviewed in July 2020).

Another challenge pointed out by the respondents was the overall relationship with the public administrations. Relations vary according to the context but it is possible to identify general issues regarding the overall weakness (technical and economical) of the local public administrations, the lack of political will linked to changes of political parties in power and co-optation of social agents and initiatives by public actors.

On weakness at the local level, Sugranyes said that:

'The municipality is much weaker, much more trapped by the governance trends at the level of each country, and I do not really see myself making methodological proposals that can influence housing policies from municipal practices' (Sugranyes, A. interviewed in July 2020).

This situation is worsening, due to a lack of political will, as González pointed out:

'The difficulty lies in the political will or lack thereof for governments to promote this type of thing. So, whenever you find reactionary governments, it is obviously much more difficult' (González, G. interviewed in July 2020).

This resistance is sometimes triggered by changes of the political party in power:

'The same political party that arrives and [...] throws everything you have managed to do in the garbage, it throws it away, and then it is always a come and go' (Ortiz, E. interviewed in August 2020).

The respondents recognized that co-optation by the public administration is a phenomenon that threatens specific countries in the region and can represent a relevant risk.

'Where governments try to co-opt wills [...] it is a very difficult situation and one that is also even deepening in the context of the polarization that is being experienced in many countries' (Hernández, M. interviewed in July 2020).

'In Uruguay that is unthinkable, but not in Central American countries, where political parties, whether left or right, try to co-opt popular organizations and transform them into transmitters of the party's policies and not those of the organization. That's a threat' (González, G. interviewed in July 2020).

Linked to the previous challenge, the respondents also agreed that an important aspect resulting from the relations with the public administration was the urgent need of public support to strengthen existing PSH practices and foster new ones.

The identified need for public support requires a political and regulatory framework that recognizes and legitimizes PSH practices as formal ways of satisfying the existing housing demand:

'Because we realized, two years after starting and even in '67, that we could do nothing because public policies would not let us, so we had to influence public policy' (Ortiz, E. interviewed in August 2020).

'Clearly [a challenge would be] favourable public policies and a legal framework that recognizes them, right? For obvious reasons, to make them [PSH experiences] more affordable and ensure that the production process of this housing does not take so long' (Vidal, L. interviewed in August 2020).

'The challenge is [...] having legislation or a legal framework, right? That also makes the issue of housing visible as a human right, obtaining urbanized land, subsidies, financing [...] and legal frameworks that make that possible, so that low-income people can have access' (Hernández, M. interviewed in July 2020).

A second aspect of public support is financial backing through housing funding programmes, subsidies for the most vulnerable, and financial benefits regarding access to land, support to housing and settlement improvement, and support for organized forms of housing provision (i.e. housing cooperatives, housing associations, joint housing etc.).

'To develop [...] this or any other model for the popular sectors there must be public funding, if there is no public funding, there is no possibility of solving the housing problem in the countries [of the region], we are talking about a macro problem' (González, G. interviewed in July 2020).

'It is very difficult for these initiatives [housing cooperatives] to be multiplied, replicated without public support that makes them more affordable, and without technical support or at least resources to pay for technical support' (Vidal, L. interviewed in August 2020).

Funding alone is not enough, especially where access to land is not guaranteed:

'We can do nothing with financing if land is not guaranteed, because [...] there is land here, but it is all private [...] most is occupied, they are in a precarious situation, there is land, but it is private, and the price is unaffordable' (Rojas, A. interviewed in July 2020)

This situation is exacerbated by a long tradition of right-wing parties in positions of power, which over the years have progressively weakened most attempts at social organization and dismantled the public apparatus.

'In Chile, in Peru, in Colombia, which are countries that have had a lot of neoliberal governments, they have eradicated everything there was "on the left", because the difficult thing is that the existing regulatory framework is not for that [...] So there are affinities and preexistence of social movements that allow this mode of housing to occur or not' (Arnold, P. interviewed in July 2020).

González highlights the importance of actively engaging in processes of forming organisations.

'One of the fundamental challenges is to continue strengthening the social organizations of each country, because without organization there is no fight' (González, G. interviewed in July 2020).

This was reinforced in the interviews when discussing regional schools of political training. One is managed by the Uruguayan Federation of Mutual Aid-Cooperatives (FESCOVAM) in Uruguay, and the other by the Central American Self-Managing Coordinator of Solidarity Housing (COCEAVIS), both second-level social organizations committed to the political training and capacity building of social agents engaged in PSH practices. This was confirmed in the experiences of both housing activists and cooperative members Iris Pérez and Adriana Rojas (of Cooperativa 13 de Enero in El Salvador and COOVIFUDAM in Costa Rica respectively), who have engaged politically in making changes in their respective regulatory frameworks.

Critiques on PSH and future directions

Although not originally part of the interview questions, important findings were identified concerning critiques and expectations for the future. The critiques came mainly from respondents. Initially, there were some critiques of the range and capacity of the concept itself, claims that PSH had a weak conceptualization and did not incorporate clearly enough the aspect of (self) management, blurring the understanding of the improvement processes taking place in already produced habitat and housing.

[PSH] words that have been used since the 1970's [...] in theoretical terms, I believe that any construction of any house is always a social production. But since the term is already like a wedge, like an expression has been gradually accepted, but that is weak in its conceptualization [...]

We no longer speak only of production, but of management ... the problems are not only the [production of] new homes, but the biggest problem is responding to the demands of the Habitat, over there where it is, so issues of rehabilitation, regeneration, improvement or eradication, or urbanization. Well, there are many ways to rethink these needs for options of production and management of habitat' (Sugranyes, A. interviewed in July 2020)

Some critiques concerned the contradictions in the empirical practices, specifically the understanding of self-building (within the PSH conceptualization) as the main vehicle for solving housing or infrastructure construction.

'We are not interested in people continuing to build by themselves, probably in countries or cities where formal employment is very extensive, it is very difficult for people to have time to build their houses, but that is not the idea, the idea is that people manage the decisions about it their habitat [...] the important thing is [...] that they lead their own habitat development' (MacDonald, J. interviewed in July 2020).

Another aspect was the technical approach, especially on the part of the technical assistance organization that, in some of the cases, tended to overlook the local capacity.

'In Latin America, perhaps a phrase that is heard a lot [is...] "the professionals stand behind us, because we know what to say, help us but from behind not from the front" and I think it is very important to know how to have the humility to say I'm willing to stand behind' (MacDonald, J. interviewed in July 2020).

This tension was also reported by González, when reflecting on housing cooperative practices.

'A problem that I noticed a lot in Central America was between technicians and cooperative members. There is a permanent tension that is difficult to resolve, but that must be resolved. The technician must understand his role and the cooperative member must understand his role, which are different roles' (González, G. interviewed in July 2020).

The limited capacity of PSH was criticised, in terms of the real impact in solving housing deficiencies, should they remain as alternative practices at the local level, tending to fall in the 'local trap' and hampered by regulations.

'At the city level, all the precariousness must be reconciled, and the people must be organized and supported so that they can federally become a power that is capable of managing and negotiating with others. That is not [yet] the case here, we are still working project by project, solutions, recipes, here and there, but we have not achieved an effective impact' (MacDonald, J. interviewed in July 2020).

As to future development of PSH practices and the regional network, the results point in two directions. The first is the need to continue strengthening and expanding the international network through new alliances based on the replicability of PSH (e.g. housing cooperatives).

'We must continue to strengthen international alliances in relation to cooperation. Because there is little cooperation on housing [...]

'We [referring to WeEffect, the institution to which the respondent belongs] are in more than twenty countries in Africa, Eastern Europe, Asia and Latin America and Europe. So, we think that the [housing] problem is not only of one region so, since it is a global problem, we could also have a global way of doing advocacy' (Hernández, M. interviewed in July 2020).

The second direction refers to the opportunities that a post-pandemic period could bring, especially when there is increased acknowledgement and awareness of the need for change.

'I do believe that it [the pandemic] opens a door to reconsider housing issues from the perspective of the sustainability of the planet itself' (Sugranyes, A. interviewed in July 2020).

'The coronavirus pandemic has brought the opportunity to rethink everything. By putting a universal stop to our hasty, aimless actions and by opening up consciousness, hope and reasons to propose a profound change that places us as conscious actors in the construction of a world for all. A world that, as proposed by the indigenous cosmogony of "el buen vivir", generates harmony between us, the rhythms of nature and with the enormous diversity and richness of [...] our cultural histories [...] That is what I tell you for the future' (Ortiz, E. interviewed in August 2020).

On the verge of imminent change in the way of understanding housing, there is also an opportunity to start doing things differently and focus even less on the production of new housing and more on tackling those that already exist by facilitating the self-management processes.

'Faced with a post-pandemic scenario, with the imminent construction of new homes (which are insufficient) [...] Why don't we insist on giving more importance to the improvement of neighbourhoods, to the improvement of homes on site [...] facilitating processes, to working with people to improve their homes' (MacDonald, J. interviewed in July 2020).

3.5.2. Hope

Table 16 summarises the results from the interviews concerning the concept of Hope and its relationship with PSH. Thereafter, the results are discussed in more detail.

Table 16: Results concerning the concept of Hope. Source: the author.

About Hope	
<i>Hope and PSH</i>	<i>Critiques on hope</i>
'Hope' as an outcome of wider struggles concerning structures of inequality and oppression	'Hope' alone is not enough when facing housing issues and further transformations have to be achieved
'Hope' can be found at the limits of the possible	Long periods of 'waiting' as expressions of resistance, injustice in dealing with people and communities who are already under difficult living conditions
Mobilization of 'hope' by a two-moment process: self-awareness of one's own condition, and self-transformation with the conviction that another future is possible	Long periods of 'waiting' represent a real threat for the sustainability of PSH processes
Hope implies micro changes at the individual level, both political and practical changes in daily life	
Learning processes, capacity building and overall political formation as key factors in the relationship between 'hope' and PSH	

Hope and PSH

As a particularly relevant concept for the objectives of this research, the relationship between hope and PSH processes was explored during the interviews, mainly because there is little academic literature that explores this relationship by reflecting on empirical cases of housing self-provision and self-management.

An initial reflection that was drawn from the responses was the positioning of the concept of 'hope' within the wider struggles that go beyond the provision of housing, deeper structural conditions of inequality and oppression. Here 'hope' appears to be an outcome of this struggle.

'The poor are bombarded by thousands of problems, they live with the overriding need to eat, to get a job, to support their children, so the struggle is brutal. Only those who have lived it can understand what poverty implies [...] it implies a living death. Dead to life, which takes away hope, illusion, desire, everything. Now people still live and fight for different issues, so that is what has to give strength, to give hope' (González, G. interviewed in July 2020)

Another idea expressed during the interviews was that of placing 'hope' at the limits of the possible, when the possible dictated by limiting conditions of poverty reaches its limits, people face the unknown, usually involving long-term projects that demand prefigurative thinking.

'We have to work on the immediate, which is means meeting the needs of the people. After the immediate comes the medium-term [...] which could be fighting with the governments to change things, but it is also very hopeful to work in the long term. The great profound change I see as more viable. That is because I see the impossible. The impossible becomes possible when the possible has no exits. What exists as possible is total degradation, chaos, only then is there hope, when human intelligence and human consciousness become aware of this' (Ortiz, E. interviewed in August 2020).

Other observations were more oriented towards the mobilization of 'hope' by taking a two-moment approach. The first is self-awareness of one's own condition, reinforced by the second, self-transformation with the conviction that another future is possible. The experience of Rojas in a housing cooperative is particularly illustrative:

'People and their children are in shitty conditions [referring to the urban poor in Costa Rica]. Then comes the idea of fighting for others, which sustains us [referring to her cooperative], that is, the change from an individual thought to a collective thought [...]

I would like to think that the sons and daughters of the women members of the Cooperative are going to grow up in a place where no one is going to displace them, and where they are also learning other forms of living' (Rojas, A. interviewed in July 2020).

She also highlighted the importance of micro changes at the individual level, both political and practical changes in daily life.

'There has to be an economic transformation, a transformation of the system and the economic model, but while that happens, if it happens, there has to be a micropolitical transformation of one's own daily life, until a true transformation [is achieved]' (Rojas, A. interviewed in July 2020).

This highlights the relationship between political transformation and changes in daily life where, once again, processes of learning, capacity building and overall political formation resurface as key factors in the relationship between 'hope' and PSH.

'If you believe that something is impossible, you will not fight. People have to convince themselves that it is possible and for that we need motivators of hope, as Freire said [...] There is a whole ideological offensive against the poor. So we have to raise hope based on political conviction' (González, G. interviewed in July 2020).

Critiques on hope

Some criticisms of focusing on 'hope' were expressed during the interviews concerning the negative nuances that 'hope' can have when reflecting on PSH processes. One major concern was that 'hope' alone is not enough when housing issues need be solved and further transformations have to be achieved. In some cases, interviewees said, 'hope' has to be 'pushed' and supported by factors inside and outside the social organization committed to PSH.

'It is not only hope, because hope without being pushed remains hope, while waiting, hope is not waiting, hope needs to be pushed, making it a reality. And so that's what we currently have to do' (Ortiz, E. interviewed in August 2020).

'The only way to walk along that line of improving the living conditions is through socially producing the habitat, but with all the support. Without the support, hope is not realistic, and the supports are resources, technical assistance, organization, training, all of these are the kind of supports that allow everything to go forward' (Blanco, C. interviewed in July 2020).

There were also some concerns about the manifestation of 'hope' as the act of 'waiting', especially for long periods of time. The injustice of considerably long periods of waiting being inflicted on people and communities who were already experiencing difficult living conditions.

'That waiting time, wishfully it was shorter, right? That waiting time in all cases means a lot of suffering [...] It is true that there is hope in [the act] of resistance, but it is hard, very hard resistance' (Blanco, C. interviewed in July 2020).

This represents a real threat for the sustainability of the overall PSH process.

'[If people] have to wait a long time for the housing solution, the sustainability of those processes is much more complex, but I feel that it also depends on other factors, such as help, not only technical assistance, but also from other cooperatives, through exchanges and relationships [so they...] can carry on practising the cooperative values and keep the cooperative spirit alive' (Quiñonez, N. interviewed in July 2020).

3.5.3. Mutual-Aid Housing Cooperatives (CVAM)

Based on the case studies selected for this research, the topic of Mutual-Aid Housing Cooperatives (CVAM) was explored during the interviews. The findings were mainly on two levels, at the international level regarding the adoption and internationalization of the CVAM network across the Latin American region, and at the local level of the empirical experiences. The focus was placed on the key factors for the long-term sustainability of CVAM.

The results from the analysis at the first level (the international network) will be presented in the following sub-chapter (see the section 3.5.4 Mapping the internationalization of Mutual-aid Housing Cooperatives (CVAMs) network in Latin America), while here the focus is on presenting the results from the second level of analysis, that is, factors in the sustainability of the CVAM experiences.

Table 17 summarises the results from the interviews regarding factors in the sustainability of CVAM. The results are then presented in more detail.

Table 17: Results regarding factors in the sustainability of CVAM. Source: the author.

Factors in the sustainability of CVAMs				
New values	Technical assistance	Self-management	Leadership	Others
Interiorization of new values by undertaking a long term political-ideological training process	Long-term technical assistance capable of responding and adapting to different needs and phases of the CVAM's life	Mutual-aid as an exercise of self-management: a way to face real organizational challenges, promote self-reflection and the practice of community values (solidarity, cooperation, tolerance, empathy, etc.)	Intergenerational leadership building is promoted by engaging new generations in long term training processes and mutual-aid activities	A second-level organization for voicing claims and practicing advocacy is key
The practice of new values is evidenced in changes in the every-day life	Reducing the intensity of the technical assistance as self-managerial capacities increase	Self-management of economic resources produces economic savings, the overall reduction of costs, and allows self-production of resources through economic activities and savings	Leadership rotation as a practice for cultivating leadership capacities in new members and avoiding frustration and a feeling of burnout among older members	Trust: internally among the members of the cooperative, and externally between the CVAM and the technical assistance institution and the public sector
A process that needs to be supported by concrete results achieved by collective action	It is preferable to collaborate with an institution/organization providing technical assistance that is outside the CVAM			Creation and management of common spaces as ways of reinforcing the commitment to alternative values and fostering community identity building
	Opening spaces for dialogue and joint learning in order to debunk stereotypes and misconceptions on the part of the technicians			

Creating Identity and adopting new values

The overall agreement was apparent among the interviewees that CVAM experiences demand commitment to changing and adopting a new set of values, unlike those in the capitalist system, for CVAM to be sustainable over time.

'When I talk to [community] leaders, many times I tell them [starting a CVAM] is like making a life choice, it is like deciding to enter a convent, it is changing your life, it is to forget the normal patterns of this commodified world, this individualized world. This world is marked by all kinds of values that have little to do with [...] the cooperative spirit' (Sugranyes, A. interviewed in July 2020).

'It is a mistake to think, for example, that a Mutual-Aid Housing Cooperative can be formed in one month. It is a serious mistake [...] and is not going to last. I'm sure it's not going to last; it's going to fail. A member of the cooperative must incorporate within their own being the concept, or the concepts of the cooperative movement, because it is a different way of life' (Blanco, C. interviewed in July 2020).

This kind of commitment, when internalized, guarantees active participation and the sense of belonging among the people involved but reduces the number of people willing to get involved initially.

'Not everyone who is in that situation [of need] ends up living in a cooperative, because there is a process of [...] political training, understanding what collective property is and preparing to live together, to perform mutual-aid; not everyone accepts it, there are people who leave in the early stages because they get discouraged' (Arnold, P. interviewed in July 2020).

However, the discouragement of people due to the commitment demanded by CVAM also acts as a selection mechanism, where people who decide to be part of it are politically and actively engaged in the process that will follow.

'[CVAM demands] a training process that allows people to be aware that this is a way of life, but that also allows selection, because this model is not for everyone. There are other ways for other people' (Hernández, M. interviewed in July 2020).

It also appears that the adoption of new values follows a training process, committed to dealing with housing issues from the perspective of structural socio-political injustices. The development of critical thinking and political will is expected among people engaged in CVAMs

'This is a cultural change, this is a counter-hegemonic model, so the political-ideological training is fundamental for people to interpret the housing problem [...] and it gives people strength [...]

This model cannot exist unless we are permanently training people [ideologically, politically, technically]' (González, G. interviewed in July 2020).

This process must become part of the lived experience and implies changes in everyday life.

'The political-ideological training, the constant dialogue, the open clash of ideas and criticism, in addition to telling each other [among the members of the cooperative] what we do not like and learning not to take criticism personally and crying together and wanting to love each other and missing each other, [all of that] deep down, has political implications and is underpinned by very strong ideologies because [...] the system continues to work against these practices' (Rojas, A. interviewed in July 2020).

This process is undoubtedly recognized as crucial, but is not enough alone to guarantee the sustainability of a CVAM, it has to be supported by concrete results achieved through collective action.

'The political-ideological training is not enough, because for us it has not been enough. Many people have left despite the insistence on the idea, I mean, there must be concrete results' (Rojas, A. interviewed in July 2020).

The role of technical assistance

Another idea that emerged from the analysis is the role played by the technical assistance during the life of the CVAM experience, in particular the complex dynamics in the relationship between the members of the CVAM and the technical assistance team (irrespective of the form this takes).

'If one looks at the FUCVAM experience in Uruguay [...] and also that of El Salvador, and at the time also the one in Mexico when Palo Alto was developed [...] it was the technical organizations that, with a political vision [...] promoted CVAM as a practice of self-management, of collective empowerment, as an organizational for people to self-produce the city [...] defining collectively their needs' (Quiñonez, N. interviewed in July 2020).

Although technical assistance was repeatedly identified as impactful, it is less clear when and how technical assistance should take place for it to impact positively on the sustainability of the CVAM. Long-term technical assistance capable of responding and adapting to the different needs and phases of the CVAM's life was identified as the most effective.

'[Technical assistance during] construction is not enough. So, for me, that is an important factor, technical assistance before, during and after the construction, that is for long periods of time [...] has been decisive in the sustainability of everything that has been built in the neighbourhoods [in El Salvador]' (Blanco, C. interviewed in July 2020).

Moreover, there has been recognition of an inverse correlation between the amount of technical assistance and the long-term development of the CVAM. At an earlier stage, the CVAM might require more direct and permanent technical assistance, decreasing progressively in the following stages. This also responds to the development of the managerial and technical capacities of the members of CVAM.

'Good technical support from the beginning, especially regarding social issues, is key. Social assistance aimed at fully expressing the views of different people who probably have only one thing in common, the need for housing [...]

[Referring to technical assistance] It seems to me that it is key to sustainability [...] but it is no longer as intensive as it was at the beginning. This shows that people do develop organizational capacities that allow them to ensure their own sustainability [...] leadership and organizational capacities are developed, and after that, there is an internalized practice that remains within the cooperative experience' (Quiñonez, N. interviewed in July 2020).

Empirical experiences that have struggled to adopt and replicate CVAM cooperatives emphasize the importance of relying on institutionalized technical assistance, preferably from an organization with experience in PSH processes and capable of mediating between other actors in the national and international housing system.

'Why do we have such an inexplicable situation in Mexico? Well, a hypothesis may be that they were encouraged to form cooperatives, but later there were no social institutions, NGO's, or Church following up, and not even the State' (Díaz, J. interviewed in July 2020).

'Here [in Costa Rica] we do not have a technical assistance institute like FUNDASAL [in El Salvador...] FUPROVI [the technical assistance body at the time] received funds from Swedish cooperation for 10 years before 2012 to promote the CVAM model but then, in the end, there was no political will to promote it' (Rojas, A. interviewed in July 2020).

Another interesting feature regarding the type of technical assistance required was an institution outside the CVAM (or its respective second-level organization) so that conflicts of interest could be avoided.

'The cooperative does not have its own technical body, nor does the federation, but you use non-profit service providers [...] this ecosystem is very important but we do not have it [in Mexico ...] nor in Argentina, the Movimiento de Ocupantes e Inquilinos (MOI) [...]

It is very dangerous to have integrated technical bodies, I really liked the Uruguayan model and yet, for it to have been so successful, they had to create a network with the Centro Cooperativo Uruguayo (CCU) where [you have] professionals [...] able to

mediate with legislators' (Díaz, J. interviewed in July 2020).

Some issues regarding the technical assistance were also highlighted as major threats for the sustainability of CVAM. Specifically, clashes arose between technicians and members of the CVAM, mostly provoked by stereotypes, preconceived ideas and a technician approach in most cases on the part of the technicians.

'The greatest prejudice is found in the technicians, not in the people of the popular movement [...] so the main issue is to break down that fence, that ideology fence' (González, G. interviewed in July 2020).

Resistance is especially encountered when dealing with practices rooted in counter hegemonic values (i.e. mutual-aid, collective property). However, spaces for joint learning and challenging preconceptions are opened up by the practice, but a strong will from both parties is nonetheless required for changes to take place.

'Years ago, when we spoke for the first time about housing cooperatives, I remember that I was very afraid of collective property [...] I said that people would reject it. I was one of the super sceptics. I was very surprised to realize that collective property was never rejected by the people' (Blanco, C. interviewed in July 2020).

In a scenario where one of the parties is not willing to adapt and presents resistance, a rupture might occur that deeply affects the CVAM project.

In Costa Rica 'An initial team of people known by Gustavo was organized, plus some people I knew in 2013, but it didn't work. It didn't work because, for me, they had a very academic vision [...]

I was there in the middle too, tense, and with that team we tried to do things, we tried to make designs, architectural programs, and they did workshops with us [but ...] they would not let us participate in the methodological design and they would express themselves in technical language [...]

So, people didn't understand anything [...] people raised their hands and said "I don't understand what they're talking about" so there was a fracture' (Rojas, A. interviewed in July 2020).

Self-management

A recurring feature in the discourse of the interviewees was self-management, regarded as a key factor for the sustainability of CVAM. In fact, the importance of self-management has been identified by the existing literature and has even been adopted as one of the main pillars of the CVAM model. However, nuances in some key elements will be highlighted.

The first concerns the practice of mutual-aid for the development of self-managerial capacities because it demands the adoption of different sets of values, as members of the cooperative deal with issues in their daily lives that need to be solved and outcomes that need to be achieved.

'In the stage of what we call mutual-aid, what you learn is to be supportive, to get to know your neighbour, to live together, because working and living in harmony is not easy, tolerance must be exercised in the face of conflicts that will surely appear [...] This is the most important learning outcome from the mutual-aid construction process' (Blanco, C. interviewed in July 2020).

This also enables self-reflection, the practice and interiorization of new sets of values and ways of living.

'[Mutual-aid] as politics of feminism [...] that is the possibility of building shared assets, which are also symbolic, and that we are already building [collectively] although the system insists on affirming that what is public and what is private are the only possibilities of action. There is actually an in-between, right, that we also are experiencing and inhabiting' (Rojas, A. interviewed in July 2020).

A second factor is the self-management of economic resources. It guarantees major economic savings and the overall reduction of the costs of the project but also it develops capacities for the production of the economic resources by which CVAM members acquire valuable tools for self-determination in the long term.

'[Self-management of economic resources] is a way for the resources to multiply. All resources delivered without intermediaries multiply when the value chain of a product is shortened, you are guaranteeing greater benefit [...] without intermediaries, and for housing and habitat is the same. The more these flows of resources in the different steps are shortened, the more money will be available to self-produce components for the

habitat. So self-management is very important in the sense of trust, you have to deliver the resources to the people' (Blanco, C. interviewed in July 2020).

'A housing cooperative bears that name "housing" [...] so how to transcend that seems super valuable to me, how people learn and develop their notions and capacities for self-management [...]

If we can already manage the resources to build a house, why can't we do [other] things collectively?' (Quiñonez, N. interviewed in July 2020).

Mention was made not only of the capacity of self-managing given resources but also the capacity of the CVAM to self-produce resources through economic activities and savings. This enables the cooperative to continue to produce habitat collectively and have a positive effect on the overall sustainability of the initiative.

'To have a long-term movement [CVAM], healthy finances are needed, [...] funds are created so that other houses can continue to be financed' (Díaz, J. interviewed in July 2020).

'We believe in combining adequate housing with economic or entrepreneurial initiatives, because we work in this model with people who are self-employed, people who do not have a fixed income, so having production initiatives that allow the cooperative to have self-employed members [...] and [self] manage resources differently' (Hernández, M. interviewed in July 2020).

These benefits were widely recognized in CVAM experiences that were able to activate economic production projects once the housing needs were solved.

'We have managed to stay active thanks to productive projects [...] That's why, when we talk about self-sustainability, we have our [productive] projects. For example, the convenience store with an outlook of caring economics' (Pérez, I. interviewed in January 2021).

Leadership

With regard to the development of self-managerial capacities and governance patterns, another significant factor identified by the respondents was the leadership building process. The emphasis was not placed on whether or not to have a leader, but on the collective process of

training and the rotation of leadership among the members of the CVAM. A challenge was addressed in the intergenerational leadership building, that is, guaranteeing new leaders among the new generation of cooperative members.

'In Bolivia and Paraguay, for example, they told me about the difficulties that arise when there is a generational change [...]

When it is transferred to the new generations, problems begin to arise and, in Uruguay and Paraguay, they [try] to maintain mutual-aid activities every week, and when the cooperative is built, to maintain socializing opportunities among neighbours [...]

It is important to take care of those generational leaps, and I think that is what FUCVAM and the organizations that are in this movement are trying to do, to [invest in] education of children and teenagers' (Arnold, P. interviewed in July 2020).

Referring to how FUCVAM in Uruguay approaches the challenge of intergenerational leadership building, González said:

'We work a lot on feeling proud of the organization, that future generations embrace our legacy, that is fundamental' (González, G. interviewed in July 2020).

In building new leadership, the relevance of rotating leaders was stressed, a practice that not only allows the transmission of a set of capacities among cooperative members, but also avoids older members reaching a condition of 'burnout'.

'[By] rotating roles [...] people gradually see that they have different capacities for assuming tasks [so...] facilitat[ing] spaces so that people can find this out for themselves seems key to me [...] One case that seems super sustainable over time is the cooperative 13 de Enero [in El Salvador...]

[This cooperative] seems exemplary to me because all the people have rotated, they have participated in the organization at different stages, at different levels, in different roles' (Quiñonez, N. interviewed in July 2020).

However, leadership building can be a complex and frustrating experience that requires the patient and direct commitment of more experienced members of the cooperative, especially in the early stages. It also demands high levels of trust and the sharing of responsibility among the

members since, as leaders, they have to represent the interests of all the members of the cooperative in political and decision-making forums.

'I spent a lot of time denying myself. I wanted, with all the things we were doing, people to develop their leadership capacities and it did not happen. There are girls who have shown some growth [that used to say] "I am ashamed to speak" and now [...] I do not have to go to the meetings with them, they go to speak directly with the ministers and deputies and I do not have to be there, at the beginning I had to be there' (Rojas, A. interviewed in July 2020).

Others

Other elements related to the sustainability of the CVAM were mentioned by the interviewees, some of which resonate with the aforementioned factors required for the adoption and replication of PSH practices, while others require more research and deeper understanding. Three of these stand out:

- a) The importance of a second-level organization (i.e. a federation of cooperatives), capable of voicing claims from cooperative members, and serving as a social actor able to advocate in political and decision-making circles.
- b) The importance of trust in social networks, both among the members of the cooperative and externally, between the CVAM and the technical assistance body, and between the CVAM and the public sector.
- c) The creation and management of shared forums for reinforcing the commitment, adopting alternative values (e.g. sustainability, feminism, caring economics, etc.) and allowing community identity to be built through socialising.

3.5.4 Mapping the internationalization of Mutual-aid Housing Cooperatives (CVAMs) network in Latin America

This section presents some results of a research conducted in coordination with a group of undergraduate students of *Universidad Centroamericana José Simeón Cañas* in El Salvador. The work by Chavez, Cummings, Monterrosa & Sanabria (2022) titled '*Mapeo de la red del modelo de Cooperativismo de Vivienda por Ayuda Mutua en Latinoamérica*' (Mapping of the Latin American network of Mutual-Aid Housing Cooperatives) had the objective of processing and enriching part of the information coming from the exploratory methodological chain of this research (*Interviews and testimonies from experts*), specifically the data coming from the category 3 'Internationalization of CVAM' (see Figure 40).

Chavez et al. (2022) categorized the internationalization process in four periods: Initial phase (1943-1968), Pre-evolutive phase (1985-1989), Evolutive phase (1985-2010) and Current phase (2011-2021). Summarizing charts and maps will be presented in order to illustrate the findings.

Initial phase (1943-1968)

Table 18: *Initial phase (1943-1968) of the internationalization of CVAM. Source: Chavez et al. (2022).*

Years	Uruguay and FUCVAM	Latin America: regulatory framework and institutions	Internationalization of CVAM	Other events and relevant projects
1943-1960	<p>1943: Reactivation of the working union movement.</p> <p>1954: Beginning of military dictatorships in Uruguay.</p>		<p>1962: Creation of <i>Centro operacional de vivienda y poblamiento</i> (COPEVI) in Mexico. One of the first ONG'S in the region working on housing.</p>	
1964			<p>1964: Creation of IDESAC in Guatemala, and three housing cooperatives.</p>	<p>1964: In Uruguay the CCU conducted formation activities on cooperatives.</p>
1965-1972	<p>1965: Pilot housing cooperatives.</p>			
	<p>1969: The idea of forming a Housing cooperative Federation is discussed.</p> <p>1968: The first CVAM cooperatives in Montevideo.</p>	<p>1968: New Housing law is approved in Uruguay.</p>		

	1970: Creation of FUCVAM		1970: Creation of Housing cooperative Palo Alto in Mexico.	
1973-1976	1973: beginning of the military dictatorship in Uruguay.	1976: In Uruguay the creation of new housing cooperatives is suspended.	1978: Creation of FUNDASAL in El Salvador	1976: First World Conference on Human Settlements in Vancouver, Canada. 1973-1989: Military dictatorship in Chile.
1982-1984	1982: 13th National Assembly of FUCVAM, an internal renovation took place.	1984: In Uruguay new legislation to abolish collective ownership is proposed		1982: Falklands war in Argentina.

The beginning of the network takes place in Uruguay in the middle of the 20th century. After the dictatorship of William and Terra in 1943 Uruguay experienced a turning point since the undermined working union movement reactivated. Originated from the working class, the movement concentrated its actions in attaining common goals while confronting opposition. The movement became the pioneer of mutual-aid since it was adopted as a strategy to claim better life conditions through the improvement of housing and habitat components.

Through organization and mutual-aid, the movement managed to develop urban areas known at the time as ‘*mesas*’ or ‘*zonas*’, where the working class families used to dwell collaboratively. However, the individual ownership of the housing units (within the market system) was criticized by the left wing of the movement, as it was seen as a threat to the cause.

It was not until 1965, that the accumulated experience of mutual-aid of the Uruguayan working union movement and the cooperative movement started to intertwine, when the *Centro Cooperativo Uruguayo* -CCU- (Uruguayan Cooperative Centre) managed to get funding for the development of a rural housing project for the illegal dwellers at Camino Maldonado in Montevideo. The next year, three pilot housing projects were agreed in the departments of Florida, Salto and Rio Negro. These were to be built by mutual-aid and housed their own builders.

Dwellers from the department of Florida were the first ones to legally constitute two cooperatives assisted by the CCU. At the time, the CCU yielded the land plot, some infrastructure and social and technical assistance, since they firmly believed in the importance of the pilot housing cooperatives.

Fostered by the positive results of the pilot projects and due to a favorable political context and development vision, a Housing Law was approved in 1968. The new law recognized housing

cooperatives and provided public resources for its development, resulting in the creation of the first housing cooperatives in Montevideo (COVIMIT, COVIAFE, COVINE) built mostly by working class families coming from different industrial sectors.

During the first years of the decade of the 70's the housing cooperative movement experienced considerable growth, since cooperatives could benefit from the social and economic support. In 1970, due to the number of housing cooperatives, a second-level organization encompassing all mutual-aid housing cooperatives in Uruguay was created, the *Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua -FUCVAM-* (Uruguayan Federation of Mutual-Aid Housing Cooperatives), a decision that proved beneficial over the following years⁷⁹.

In 1973, conditions that had guaranteed public support were undermined by a military dictatorship that lasted until 1985, a period that meant a profound oppression and deterioration of social movements. This phenomenon, however, was framed in a regional context where many other countries were experiencing military dictatorships underpinned by the doctrine of national security, neoliberal principles, anti-comunist discourse and the practice of systematic violations of human rights.

Pre-evolutive phase (1985-1989)

Table 19: Pre-evolutive phase (1985-1989) of the internationalization of CVAM. Source: Chavez et al. (2022).

Years	Uruguay and FUCVAM	Latin America: regulatory framework and institutions	Internationalization of CVAM	Other events and relevant projects
1985	1985: End of the military dictatorship in Uruguay, housing cooperatives were able to develop further.			
1986-1987	1986: FUCVAM performs actively in the political arena as opposition.	1986: In Paraguay housing cooperatives are recognized by law. 1986: End of the Military dictatorship in Guatemala.		

⁷⁹ It was in the decade of the 70's when the CVAM experience in Uruguay influenced the work of COPEVI and the emergence of the case study housing cooperative Palo Alto in Mexico (See section 3.2. Sociedad Cooperativa de Vivienda Unión de Palo Alto)

1989	1989: New law proposal on urban land for social housing			
	1989: FUCVAM demands public support for attending the needs of the urban poors.			
	1989: FUCVAM exerts pressure on the government to allow new cooperatives on abandoned land plots and buildings.			
	1989: FUCVAM starts to have impact on transforming public policies			
Overlapping between pre-evolutive / evolutive phases				
1994-1997	1994: FUCVAM enters into <i>Coalición Internacional para el Hábitat</i> (HIC).			1996: Second World Conference on Human Settlements in Istanbul, Turkey
1998	1998: FUCVAM starts collaboration with <i>Centro Cooperativo Sueco</i> (SCC) for internationalizing the CVAM principles.		1998: SCC and FUCVAM visited Paraguay to assess the feasibility of developing CVAM cooperatives.	
1999			1999: First CVAM housing cooperatives in Paraguay.	
2003			2003: First operative neighborhood in Paraguay.	

This period is identified as a transition phase towards democracy and a turning point for the CVAM movement and its future expansion. In 1980, still under military dictatorship, the first referendum about a constitutional reform took place, where the rejection of the military model and the need of a democratic government were expressed by the civil society in Uruguay.

However, the military dictatorship continued undermining the cooperative movement since they tried to pass a decree on private properties and put an end to collective property and consequently to the collective payment system. The role of FUCVAM was key during this period, by opposing the regime and protecting the rights that the cooperative movement had gained over the years (especially those related to the right of construction and access to land). FUCVAM opted for organizing actions of resistance such as land and building occupation, while the existing cooperatives tried to endure the difficult conditions promoted by the government in turn.

By 1983 the cooperative movement faced an important challenge, since the government tried to pass a law for increasing the interest rates of the loans granted to housing cooperatives, they also attempted towards the land properties of the public Mortgage Bank by giving their right to private companies, and even increasing the loans installments for active and inhabited cooperatives. As a result, FUCVAM decided to organize and perform a national 'No Payment' strike, where all the members of housing cooperatives refused to pay their installments. As a reaction, the government was to decree the law on 'Horizontal Property' that aimed to rule out collective property (founding principle of the cooperative movement). In 1984 FUCVAM managed to collect circa 300,000 signatures to stop the decree, the act consolidated the resistance of the cooperative movement against the dictatorship.

The end of the military dictatorship in Uruguay began in 1984 with the '*Pacto de Club Naval*', an agreement between the military and the politicians of the most relevant political parties which opened the possibilities for celebrating democratic elections. The ending of the dictatorship also meant the approval in 1986 of a law granting impunity to the members of the military and other actors involved in the violation of human rights.

During the period of 1986 and 1989 new sets of laws aimed at dismantling social movements were adopted, ending in circa 35,000 evictions. This moment marked a turning point in the history of FUCVAM, since the new conditions allowed the involvement of new actors and new proposals. In 1989 the fight for land intensified and FUCVAM opted once again for land occupation, demanding for public intervention and support for the creation of new housing cooperatives in empty urban plots and derelict buildings.

In addition, in 1989 was created the *Secretaría Latinoamericana de Vivienda Popular* -SELVIP- (Latin American Social Housing Secretariat) which encompassed housing organizations from Uruguay, Paraguay, Argentina and Brazil. An experience that can be regarded as one of the first attempts to consolidate an international network for facing housing issues from a regional approach.

Evolutionary phase (1990-2010)

Table 20: Evolutionary phase (1990-2010) of the internationalization of CVAM. Source: Chavez et al. (2022).

Years	Uruguay and FUCVAM	Latin America: regulatory framework and institutions	Internationalization of CVAM	Other events and relevant projects
1990-1999	1999: FUCVAM approved two important internal documents 'De la vivienda a la construcción de un proyecto social' and 'La declaración de principios de FUCVAM'.		1990: FUCVAM arrives in Argentina. 1999: FUCVAM arrives in Bolivia.	1996: Second World Conference on Human Settlements in Istanbul, Turkey.
2000-2003		2000: Approval of Law 341 in Argentina on urban land for social housing cooperatives.	2001: First CVAM cooperative is developed in El Salvador. 2001: Creation of PROCASHA in Bolivia as the technical assisting CVAM cooperatives. 2001: Approval of the international cooperation project 'Cooperación Sur-Sur' for the promotion of CVAM cooperatives across the region. 2003: Construction phase of the first CVAM cooperatives in Paraguay.	2001: World Social Forum, Brasil. 2001: Formalization of coordination arena between FUCVAM, PROMESHA and SCC.
2004-2006	2004: Conflicts between FUCVAM and the government in turn. 2004-2005: The cooperatives COVIRAM and COVICIVI 2 are developed in the historic center of Montevideo.		2004: FUCVAM and CCS performed some exploratory visits to Guatemala, Honduras, Nicaragua and El Salvador. 2005: Creation of Aveiro Ytá, first cooperative neighbourhood in Uruguay. 2006: COHVISOL (<i>Consejo Hondureño de la Vivienda Solidaria</i>) is created in Honduras, promoting new housing cooperatives.	
2007-2009	2009: New Housing Laws are approved in Uruguay on new housing institutional framework and public funding.	2009: New housing policy proposal in Paraguay. 2009: A special Law for the promotion of housing construction and access to social housing in Nicaragua is approved. 2009: Inclusion of human right to housing in the constitution of the Plurinational State of Bolivia.	2009: CVAM model arrives in Nicaragua due to the support of Habitat for Humanity and DIGH.	2009: Approval of international cooperation project between Nicaragua and Holanda, for the construction of 1,000 housing cooperative units.
2010		2010: Third-level organization COCEAVIS in created in Central America,	2010: In Honduras the CVAM model is adopted by the private sector. 2010: Agreements with SICA (Central American Integration System) and We Effect to promote financing for the CVAM model in Costa Rica, El Salvador and Uruguay.	2010: World Urban Forum calls for reforming the Housing Laws in Latin America considering the urban poors. 2010: Informal urban settlement serves as a refuge for Nicaraguans migrants.

With the end of the dictatorship, Uruguay entered into a considerably stable socio-political environment where conditions allowed the promotion of social production of housing. Fact that impacted directly in the expansion of the model. Due to the existence of public policies and channels for public and international support, during the decade of 90's the cooperative movement experienced growth, while the awareness about the socio-political of the collective claim was interiorized by recognizing that the goal of the movement surpassed housing building, and was fostered by need of structuring a sustainable ecosystem underpinned by values of cooperation, solidarity and democracy.

This period, characterized by a spirit of reconstruction post-dictatorship, represented a moment for demonstrating the opportunities and the strength of the cooperative movement in Uruguay, as it managed to endure notwithstanding the historical oppression. Once FUCVAM had acknowledged, through practical experience, the benefits that collective property rights and mutual-aid entailed, and once the movement had committed to the objective of reclaiming housing rights for the most disadvantaged, the idea of developing a pilot housing cooperative outside Uruguay emerged as a way to demonstrate the potentiality and the capacity of adaptability that the uruguayan experienced entailed. Here is when the process of internationalization formally began.

The idea took a step forward in 1998 when the *Centro Cooperativo Sueco -CCS-* (Swedish Cooperative Centre now WeEffect) proposed to take the CVAM cooperative principles to Paraguay. Later, assessment visits took place in both countries in order to evaluate the feasibility of the project. In coordination with FUCVAM, the CVAM model arrived in Paraguay in 1999, but it was until 2003 that the first cooperatives started to collectively self-build their housing units. The success was so that new projects started to develop, forming what came to be the first cooperative neighbourhood in Paraguay with more than 300 housing units. Later on, the cooperatives were organized in the second-level organization called *Central de Cooperativas de Vivienda por Ayuda Mutua del Paraguay -CCVAMP-* (Central of Mutual-Aid Housing Cooperatives of Paraguay). What this experience demonstrated was that the internationalization of the model required resources, and since most of the countries of the region did not have regular public funding for supporting social production of housing, international funding became key, not only for the internationalization of CVAM but for tackling the housing issue at regional level. Therefore, it was also acknowledged the need for local organizations that acted as mediators, that on the one hand guarantee a vision of housing as a

human right, and on the other, manage to articulate the housing cooperatives with funding institutions (whether national, international, private or public).

With this in mind, at the beginning of the 2000's the CVAM model arrived in Central America, since it was identified as a region with a critical housing deficit and with a political and socio-economic context that had favoured unmanageable urban growth and the worsening of housing conditions. For Central America the international support was essential, particularly the one coming from CCS, MISEREOR, HIC-LA, and official international offices from Sweden, Germany, Spain and Canada⁸⁰. Similarly in 2002, with the support of FUCVAM, SCC and the local organization PROCASHA, the principles of CVAM were adopted in Bolivia in two pilot projects, the cooperatives of '*Señor de Piñami*' (COVISEP) and '*Virgen del Rosario*' (COVIVIR).

The outcomes of the internationalization during this period were not only represented in the number of new housing cooperatives, but also in the influence that the cooperative housing movement network had in public policies across the region. For instance, in the year 2000 in Argentina, the adoption of the Law 341 (on housing self-management) in addition to the influence resulting from the expansion of the CVAM network throughout the region, created the conditions so that the National Housing Directorate decided to promote the development of new housing cooperatives in Argentina, being the cooperative '*El Hogar Obrero*' the first one that adapted some principles coming from the CVAM experience. Later in 2009 in Nicaragua, due to the efforts performed by international organizations and the housing cooperative movement of the country, the law '*Fomento de la Construcción y Acceso a la Vivienda de Interés Social*' (Promotion of Construction and Access to Social Interest Housing) was approved, where better conditions for the local housing cooperatives are ensured. In the same year, due largely to the work performed by the second-level organization of mutual-aid housing cooperatives in Bolivia (*Comité Articulador de Cooperativas de Vivienda por Ayuda Mutua de Bolivia -CACVAM-*) and the changes in the overall political scenario of the country, modification to the country's housing laws were possible, adopting a social approach which improved the conditions for legalization and funding of new housing cooperatives.

⁸⁰ In 2001, in Central America, the collaborative work between FUCVAM, CCS, and FUNDASAL motivated the emergence of the case study housing cooperative 13 de Enero in El Salvador (See section 3.4. The case of Cooperative 13 de Enero).

Evolutionary phase (1990-2010): Map of technical assistance organizations promoting the internationalization of CVAM model by country



Figure 41: Map of technical assistance organizations promoting the internationalization of CVAM model by country. Source: Chavez et al. (2022).

Evolutionary phase (1990-2010): Map of CVAM cooperatives, location by country and second-level organizations



Figure 42: Map of CVAM cooperatives, location by country and second-level organizations. Source: Chavez et al. (2022).

Current phase (2011-2021)

Table 21: Current phase (2011-2021) of the internationalization of CVAM. Source: Chavez et al. (2022).

Years	Uruguay and FUCVAM	Latin America: regulatory framework and institutions	Internationalization of CVAM	Other events and relevant projects
2011-2013	2010-2015: José Mujica's presidential mandate ended, who promoted important reforms and substantial changes to housing policies	2012: Approval of new Housing Law in Guatemala with the support of MEGCOVAM.	2011: 2011: Pilot project Pioneers of Venezuela. National government in conjunction with population movements carry out pilot experiences of mutual-aid housing complexes	
			2012: COOVIFUDAM. Pilot experience in Costa Rica, in response to the precarious urban settlement of La Carpio	
	2012: Project 'South-South Cooperation' and FUCVAM received World Habitat Award from the Building and Social Housing Foundation	2013: Creation of CACVAM body that articulates the CVAM cooperatives in Bolivia	2012: Pilot project 'La Creciente' begins with ten organized families in the city of Rosario, Argentina.	
2014-2016		2014: Regulation of the General Law of Cooperatives incorporating the CVAM model and gender approach in Bolivia. 2014: In Nicaragua, the Social Interest Housing Law is approved with the support of CENCOVIDOD.	2015: The Guendaliza'a cooperative is established in Mexico City.	2014: The Regional School for cooperative training is created and promoted by FUNDASAL
		2015: The National Housing and Habitat Policy is approved in El Salvador with the support of FESCOVAM.	2015: Pilot project in Rio de Janeiro, Brazil 'Esperança Housing Cooperative', builds 70 housing units.	2016: Habitat III Conference on housing and sustainable urban development is held in Quito.
2017-2019		2017: In Uruguay, new proposals for reforms to the regulatory framework of the Housing Law approved in 1968 are made.		2017: In Brazil, new agreements for allocating unused public buildings for collective housing.
	2018: According to FUCVAM data, 40% of the budget of the Ministry of Housing is granted for supporting Housing Cooperatives			

	2019: FUCVAM reaches new agreements with international alliances for its dissemination.	2019: ALACVAM emerges, regional arena for the promotion of the CVAM model in Latin America 2019: Creation of 'Mesa de Cooperativas de Vivienda por Ayuda Mutua Chicoace Calli' in Mexico.		
2020-2021	2020: Significant decrease in housing policies aimed at supporting the CVAM model with the new government.	2020: Central America has made significant progress in financial policies and agreements for collective housing.		2020: COVID-19 pandemic outbreak

Table 22: Current phase (2011-2021) number of CVAM cooperatives by country. Source: Chavez et al. (2022).

Current organizations of the CVAM model in Latin America								
Latin American Articulating Body	Regional Organization	Federation/ National Coord.I	Inhabited	Under Construction	Under Construction	Under legalization	Total amount of CVAM	Location
ALACVAM	COVUAM-SUR	FUCVAM	453	52	-	122	627	Uruguay
		CACVAM	2	1	1	1	5	Bolivia
		CCVAMP	6	2	4	3	15	Paraguay
	COCEAVIS	MEGCOVAM	2	-	2	-	4	Guatemala
		FESCOVAM	4*	3	18	1	26	El Salvador
		MECOOVISUR	4	-	9	4	17	Honduras
		CENCOVIDOD	5	4	-	5	14	Nicaragua
		COOVIFUDAM	-	-	1	-	1	Costa Rica
		CHICOACE CALLI	3	3	1	3	7	Mexico

*There is one CVAM housing cooperative not associated to FESCOVAM (ACOVICHSS)

During this last phase, the housing cooperative movement experienced transformations at different scales. In Uruguay for example the movement was influenced by the vision of the new left-wing governments, while at regional level, new pilot CVAM cooperatives were developed as well as new third- and fourth-level organizations committed to political lobbying and formation activities.

In Uruguay, the government of José Mujica (2010-2015) recognized and supported the housing cooperative movement, partially through reforms to the National Housing Law and new social

housing programs targeting the main urban areas of the country. In consequence, the housing cooperative movement grew in numbers, especially in Montevideo (the capital of the country). However, as urban development started to expand over the surrounding areas so was the demand for new housing, and new opportunities for the cooperative movement arose.

Despite the new conditions, the housing cooperative movement in Uruguay keeps facing some of the same challenges of past decades, for example the high cost of urban land in the cities, the lack of conditions for new infrastructure, and a sustainable public support that does not change according to the political party in power.

While in Centroamerica in 2010, the housing cooperative movement reached an considerable achievement by creating the *Coordinadora Autogestionaria Centroamericana de la Vivienda Solidaria* -COCEAVIS- (Central America Coordination of self-managed and solidarity housing), a regional third-level organization aimed at strengthening of the housing cooperative movement and the influence on national housing policies through the conduction of concrete actions.

COCEAVIS articulates all the second-level organizations present in the region, as well as allied social movements and local technical organizations. It also has created strategic alliances with international organizations that have supported the housing cooperative movement over the years, such as WeEffect (previously CCS) and HIC-LA.

One of the most relevant achievements of COCEAVIS has been the direct involvement of some of its members in making changes in the regulatory frameworks of some countries of the region, for example in the National Housing Law in Guatemala, in the new National Housing and Habitat Policy in El Salvador and its National Housing and Habitat Law (still unapproved), in new mechanisms for accessing land in Nicaragua and ensuring public funding for housing programs and subsidies in Guatemala, Honduras, Nicaragua and El Salvador.

Another achievement by COCEAVIS has been the creation of *Escuela Regional de Formación Cooperativa* (Cooperative Housing Regional School), with the objective of conducting formation activities for all its members, formation of new leaderships, expand the CVAM cooperative network, and actively participating in changing the regulatory housing framework in all the member countries.

More recently, in 2018 the organizations CENCOVICOD R.L in Nicaragua and FUNDASAL in El Salvador created a group for accompanying and managing the integration of housing cooperatives in Mexico. Effort that ended in the creation of a coordination arena (*Mesa*

Coordinadora) composed originally by the housing cooperatives Guendaliza'a, Yelitza, Tollan, Tochan and Palo Alto. In 2019, a second meeting of the group was held in Mexico and as part of the agreements the *Mesa Articuladora de las Experiencias Mexicanas del Modelo CVAM 'Chicoace Calli'* was born. A space that encompasses a total of six organizations.

Similarly, in 2010 at the south of the continent the third-level organization *Coordinadora de Vivienda de Usuarios por Ayuda Mutua del Sur - COVUAM-SUR-* (Mutual-Aid Housing Coordinator of the South) was created in the search of strengthening the movement and integrating the CVAM experiences in South America. This third-level organization is integrated by FUCVAM from Uruguay, CCVAMP from Paraguay and CACVAM from Bolivia. Among its more important goals are, organizing and replicating the influence in housing regulatory frameworks along the region, supporting the expansion of the CVAM network, and working for obtaining public funding and access to land for housing cooperatives. Whereas, some of its more relevant challenges are the lack of political will, unfavorable normative frameworks and lack of public funding.

Finally in 2019, both third-level organizations (COCEAVIS and COVUAM-SUR) agreed on setting a precedent and create the *Alianza Latinoamericana de Cooperativismo de Vivienda por Ayuda Mutua -ALACVAM-* (Latin American Alliance of Mutual-Aid Housing Cooperatives), a fourth-level organization aimed to sum-up capacities and experiences, share agendas and work collaboratively in the process of expanding the CVAM network along the region.

Current phase (2011-2021): Map of network of countries and second- and third-level organizations of CVAM cooperatives in Latin America.



Figure 43: Map of network of countries and second- and third-level organizations of CVAM cooperatives in Latin America. Source: Chavez et al. (2022).

Current phase (2011-2021): Map of network of CVAM cooperatives belonging to COCEAVIS

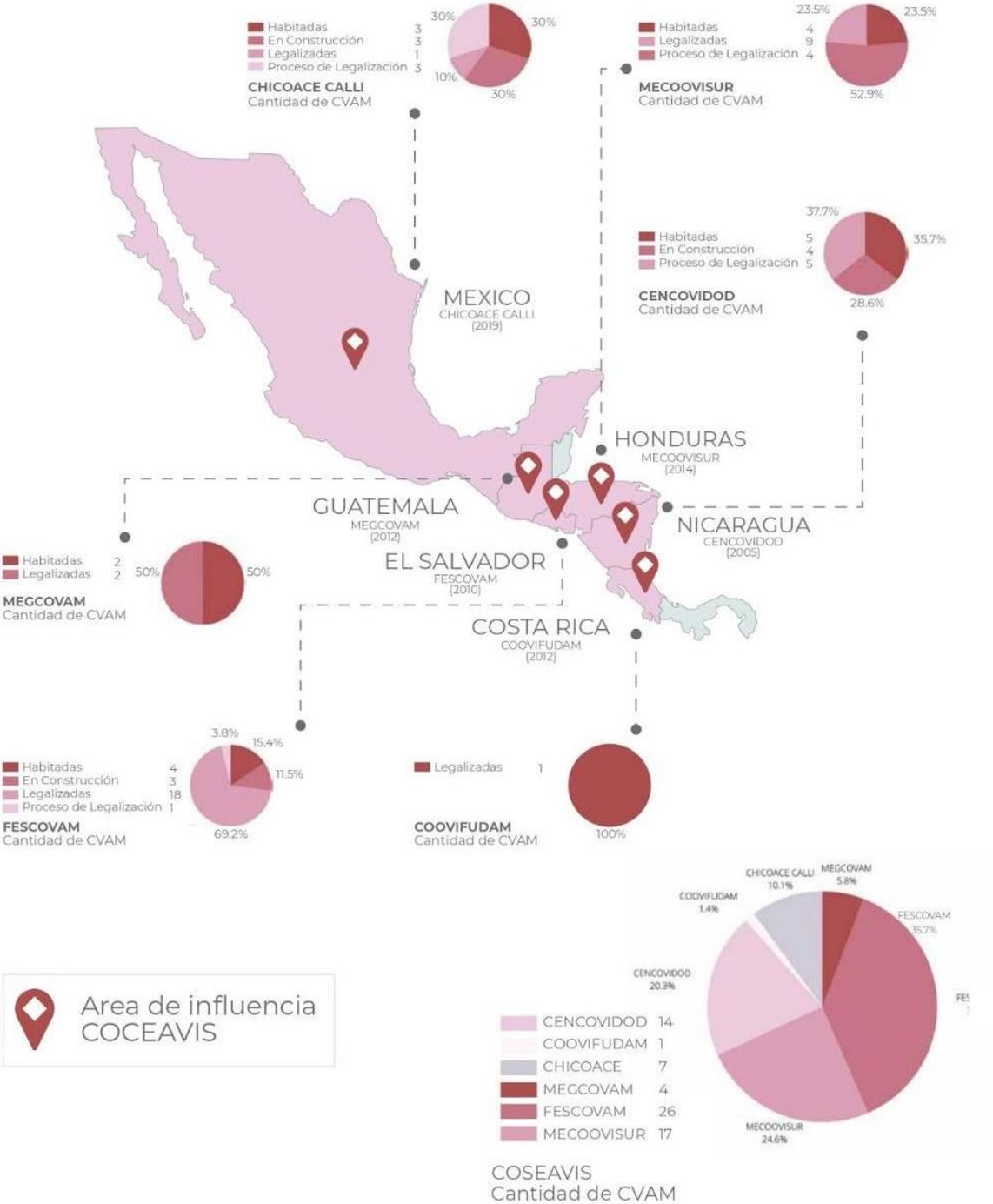


Figure 44: Map of network of CVAM cooperatives belonging to COCEAVIS. Source: Chavez et al. (2022).

Current phase (2011-2021): Map of network of CVAM cooperatives belonging to COVUAM-SUR



Figure 45: Map of network of CVAM cooperatives belonging to COVUAM-SUR. Source: Chavez et al. (2022).

4. DISCUSSION

This chapter elaborates on the results of the fieldwork addressing the research question of *how to compare processes of Social Innovation in Housing (SI-H)*. First, by further enhancing the theoretical *Model for a Comparative Analysis of Social Innovation in Housing (SI-H)*, and then concluding with the results of the Pilot Comparative Analysis between the two SI-H cases.

4.1. Considerations regarding the model for a comparative analysis of Social Innovation in Housing (SI-H)

After processing the empirical data from the field work, some considerations will be raised regarding the *Model for a Comparative Analysis of SI-H* (see section 1.5. Conclusion: Preliminary model for a comparative analysis of SI-H). The model will be enriched and fine-tuned for the forthcoming pilot comparative analysis (see *section Pilot Comparative Analysis of Social Innovation in Housing (SI-H): Cooperativa Palo Alto (Mexico) and Cooperativa 13 de Enero (El Salvador)*).

Some considerations are presented regarding the *external factors*, which are in constant dialogue and ever-present throughout the life of the SI-H.

There is an overall consensus among the literature and experts about the need for public support at least in three areas: 1) the design of public funding programs that are accessible to low-income families in particular that encompass a range of funding methods, in accordance with housing production methods; 2) access to land must be guaranteed through the creation of public land banks, public funding for land acquisition, community land transfer models (e.g. community land trusts), or any other suitable mechanisms; 3) the adoption of a regulatory framework that recognizes innovative ways of housing production (such as housing cooperatives), providing an institutional structure and an overall legal apparatus for the reproduction of SI-H experiences.

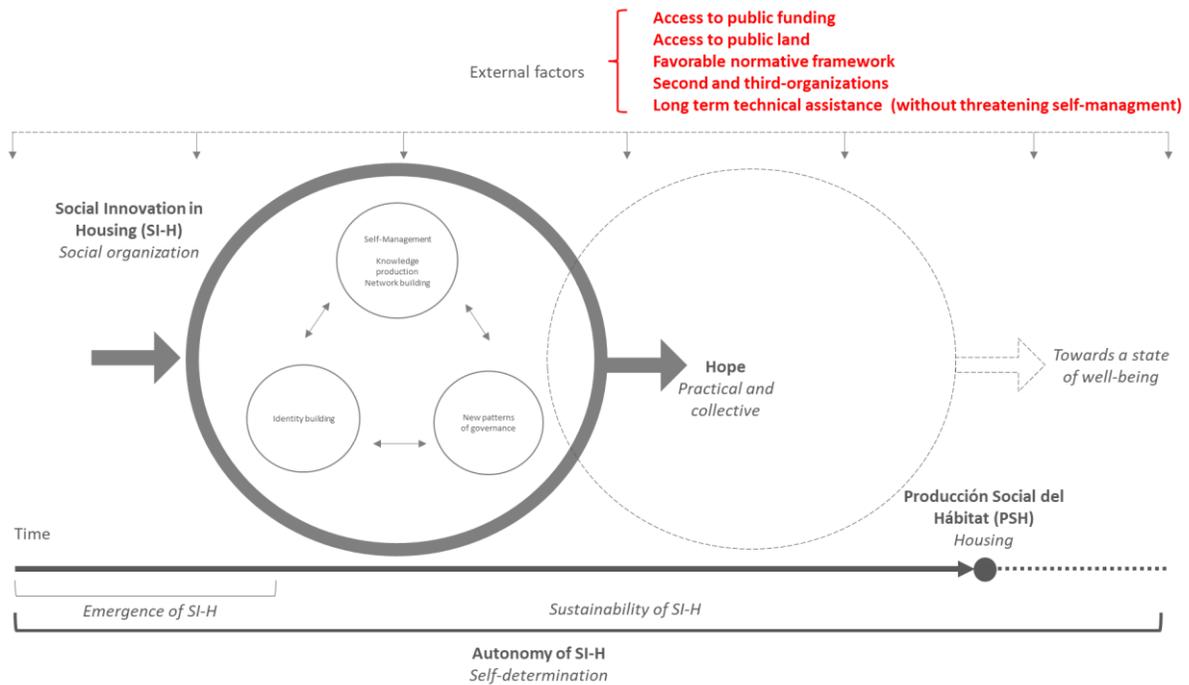
Furthermore, the need for public support becomes evident when analyzing the challenges that both case studies faced, especially by being the pilot CVAM housing cooperatives in Mexico and in El Salvador respectively. First, in obtaining legal recognition as housing cooperatives and, second, in obtaining any kind of technical or financial support from the State.

Also highlighted during the interviews and particularly relevant for both case studies, the second-level (and even third-level) organization emerges as another key external factor, especially to voice the requirements, exercise advocacy and become part of external governance structures.

In the case of Palo Alto, the collaborative work with broader social movements such as *Movimiento Urbano de Pobladores* (MUP) and with other housing cooperatives in *Coordinadora de Cooperativas de la Ciudad de México 'Chicoace Calli'* was identified. The active involvement of the 13 de Enero cooperative in El Salvador in *Federación Salvadoreña de Cooperativas de Vivienda por Ayuda Mutua* (FESCOVAM) and its alliance with other cooperatives in the region in the *Coordinadora Centroamericana Autogestionaria de la Vivienda Solidaria* (COCEAVIS) was crucial. In addition, the *Coordinadora de Cooperativas de la Ciudad de México 'Chicoace Calli'*, of which Palo Alto is a part, has recently joined COEAVIS to form a supra-regional organizational block, strengthening ties between countries.

Finally, technical assistance was recognized as vital, especially long-term support. This must extend beyond the phase of housing building and adapt to the different phases during the life of the SI-H. Technical assistance is also required to mediate between the SI-H and other public structures so that it becomes part of broader social networks dealing with habitat issues. However, it must be limited to its role and not threaten the self-management of the SI-H.

Examples of the latter were seen in both case studies in the strategic role played by COPEVI at the initial phases of the Palo Alto cooperative in Mexico and the remarkable work that FUNDASAL has done in adapting the CVAM model in El Salvador. However, an important difference was that, in the case of the cooperative 13 de Enero in El Salvador, the technical assistance by FUNDASAL was broader, both in terms of scope and time. However, in the case of Palo Alto in Mexico, this kind of technical assistance was lacking which, it could be argued, has been a hindrance in the long term.



Several factors were identified concerning the different phases of the SI-H.

On the *emergence of SI-H*, by analyzing the case studies and in line with ideas from the literature on Social Innovation, 'cracks' or 'interstices' were identified as causes of crises but also as spaces of opportunities.

In the case of Palo Alto, there was the threat of forced displacement orchestrated by private developers but, later, a more progressive political environment paved the way for support to SI-H. Such support was made available to the 13 de Enero cooperative in El Salvador because of the two earthquakes that directly hit the most vulnerable dwellings, putting at risk thousands of people's livelihoods, and the popular discontent triggered by failed governmental promises that offered financial help to legalized housing cooperatives.

Furthermore, the presence of existing networks, practices of solidarity and mutual aid were vital in the initial stage (social capital). This was particularly evident in the case of Palo Alto, where families shared not only a similar geographical and cultural background (as rural migrants from the same area) but also several decades of inhabiting the settlement and solving a variety of habitat needs through ingenuity, solidarity, and organization. This was also stressed during the interviews when reflecting on empirical practices where local capacities, culture, solidarity networks and overall know-how were significant for the territorialization of SI-practices.

During this phase, a process of co-production of knowledge mobilized by experiences of horizontal learning, exchanges, and self-reflection was acknowledged as essential, especially for inspiring and activating the construction of a collective project towards a future 'that is not yet', in other words, an initial prefigurative process inspired and mobilized by hope. In both case studies, exposure to the Uruguayan experiences of housing cooperatives, allied to the political and ideological training facilitated by social organizations committed to counterhegemonic practices, were the main driving forces.

Moreover, by analyzing both case studies, a new phase was defined called '*Consolidation of the SI-H*'. The formalization of a social organization under a legal figure or any other form (i.e. housing cooperative, housing association, etc.) can act as a benchmark for the emergence and the beginning of the *consolidation phase*, requiring a shared commitment among the members of the SI-H to adopt new principles, usually involving the acquisition of a new set of values through learning processes, capacity building and overall political training.

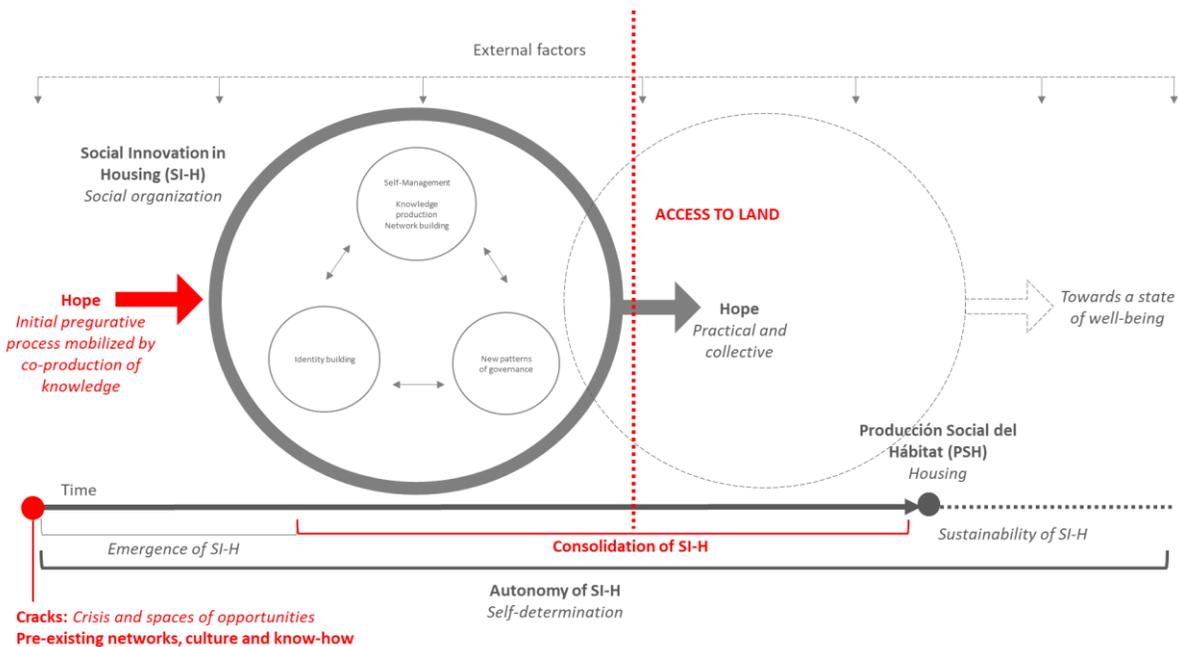
In both cases, the public recognition of the social organization as a housing cooperative was arduous and challenging. It represented a victory since it was the outcome of a historical struggle, it was politically challenging, and it demanded a lot of resources and commitment from members, losing some of them in the process.

Another key aspect of this phase was access to land. In the interviews with experts and the case studies, this emerged as a breaking point of the SI-H. Empirical cases have shown that, if the conditions for land accessibility are not met, the outcome is likely to be long waiting times that impede the sustainability of the SI-H. Access to land in both cases studies signified an important hallmark in the history of the cooperatives since it contributed to mobilizing self-management capacities, strengthened the sense of community, and inspired the mobilization of hope.

Particularly relevant is the case of Palo Alto in Mexico, where the day the cooperative took over the land as part of a political demonstration is still celebrated today. It has become an important tradition that solidifies the sense of belonging and community identity. Access to land is therefore not only vital for attaining the goal of the SI-H in terms of securing space, but carries a deeper value charged with political meaning and rooted in the act of reclaiming basic human rights that have been historically neglected.

Another benchmark, marking the end of consolidation phase, was the building of the housing project. As previously stated, housing (built housing units) acts only as the initial mobilizer of the SI-H as part of a broader project committed to attaining overall human well-being by collectively producing an alternative habitat.

In both case studies, the housing building process was the stage when self-management capacities were most challenged, when solidarity was generated, and when mutual-aid served as the means for practicing values of tolerance, cooperation, democracy, and an overall commitment to the project. By the end of the house building process, a strong sense of community and trust among the members arose. In reaching this stage, the cooperatives had proven to themselves they possessed the capacity to self-manage and develop both a political and a construction project.



Finally, considerations about the *Sustainability of the SI-H* will be addressed, which are also closely bound up with achieving a general condition of *Autonomy of SI-H*:

First, a series of results regarding the *Co-dependent factors of SI-H* will be discussed. As previously pointed out, the dynamic interplay among *co-dependent factors* is expected to be a constant throughout the life of the SI-H, being relevant for its sustainability and for achieving a condition of autonomy in the long term.

In terms of *self-management*, in addition to what was previously stated regarding the commitment to a process of training, where knowledge and new capacities are developed

and members of SI-H are actively engaged in mutual-aid activities, the self-management of economic resources was emphasized by the results.

Self-management of economic resources was recognized by the interviewees as a central element for sustainability since it enables the SI-H to determine and adopt the most suitable mechanisms for generating and investing economic resources. In both case studies, this was exemplified by the creation of saving funds, fiscal mechanisms bound to internal regulations, and production projects. Furthermore, an efficient management of economic resources was key in both cases to generating trust, internally and externally, in order to guarantee more funding from external actors and financial institutions. However, failures in the management of economic resources can also considerably hinder the organization and threaten its overall sustainability, as was shown by the case of Palo Alto in Mexico, where certain issues regarding the management of economic resources (among other causes) resulted in the break-up of the organization and the departure of a group of dissidents.

In the case in Mexico, regarding *Self-management*, training was important for new leaders, implementing and undertaking continuous training programmes where new capacities could be built and in which all the members of the SI-H could be actively involved. Palo Alto, as a cooperative that created during the 70's has now seen generational changes, but failures in fostering new leadership have become apparent, especially among the younger generations.

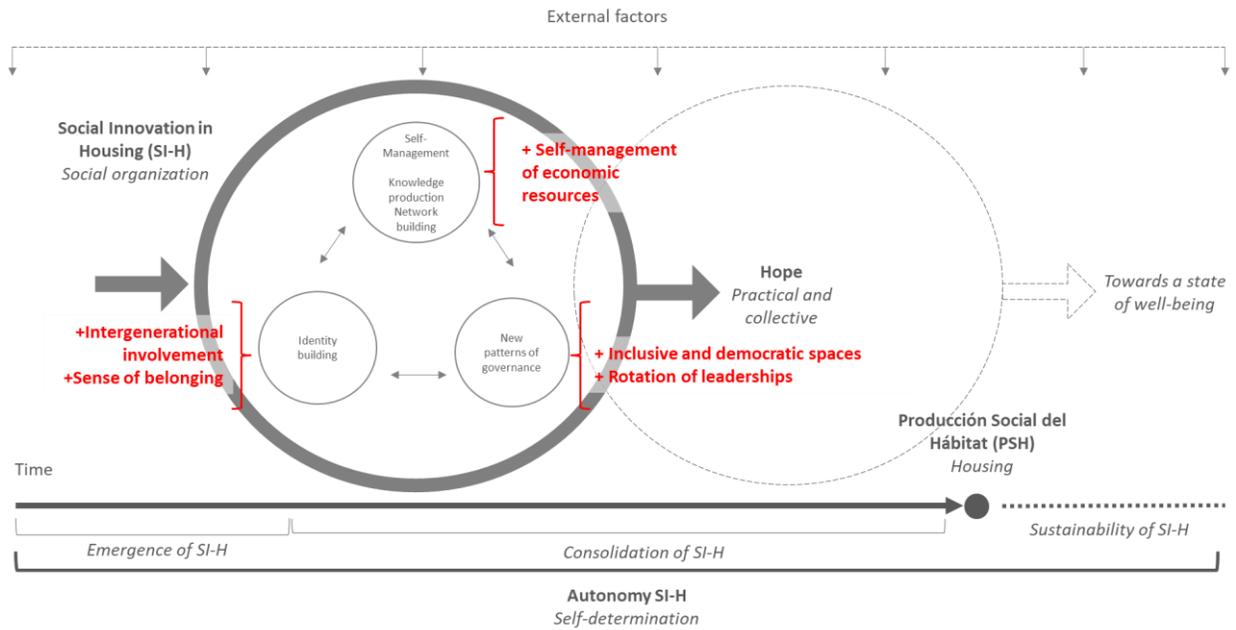
Some of the factors that hindered this process included the fact that decision-making spaces had historically been open only to men (the official members of the cooperative) and women were systematically excluded, no matter how strategic their role was. Furthermore, very little participation by the younger generations was allowed and now, as the traditional leaders have grown old and new challenges are threatening the community, the lack of new leadership and involvement has become a major problem for the self-management of the project and its sustainability in the long run.

This consideration, which was brought up during the interviews, resonates with other co-dependent factors. For instance, in terms of *Identity building*, the lack of involvement of the new generation leads to a failure in acquiring self-management capacities but is also the expression of a deeper and even more serious phenomenon, the lack of a sense of community and belonging.

As shown by the empirical evidence, *Identity building* can be nurtured by a number of processes, such as sharing similar backgrounds, undertaking a process of political and ideological training, mobilizing new values through solidarity and mutual-aid practices, opening up spaces for socialising, celebrations and the practice of traditions, etc. As shown in Palo Alto, when a growing number of members lack a sense of belonging, this tends to lead to a divergence from the initial process, creating hope in different directions, causing tensions and eventually a rupture.

Approaching this phenomenon from the co-dependent factor of *New patterns governance*, reliance on democratic and inclusive decision-making process, where different voices are heard and leadership is rotated among the members, tends to guarantee the active involvement of a larger number of members of the SI-H. As stated previously, the enclosure and exclusivity of the governance structure in the case of Palo Alto proved to be a hindrance to the sustainability of cooperative. In contrast, in the case of the cooperative 13 de Enero in El Salvador, the openness of the governance structure and the rotation of leadership among the members helped draw in new people, especially women but, in the view of some of the members, much more work needs to be done to involve the younger generations.

Finally, the empirical data suggests that most of the dynamics apparent in the constant interplay between co-dependent factors presuppose at least two things: first, an overall increase of agency of the members involved in the SI-H by a variety of means (e.g. technical training processes, engaging in networking, self-reflection, knowledge co-production, mutual-aid etc.); second, a political, ideological and value transformation at the personal level, expressed in everyday actions and leading to a commitment to a life-long project.



Certainly, all the considerations concerning the *Sustainability phase of SI-H* are closely linked to attaining a general condition of *Autonomy*, that is, the collective self-determination of life goals while still taking part in external governance structures to foster changes. However, other considerations were identified through the analysis of the empirical data.

As both case studies showed, setting new mid- and short-term goals after the completion of the housing project (that is, at the end of the *Consolidation phase of the SI-H*) proved useful in keeping the organization moving forward. The case of the 13 de Enero cooperative in El Salvador is of particular relevance. It had several ongoing productive projects self-managed by the community that not only provided economic resources but were able to adapt to the needs of the cooperative (for instance, at times of emergency, such as the pandemic). In the case of Palo Alto in Mexico, the quite recent creation of a group of younger members committed to dealing with the constant threat from private developers and carry out activities to increase the engagement of the new generations also demonstrated the importance of this mid- and short-term goal setting, especially for renewing the collective prefigurative process and mobilizing hope in an agreed direction.

Furthermore, the fragility of the relationship between the technical assistance body and the SI-H was made clear, with a tendency towards an inverse relationship between the amount of technical assistance needed and the development of self-management capacities by the community. While self-management capacities are being developed in

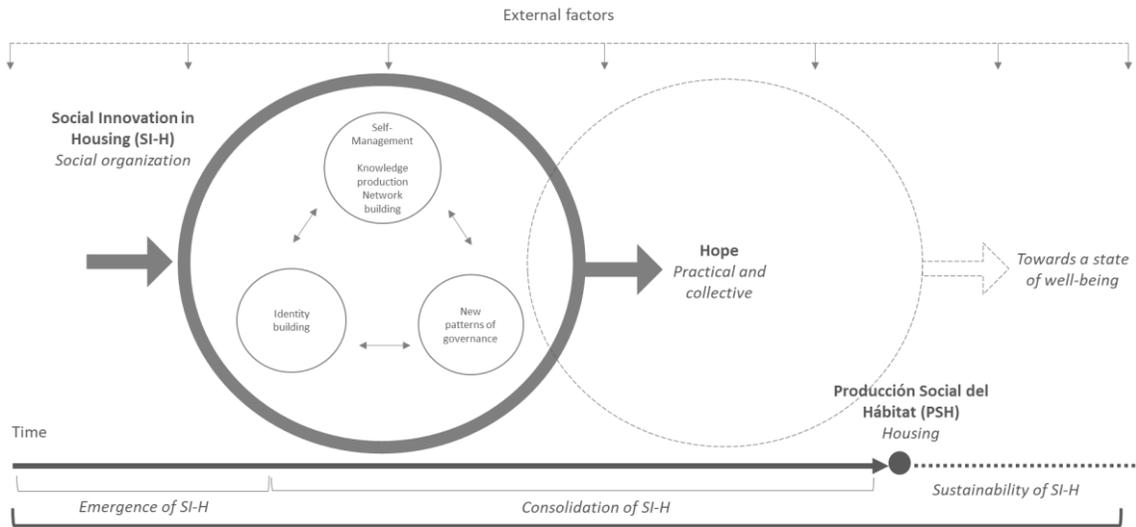
the early stages, more technical assistance will be needed, but once the self-management capacities are attained, the amount of technical assistance should be gradually decreased.

An examination of the case studies produces some evidence for this. At Palo Alto in Mexico, the absence of technical assistance once the initial goal of house building had been achieved, it could be argued, hindered the cooperative in the long-term while, in the case of the cooperative 13 de Enero in El Salvador, where the technical assistance was long term, tensions arose when the self-management capacities of the cooperative were not taken into account, eventually leading into a fracture between both of the organizations.

Moreover, the condition of *Autonomy of SI-H* can be threatened when there is divergence of hope among the members of the SI-H, due either to external or internal factors. In the case of Palo Alto in Mexico (which is considerably older than the case in El Salvador), an interesting insight was gained from the pinpointing of at least two occasions when collective hope diverged. The first came, as stated, from an intergenerational fracture that hindered the collective prefigurative process, meaning different generations were mobilizing hope towards different horizons.

The second concerned the interference of external factors, specifically a process of co-optation during the decade of the 90's when a group of dissidents connected to political parties and public institutions managed to convince a larger group of the cooperative member to propose the dissolution of the cooperative and seek private ownership of the housing units. This proposal was largely promoted by private developers who had historically been interested in the land. These two experiences caused not only friction within the SI-H but a divergence in hope that threatened the sustainability and the overall autonomy of the project.

A final consideration regarding the *Autonomy of SI-H*, was the building of trust, both internally among the members of the SI-H, and externally between the SI-H and other key actors such as: the organization providing technical assistance, the public apparatus, second-level organizations, other fellow housing cooperatives etc. Trust, resulting from networking, serves to keep together the ties of the internal and external networks and facilitates exchanges among the parts of the network.



Autonomy of SI-H
Self-determination

- Mid / short-term goals and projects after housing building
- Inverse relationship between technical assistance and self-management capacity building
- Avoid divergence of hope (co-optation, generational ruptures, etc.)
- Trust building and nurturing (internal and external)

4.2. Pilot Comparative Analysis of Social Innovation in Housing (SI-H): Cooperativa Palo Alto (Mexico) and Cooperativa 13 de Enero (El Salvador)

As the final step of the methodology, a pilot comparison is carried out using the conceptual categories in the proposed *Model for a Comparative Analysis of Social Innovation in Housing (SI-H)*. This is based on the results of the theoretical framework (see section 1.5. Conclusion: Preliminary model for a comparative analysis of SI-H), later enhanced by the outcomes of the field work (see previous section 4.1. Considerations regarding the model for a comparative analysis of Social Innovation in Housing (SI-H)).

The data used for the pilot comparison was drawn from the previous sections of the field work analysis: 1) the institutional and policy context analysis of the Mexican housing sector and the case of Palo Alto Cooperative; 2) the institutional and policy context analysis of the Salvadorean housing sector and the case of 13 de Enero Cooperative; 3) analysis of the interviews and testimonies of experts.

For the comparison, the resulting conceptual categories and variables of the model were organized as shown in Table 23. The analysis was divided according to the three identified phases of the SI-H (*Emergence, Consolidation, and Sustainability*), ending with final considerations on *Autonomy of SI-H*.

Table 23: Conceptual categories and variables for comparative analysis of SI-H. Source: the author.

CONCEPTUAL CATEGORIES		VARIABLES TO CONSIDER
	Hope	<i>Interstices (spaces of opportunities)</i> <i>Knowledge co-production processes</i> <i>Prefigurative projects</i> <i>Acts of negation, resistance, and creation of possible futures</i>
Co-dependent factors	Self-management	<i>Capacity building and knowledge production</i> <i>Network capacity building</i> <i>Economic self-reliance</i>
	Identity building	<i>Adoption of new principles/values: ideological and political training</i> <i>Sense of community: socialization, memory, traditions</i>
	Governance	<i>Decision-making process: democratic and inclusive</i> <i>Level of institutionalization: internal and external</i>
	External factors	<i>External actors</i> <i>Institutional, regulatory and policy framework</i> <i>External institutional structures</i> <i>Impactful external events</i>
	Autonomy	<i>Self-determination: decision-making, self-management and goals achievement</i> <i>Long-term political project setting: collective hope direction</i> <i>Dialogue with external governance structures: participation in decision-making, commitment to political and regulatory changes</i>

For each phase of the SI-H, the analysis is presented in two parts. First, a discussion in which findings are related to the conceptual categories and, second, a table arranging the data chronologically for each category in both cases.

4.2.1 Emergence of SI-H

Hope

By comparing the early stages of both cases, some common points can be identified regarding 'hope' generation, mobilization and prefigurative directions. Initially, it is recognized that both cases have emerged from struggles, characterized by circumstances that undermined housing conditions in both situations, but that also opened up new opportunities, or interstices. In Palo Alto's case, this was an imminent forced displacement orchestrated by private developers while for, the 13 de Enero, it was the devastation caused by two earthquakes that affected the livelihoods of thousands.

These conditions, which resulted from structural and historical forms of oppression in both cases, also allowed the formation of solidarity networks among the dwellers, know-how and self-management capabilities. These features were all present and ferment beforehand and created the appropriate conditions for the emergence of the SI-H.

It is also recognized that, in the early stages, seeking institutional support or other kinds of alliances was useful for inspiring the first prefigurative practices and, later, the collective building of hope, firstly, because their condition was being acknowledged by others and, secondly, actors with wider cultural and political networks acted as mediators in expanding their social and cultural resources.

Primarily as a result of institutional support, the active engagement in political and ideological training activities were shown to be the key for awakening awareness about their conditions of oppression and fostering organization, since they led to self-reflection and processes of the co-production of knowledge which are essential for mobilizing hope.

Finally, two other factors have been recognized as crucial in the process of the collective construction of a future 'that is not yet'. First, the commitment, of being precedent setters, that is, in the case of Palo Alto in Mexico, to become the first collective property housing cooperative in the country and, as regards the 13 de Enero in El Salvador, to be the pilot project of the Mutual-Aid Housing Cooperative Model. These aspirations were both challenging and deeply motivating in both cases. Second, the fixing of a short-term horizon

in overcoming the challenge of securing a plot of land for the housing project and a shared willingness that mobilized the prefigurative process and activated collective capabilities with a clear direction.

Co-dependent factors

Self-management

In terms of self-management, both cases displayed an accumulated experience in solving housing issues by their own efforts, putting into practice mutual-aid, self-building, and ingenuity in terms of service provision (e.g. water self-provision) etc. Of the two cases, Palo Alto is particularly relevant since, by the decade of the 70's, it had already accumulated at least 30 years' experience of housing self-provision, which paid off in the following phases.

As regards existing capabilities, the link with technical organizations that possessed accumulated experience in managing housing issues was essential for improving collective self-management capabilities for both cooperatives, in at least two ways: first, for initiating technical training in areas such as administration, fund management, democratic decision-making processes, legal procedures, human rights etc. There was a difference, however, in the two cases. The 13 de Enero technical training was more structured, comprehensive, and able to adapt to the demands of the organization. At Palo Alto, training was mainly focused on political and ideological aspects in the initial phase, and on building processes and technologies in the later phases.

The second way of strengthening self-management capabilities was expanding the social capital of the cooperatives by broadening their networks, which allowed them to perceive new opportunities and possible collaborations.

Another noticeable difference between the cases was that 13 de Enero initially displayed greater networking capabilities in approaching public and private institutions without intermediaries, that is, vertical connections. Palo Alto, on the other hand, possessed greater capabilities in building horizontal ties with other dwellers in the area, exemplified by the creation of the initial association 'Unión de Vecinos del km 14 al 15, Carretera México-Toluca D.F', in other words, forging vertical ties to increase the active role of supporting organizations.

Identity building

As previously stated, the dwellers in both cases shared a common history before self-organizing in a cooperative, one that fostered the creation of their own identity. This identity was mainly characterized by struggle, since they had historically suffered a condition of structural oppression and exclusion which determined, among other things, the lack of adequate housing and their vulnerability to external threats. Furthermore, the fact that dwellers in both cases used to live in the same or very similar geographical contexts seems to have strengthened the sense of identity. This was particularly true in the case of Palo Alto where, as well as coming from similar social and geographical backgrounds, those involved had lived at the settlement for 30 years before organizing the cooperative, forging ties and acquiring a sense of belonging.

Since deciding to self-organize, one factor that undeniably promoted identity building was actively participating in political and ideological training, mostly left-wing, in which progressive and critical thinking was fostered. There were challenges to be faced, particularly when dwellers experienced a deconstruction process in which individualistic values were confronted, and collective values were acquired, providing opportunities for strengthening the sense of belonging and identity while learning together.

In this way, informal and formal encounters among dwellers played a role in strengthening the feeling of belonging and putting into practice new sets of values rooted in collectivity and solidarity.

Governance

In both cases, initial democratic decision-making exercises were conducted, which were later transformed into democratic decision-making mechanisms within the cooperative. Initial practices proved to be useful as they served as learning spaces and motivated participation in later stages.

In establishing the organization of the cooperative, both cases defined an internal structure that facilitated a horizontal governance of the organization and a democratic decision-making process. This structure was ruled by a General Assembly composed of all the legal associates with an equal right to vote, an Executive Board and a series of flexible Committees, which developed specific tasks (decided collectively) and whose members

rotated periodically. This had the aim of building new capabilities, new leadership and avoiding the concentration of power among a limited number of members.

Contextual factors

Both cases, although developed at different time periods, were contextualized in particularly challenging conditions, politically and economically. Both experienced pressures from external public and private actors. In the case of 13 de Enero, enduring a national post-crisis situation added to the inefficient response of the public sector and put considerable pressure on the social organization. In Palo Alto, the pressure came from private developers, uncompromising management of the owners of Palo Alto mines, as well as the explicit opposition of the public sector which all combined to create very adverse conditions for the emergence of the social organizations.

In this scenario, external actors that provided social and technical support were very important. In the case of 13 de Enero, the international cooperation and NGO's were particularly active and interested in tackling the housing emergency in El Salvador and this created the appropriate conditions for collaboration. In addition, FUCVAM and WeEffect were promoting the internationalization of the CVAM model across Latin America. At Palo Alto, the presence of social actors that willingly became involved was fundamental (the order of nuns and later the Grupo Auxiliar), since they acted as the vehicles for initial mobilization.

Personal figures who became important leaders and reference points were identified: Gustavo González (Uruguayan activist) for 13 de Enero in El Salvador, and the priest Rodolfo Escamilla (founder of COPEVI) for Palo Alto. The role of Rodolfo Escamilla in Palo Alto was particularly important as a person who was actively involved in the political training of participants and inspired the organization, and whose personal network was mobilized to help implement the project.

Table 24: Comparative analysis, emergence of SI-H. Source: the author.

Phase			Emergence of SI-H	
SI-H Case			Case of Palo Alto, Mexico 60's - 1972	Case of 13 de Enero, El Salvador 2001-2004
Hope: Direction of the SI-H			<p>60's. Faced with a forced displacement, and the pressure from private developers and mine owners, the dwellers decided to start organizing. Collective strategies were discussed during informal meetings.</p> <p>70's. Organized in the association 'Unión de Vecinos del km 14 al 15, Carretera México-Toluca D.F.' discussions to tackle the lack of infrastructure, the lack of services and overall poor urban quality took place, giving a sense of direction to the actions.</p> <p>1971. Land plot regularization in favour of Palo Alto dwellers as a tactical victory that motivated the organization.</p> <p>1971. Acknowledging the threats from private developers and plans for offices, it was proposed to legalize the association, causing internal fractures. Palo Alto dwellers left the association.</p> <p>1972. 'Sociedad Cooperativa de Vivienda Palo Alto' was legally created as the first collective property housing cooperative in Mexico.</p>	<p>2001. Shared willing to improve/restore the damaged dwellings after the earthquakes.</p> <p>2001. Disappointment at the failure of the public funding programme. Loss of 90% of all the members of the cooperative.</p> <p>2003. New motivation from finding institutional support in FUNDASAL and We Effect.</p> <p>2003. Willingness and trust in adopting CVAM principles. Initialization of the prefigurative process during formation activities.</p> <p>Co-production of knowledge through self-reflection.</p>
Co-dependent factors of SI-H	Self-Management	Knowledge co-creation/ Capacity building	<p>40's. Since the 40's, mine workers' families solved housing needs (and other habitat components) through self-organization and self-construction.</p> <p>60's -70's. Leadership identification and training took place, first during informal meetings and then inside the association. Training activities were conducted by the priest Rodolfo Escamilla.</p>	<p>2003. Technical training activities in cooperative management starts.</p> <p>2004. Technical training activities for land plot evaluation and selection start.</p>
		Networking capacity building	<p>70's. Palo Alto took part in association 'Unión de Vecinos del km 14 al 15, Carretera México-Toluca D.F.' organized by dwellers from the area</p> <p>1970. Letters to Public Administrative Offices asking for the regularization of the land plot were made. Ties between 'Grupo Auxiliar', COPEVI and the priest Rodolfo Escamilla were key.</p>	<p>2003. First (failed) contacts with financing institutions.</p> <p>2003. First contact with FUNDASAL.</p> <p>2004. Negotiation with land plot owner.</p>
		Economic self-reliance	<p>Dwellers continued to solve their housing issues by their own resources. Important challenges were faced as their main source of income was the old Palo Alto mines.</p>	<p>2001. Since its formalization as a cooperative, the legally established monthly economic contributions were collected. Used for administrative expenses</p>
	Identity building	Adoption of new principles/values: ideological and political training	<p>60's-70's. Informal meetings where ideas from the progressive thinking of Theology of Liberation and Pedagogy of the Oppressed were introduced by the priest Rodolfo Escamilla and discussed with the dwellers.</p> <p>60's. One-to-one visits to dwellers by COPEVI's social workers, where exploitation conditions were discussed and acknowledged.</p>	<p>2001. Self-organization as dwellers affected by earthquakes.</p> <p>2003. Adoption of the Mutual-Aid Housing Cooperative principles (CVAM).</p> <p>2003. Ideological and political training process starts, directed by FUNDASAL and FUCVAM.</p>

		Sense of community: socialization, memory, traditions	<p>40's. Families of mine workers were settled on the land plot since the 40's when they migrated from rural areas. A sense of community and belonging was developed over decades.</p> <p>60's. Fears of a forced displacement were shared among the dwellers. Community members start to get to know each other</p> <p>70's. The priest Rodolfo Escamilla became a key figure for the organization that tied people together and inspired the organization.</p>	<p>2004. Since the adoption of the CVAM principles, systematic spaces for participation and socialization were opened during the training activities.</p> <p>The process of collectively identifying, evaluating, and selecting the land plot brought the members together.</p>
	Governance	Decision making process: democratic and inclusive	1970. First exercises of democratic-decision making at the 'Unión de Vecinos del km 14 al 15, Carretera México-Toluca D.F'.	2001. Since its legalization as a cooperative, a General Assembly where decisions are taken democratically was adopted, as well as an executive board and committees where representatives were elected and rotated periodically.
		Level of institutionalization: internal and external	<p>1970. Creation of 'Unión de Vecinos del km 14 al 15, Carretera México-Toluca D.F'.</p> <p>1970. Creation of a committee for the investigation and management of land tenure.</p>	2001. Self-organization as a cooperative internally structured with the legal bodies: Executive board, treasury, general secretary, and committees.
External factors of the SI-H			<p>60's. The exploitation of Palo Alto mines ceased, and private developers were interested in buying the land.</p> <p>60's. A religious order of nuns, running a local private school, recognized the issues that the community was facing.</p> <p>60's. Creation of 'Grupo Auxiliar', a support group composed of some nuns and volunteers.</p> <p>'Grupo Auxiliar' approached the public institution Secretariado Social Mexicano to ask for support for the dwellers in Palo Alto.</p> <p>60's. Secretariado Social Mexicano called for the support of COPEVI and the priest Rodolfo Escamilla.</p> <p>60's. Across Latin America, many places were experiencing political turmoil and many social movements were being inspired by progressive thinking, such as the Theology of Liberation.</p> <p>70's. Representatives of COPEVI travelled to learn about the experiences of Mutual-aid Housing Cooperatives in Uruguay.</p> <p>1970. Local public planning offices opposed granting the land to Palo Alto dwellers. Other land plots were offered.</p> <p>1971. COPEVI (Carlos Acuña) introduced to Palo Alto dwellers the Uruguayan Housing Cooperative experience.</p>	<p>90's. CVAM internationalization project by FUCVAM and We Effect.</p> <p>2001. Two earthquakes increased the national housing deficit.</p> <p>2001. FONVIPO and INSAFOCCOP (failed) programme.</p> <p>2003. Project 'Fortalecimiento de Cooperativas de El Salvador' by FUNDASAL financed by Centro Cooperativo Sueco (now WeEffect).</p> <p>Neoliberal housing policy in El Salvador.</p> <p>International loans fostered programmes of privately produced social housing (BID credit in 2003).</p>

4.2.2. Consolidation of SI-H

Hope

After both cases committed to becoming mutual-aid housing cooperatives, they experienced long periods of waiting, although at different times. These challenged the organizations since they caused a generalized demotivation and tested the commitment of the people involved. The collective projects, despite the waiting, were not undermined since the organizations managed to resist, and the waiting time increased motivation for taking action.

Securing land is a cornerstone for the consolidation of an SI-H. In both cases, it constituted an achievement with a deeper meaning, one that went beyond the physical space and held political significance of claiming rights, proof that, through collective action, transformation could be achieved, and the historical conditions of oppression could be contested and even overcome. This was especially true for Palo Alto. In the face direct opposition, members occupied the land as a political act of resistance, an accomplishment that inspired the organization and set the cooperative apart.

Another turning point in terms of mobilizing hope was the initial exercises of collective design and assisted self-building. Both cases followed a similar path by developing inclusive design workshops, where the expectations and the imaginations of everyone were mobilized to create urban and architecture designs. They also both carried out an initial pilot project that demonstrated the capacities of the organization and became the first success in a long-term project.

Finally, completing the housing unit construction and other habitat components was a significant milestone for both SI-H cases. This accomplishment marked the start of a long-term collective living project. The active involvement of all participants in the different phases was key to maintain direction, especially in the case of Palo Alto, where the construction of the housing units was developed in several phases that lasted for 10 years.

Co-dependent factors

Self-management

During the consolidation phase, self-management capabilities were particularly challenged, as the construction of the housing units and other habitat components took place. Learning new technical capacities together and putting them into practice in the field occurred in three ways: first, with active participation in design workshops and the undertaking of technical training in urbanization and construction processes, where guided learning and practice were made available to everyone involved; second, carrying out the first exercise of assisted self-building, where newly learned skills were put into practice for the first time through activities such as the management of a construction project, financial management, building technologies, production of building materials etc.; third, through the practice of mutual-aid during the different phases of construction, a principle that tested the managerial activities of the cooperative, as economic, schedule and material management was essential to meet the deadlines set by outside funding organizations and attain the expected outcomes in terms of quantity and quality.

Another aspect related to self-management was engaging in networking for raising funds. Although each cooperative managed to obtain finance in its own way, there were two similarities. First, most of the funding came from international cooperation and NGO's, due to the political context and the lack of public support. Second, the funds were disbursed in phases, so some parts of the project had to be developed first, guaranteeing the self-management capacities of both cooperatives.

Once the funding was granted, efficient management became vital, so budgeting and fiscal control over expenditures were performed by committees within the cooperatives. Additionally, as loan holders, each associate committed to paying a monthly instalment, which also required the adoption of internal regulations, mechanisms for payment collection and the creation of special emergency funds.

Finally, at the end of this phase, networks were consolidated with other housing cooperatives and related social movements. For Palo Alto in Mexico, this meant strengthening relationships with one of the social movements with an important accumulated tradition, the *Movimiento Urbano Popular* (MUP), and taking part in a new arena of coordination was an important experience, pronouncing its agenda and consolidating links with other social actors. Members of the 13 de Enero followed a

different path, setting precedents and collaborating with other newly formed bottom-up housing groups in both informal and formal settings.

Identity building

The process of identity building initiated during the phase of Emergence of SI-H consolidates when the commitment and active participation of all members in the mutual-aid activities came to the fore and community values based on solidarity, democracy and collectivity were expected to be practiced on a daily basis, either reinforcing the sense of belonging and ties among the members of the cooperatives or expelling those who were not committed to the collective project. During this phase, tensions and issues had to be managed within the organizations, particularly in the case of 13 de Enero, where initial resistance was encountered to engaging in mutual-aid activities, probably because they had less accumulated experience in dealing with housing issues collectively than at Palo Alto.

As previously stated, both cases had to face long periods of time when waiting became challenging but the very act of waiting became a form of political resistance, an opportunity for the development of a sense of community and the strategies to overcome the problem.

During the construction phase, times of mutual-aid activities were seen as key to socialising, bonding, and creating collective memories, as members of the cooperative reflected over the work they had performed and thought collectively about the future. Members who were not actively engaged during the building activities (due to time constraints, health or other conditions) took responsibility for other activities, such as cleaning, food preparation, child care etc., opportunities for everyone to gather and exchange experiences.

Governance

The democratic decision-making process continued to be practised during this phase, the mechanism whereby the cooperatives reached decisions. A General Assembly was designated as the ruling body at which all legal associates were invited to vote and decisions were taken by majority. Ordinary General Assemblies were held once a year but extraordinary assemblies could be called as required. There was a significant difference between the two communities. At Palo Alto, participation in General Assemblies and voting were restricted to the legal associates, in this case a male representative from each family. This did not mirror the reality of the cooperative since women bore major responsibilities

and performed crucial activities for the cooperative. In the 13 de Enero cooperative, however, legal association with the cooperative was free to any adult member of each family and participation in voting was allowed also to delegates in the absence of the legal associate, which made it possible for more people to take part in the decision-making process and proved more inclusive.

The flexibility of the internal structure was a prerequisite since it had to adapt to different circumstances that required efficient and quick responses from the cooperatives. In both cases, the internal structure was adapted by creating special committees to carry out specific tasks (especially during the construction phase), but also mechanisms were devised for controlling mutual-aid activities and managing construction teams.

In terms of the external governance structures, at the end of this phase the 13 de Enero cooperative took part in the emerging second-level organization of housing cooperatives, a new political grouping aimed at representing the political interests of housing cooperatives in decision-making spaces and acting as an institutional vehicle to voice collective demands in an organized way.

External factors

During the consolidation phase, the support from external social and technical organizations was significant for both cooperatives for three main reasons. First, they provided the technical assistance and expertise needed to carry out the construction process (housing units, infrastructure and other habitat components). Second, they provided the funding necessary for the construction, or if not, they acted as mediators to obtain funding from third parties. Third, they were crucial parts of the cooperative's network that allowed vertical and horizontal links to different actors.

A number of issues arose regarding the relationship between the cooperatives and the social and technical organizations of both groups. Palo Alto had to overcome a great loss when Rodolfo Escamilla was killed, since he was a central figure in the project. The encouragement and resources (social, cultural, and intellectual) of Escamilla were often vital during the cooperative's struggles and he was an inspiring figure who mobilized people's determination.

In contrast, the 13 de Enero cooperative was not dependent on a single figure but ran into problems with FUNDASAL over the terms of the loan that was used for the land acquisition. This led to mistrust and marked the beginning of a rupture between the

parties. Since 13 de Enero was a pilot cooperative, FUNDASAL was undergoing a learning process in terms of how to provide assistance and how to manage a direct collaboration with self-managed housing cooperatives.

In both El Salvador and in Mexico, there was little or no public support for alternative housing projects, which constrained the cooperatives and determined their dependence on external or self-funding.

Table 25: Comparative analysis, consolidation of SI-H. Source: the author.

Phase		Consolidation of SI-H	
SI-H case		Case of Palo Alto, Mexico 1972-1986	Case of 13 de Enero, El Salvador 2004-2008
Hope: Direction of the SI-H		<p>1972-1973. Waiting period for the land acquisition to be approved.</p> <p>1973. Land occupation by the cooperative members as an act of resistance.</p> <p>1974. Land acquisition as an achievement that mobilized the organization.</p> <p>1975. Participatory design process mobilized hope and the prefigurative process of imagining a new collective project.</p> <p>1975. The construction of the first pilot house inspired and motivate the organization.</p> <p>1977. The killing of Rodolfo Escamilla hit the cooperative and its members hard.</p> <p>1978. Ending of the first phase housing building inspired the prefigurative process for the next phases.</p> <p>1979, 1985. Ending of the second and third phases providing housing for most of the members of the cooperative. A major achievement after 15 years of organized collective work.</p>	<p>2004. Acquisition of land plot as a collective achievement that motivated the organization.</p> <p>2004-2006. Waiting period tests the commitment of the cooperative. New members were added.</p> <p>2005. Participatory design process mobilized hope and the prefigurative process of imagining a new collective project.</p> <p>2005-2006. On not receiving funding, a generalized sense of disappointment was experienced, resulting in the loss of members.</p> <p>2005-2006. Self-building of the community centre and other community spaces as a collective achievement that motivated the organization.</p> <p>2006. The offer of emergency public funding and programmes tested the commitment of some of the members to remain in the cooperative.</p> <p>2008. Finalizing the construction of housing as a major collective achievement that reaffirmed the political and managerial capacities of the cooperative.</p>
Co-dependent factors of SI-H	Self-Management	<p>1975. Participatory design process, where members of the cooperative and technicians from COPEVI designed the housing units.</p> <p>1975. Assisted self-production of bricks, doors, and windows by members of the cooperative.</p> <p>1975. Participation of cooperative members in technical training activities.</p> <p>1975. Assisted self-building of the first pilot house starts.</p> <p>1978-1985. Mutual-aid activities where managerial and technical capacities were fostered continued during the first, second and third phase of construction.</p> <p>Members of the cooperative were rotated on the bodies of the internal structure in order to foster capacities and create new leaderships.</p>	<p>2004-2006. Cooperative members underwent technical training in urbanization processes: infrastructure installation, road tracing, sewage management, etc.</p> <p>2005. Participatory workshop for the design of the housing project.</p> <p>2005. Assisted self-building of the community centre starts.</p> <p>2006. Assisted self-building of infrastructure and other community spaces starts.</p> <p>2007. Self-management of the housing construction process started, definition of work teams.</p> <p>2007. Exchange of experiences and mutual-aid activities with other housing cooperatives.</p>
	Networking capacity building	<p>1973. An agreement with COPEVI was negotiated for the provision of building materials for the land occupation.</p> <p>1976. Coordinated work with COPEVI for the first phase of construction.</p> <p>1976. During the first phase the cooperative contracted</p>	<p>2005. The cooperative decided to contact non-profit organizations and the Housing Vice-ministry to ask for funding.</p> <p>2006. The cooperative negotiated a donation for building a community centre.</p>

			<p>technical services for the specialized tasks.</p> <p>1978. The cooperative negotiated new funding for the construction of the second phase with FOMVICOOP.</p> <p>1980. The cooperative negotiated new funding for the third phase with INDECO.</p> <p>The cooperative took part in Coordinadora Nacional de Movimiento Urbano Popular (CONAMUP) increasing and consolidating its network of alliances.</p>	<p>2007. The cooperative approached financial institutions for funding in order to continue the construction of the project.</p> <p>2007. New networks created by participating in exchanges of experiences and mutual-aid activities with other housing cooperatives.</p>
		Economic self-reliance	<p>1975. Self-management of the first funding. Purchase of construction materials.</p> <p>1976. The new mutual-aid teams were given the responsibility of collecting the payments.</p> <p>1978. The construction of the second phase was partially self-financed by the members of the cooperative.</p> <p>1980. Self-management of funds for the third phase.</p>	<p>2004. As loan holders, the members of the cooperative were committed to a monthly payment.</p> <p>2005. Self-management of funds for the community centre building.</p> <p>2006. Co-management of funds for the construction of infrastructure and other community spaces.</p> <p>2007. The cooperative decided to start a relief fund in case of emergencies.</p> <p>2007. Self-management of fund for housing construction.</p>
Identity building	Adoption of new principles/values: ideological and political training	<p>1976-1978. Assisted self-building and mutual-aid during housing construction as a critical time for testing new values: tolerance, solidarity, democracy, inclusivity, etc.</p> <p>1979-1985. Mutual-aid continued to be practised during the second and third phase.</p>	<p>There was initial resistance in adopting new values based on solidarity, mutual-aid and collective property.</p> <p>2005-2006. The practice of mutual-aid during the construction of the community spaces and infrastructure tested the community ties.</p> <p>2007. Assisted self-building and mutual-aid during housing construction was a critical time for testing new values: tolerance, solidarity, democracy, inclusivity, etc.</p>	
	Sense of community: socialization, memory, traditions	<p>1973. Land occupation became a cornerstone in the cooperative history. This is still remembered and celebrated as an annual tradition.</p> <p>1976-1978. All the cooperative members participated during the first phase, strengthening the sense of community.</p>	<p>2004-2006. Members of the cooperative gathered in the land plot and carried out activities of cleaning and maintenance.</p> <p>2005. The mutual-aid activities were particularly relevant for socialising and strengthening the sense of community.</p> <p>2007. Exchange of experiences and mutual-aid activities with other housing cooperatives during housing construction became a bonding experience.</p>	
Governance	Decision making process: democratic and inclusive	<p>1973. On organization as a cooperative, an internal structure was defined and general assemblies were held, where decisions were voted on democratically.</p> <p>Only legal associates of the cooperative were allowed to vote. Only men could become legal associates of the cooperative.</p> <p>1975. Participatory workshops were staged, where members of the cooperative could decide collectively.</p> <p>1976. General Assemblies were held during the phase of construction for making consensual decisions.</p>	<p>2005. Participatory workshops were designed to include everyone, especially women and children.</p> <p>2007. Definition of internal control rules for monitoring the self-building process.</p>	
	Level of institutionalization: internal and external	<p>1973. A special committee for organizing the land occupation was set up.</p> <p>1976. Re-structuring of internal organization during the first</p>	<p>2005-2006. Re-structuring of internal organization for carrying out mutual-aid activities for the construction of community spaces and infrastructure.</p>	

			<p>phase by defining mutual-aid teams and new coordination mechanisms between committees and the executive board.</p>	<p>2007. Re-structuring of internal organization by defining new committees, new mechanisms for the coordination between committees and the executive board. 2007. Participation in the second-level organization <i>Mesa Coordinadora de Cooperativas de Vivienda</i>.</p>
<p>External factors of the SI-H</p>			<p>1974. COPEVI provided technical assistance in levelling the land plot and carrying out initial urbanization activities. 1975. COPEVI and 'Grupo Auxiliar' mobilized their networks and negotiates the creation of a public fund, <i>Fomento de la Vivienda en Coordinación Popular</i> (FOMVICOOP) for developing the first phase of the project (75 out of 200 houses). 1977. The priest Rodolfo Escamilla was killed.</p>	<p>FUNDASAL follows a technical training program developed by FUCVAM and the Central American regional office of <i>Centro Cooperativo Sueco</i> (CCS). 2004. FUNDASAL agrees to grant a loan for purchase of the land. 2005. New Housing policy was adopted in El Salvador. 2005. A donation by CCS was approved for starting the 'building phase'. 2005. Tropical storm STAN affected dwellings of some of the members. 2006. Public funding and programmes for alleviating the effects of STAM were provided. 2006. FUNDASAL acted as the mediator and guarantor for a funding agreement with <i>Agencia Sueca de Desarrollo Integral</i> (ASDI). 2007. Agreement between FUNDASAL and CCS for granting a loan (at low interest) for the construction of the housing. 2007. Formalization of the first coordination arena between housing cooperatives in El Salvador (<i>Mesa Coordinadora de Cooperativas de Vivienda</i>). 2007. Due to communication issues, FUNDASAL refinanced the loan for land acquisition. A fracture occurred between FUNDASAL and the cooperative.</p>

4.2.3. Sustainability of SI-H

Hope

The comparative analysis must take into account that the Palo Alto Cooperative had a longer history and the phase following the construction of the housing units encompasses 25 years compared to 13 years of the 13 de Enero Cooperative. Although they share some common ground, Palo Alto has accumulated more experience and lessons to draw on in this phase.

On completing most of the housing units, the collective hope had to be redirected. In both cases, this led to a general loss of commitment and apathy among the members during the first years, underlining how critical the early years are for the sustainability of SI-H.

Both cases underwent this stage but faced different challenges. In Palo Alto, the lack of commitment was especially noticeable in the younger generations, who did not succeed in organizing and carrying out all of the fourth phase of housing building, probably as a result of the lack of direct involvement in decision-making spaces until that point. The 13 de Enero group saw diverging horizons of hope, with different prefigurative processes, leading to a lack of a sense of belonging and the departure of some members.

This loss meant new members had to be recruited, which caused two main issues regarding the mobilization of hope. First, new members did not experience the collective learning process, nor the challenges and victories that had nurtured the collective hope of the cooperative in previous years. Second, new members came with their own aspirations, which caused conflicts and challenges.

Palo Alto experienced an event that changed the direction of the collective project and caused a major fracture inside the prefiguration process. It concerned the co-optation of some key members of the cooperative who, driven by external actors, formed a group that pursued the dissolution of the cooperative. This not only underlined the weakened condition of the collective will at that time but also fostered the emergence of another prefigurative process aimed in exactly the opposite direction to the original project. This left a legacy of conflict over the future of the cooperative. Attempts were made to generate collective memories, knowledge co-creation and sharing are being opened in order to collectively mobilize hope in a shared direction.

When comparing the two cases, another factor to consider for the sustainability of SI-H is the role of new projects, since they motivate the organization and provide clear objectives to work towards, inspiring prefigurative processes and mobilizing hope along the way as projects are completed and outcomes start to be enjoyed. Although both cases developed a number of projects during this phase, the 13 de Enero cooperative carried them out in a more structured way by thinking collectively and activating projects aimed at fostering sustainability and resilience. Among these were economically productive projects, or projects aimed at securing food supplies, especially during times of crisis. Palo Alto, meanwhile, has engaged in recent years in projects for the improvement of the existing public spaces, exploiting the tradition of the cooperative of self-building and putting into practice processes of mutual-aid once again.

Co-dependent factors

Self-management

Knowledge and capabilities in both cases were mobilized in two main ways. Firstly, by finding creative ways to collectively resist and overcome challenges using the accumulated resources and, secondly, by developing new sets of capacities for carrying out new projects, a process in which co-learning, technical assistance and mutual-aid were again put into practice, with the cooperatives self-managing the projects at all their different stages.

Networking was mobilized in this phase but this led to both positive and negative outcomes. On the plus side, by reaching out to public and private institutions and getting the funding needed for developing new projects, the network consolidated during the previous phases produced capacities in each cooperative that helped build bridges and build new ties. The process involved inking up with other housing cooperatives at the national and international level and taking part in second and third-level organizations in which joint co-learning, advocacy, and having impact on policy design were on the agenda. Participation was especially relevant for both cooperatives in the Central American articulation space COCEAVIS and its *Escuela de Formación Política* (Political Formation School), in addition to active representation in the *Alianza Latinoamericana de Cooperativas de Vivienda por Ayuda Mutua -ALACVAM-* (Latin American network of Mutual-Aid Housing Cooperative).

Palo Alto, in particular, endured negative outcomes since the internal fracture between the group of dissidents and the rest of the cooperative was partly due to the connections that some of the members had formed with some strategic actors in the public administration. Ties that were mobilized to foster individual interests hindered the collective project in the long term.

Finally, in terms of self-management, both cooperatives have demonstrated an ability to efficiently manage the economic resources since they have continued the repayments of loans (and even cleared them) that were granted for land acquisition, urbanization, and house building. Furthermore, they have even been able to self-produce economic resources through productive projects and devise mechanisms to guarantee the collection of monthly fees for emergency funds or to cover other services managed by the collective (such as water supply, maintenance activities, repairs etc.). However, some problems were encountered, especially when the economic conditions of many cooperative members were particularly vulnerable so that any crisis (internal or external) presented a real threat to the economic sustainability of the cooperative. In Palo Alto, due to the departure of some members after internal problems, in addition to the penalties imposed by the public sector for not being able to operate as a cooperative, there are now 42 empty housing units, meaning that the cooperative receives less income from its current members, which has reduced its economic capacity and highlighted the need to develop economically productive projects.

Identity building

After completing the housing project, the SI-H undergoes a time when its identity, in terms of practicing collective values, is tested. Residents start co-inhabiting and the consequent social tensions call for the daily practice of collective values (such as tolerance, solidarity, cooperation, democracy, etc.) and the development of social mechanisms to manage them. The two cooperatives have adapted and collectively imposed internal rules that are managed by specific bodies within the structure and, in some cases, collectively at the General Assemblies.

Both cooperatives have come to the understanding that the practice and adoption of collective values is reinforced if incorporated within continuous ideological and political training (especially focused on intergenerational training). The active participation of both

cases in regional ideological and political training has been key (at Palo Alto, this involvement has been boosted in recent years).

In addition, the sense of community in the long-term sustainability has proved helpful for maintaining unity among older members and cultivating a sense of belonging in new generations. Both cooperatives have recognized that engaging in spaces for celebrations, commemorative and social activities helps preserve collective memory and encourage socialising. It has also been shown that traditions and intergenerational exchanges boost the sense of community.

To overcome its internal divisions, Palo Alto is fostering the development of new spaces for socialising and building collective memories as an attempt to strengthen the sense of belonging, especially for the younger generations, and promote the rebuilding of identity.

Governance

Both cooperatives have maintained democratic decision-making mechanisms and internal structures characterized by horizontality and flexibility. Adapting governance mechanisms was important since they allow the cooperative to provide a more efficient response to challenges. This flexibility was exemplified by the creation of internal rules and mechanisms for handling internal conflicts, and in the creation of committees to handle new tasks, specifically to design, manage and monitor new projects. However, the ruling body of both cooperatives continues to be the General Assembly, where decisions are taken by majority vote.

Comparing both experiences, the inclusiveness of decision-making spaces and the rotation of leadership among different members played a significant role in the overall sustainability of the SI-H. In the case of Palo Alto, some members (specifically women and youngsters) were systematically excluded from the formal decision-making processes since they were not allowed to vote or to take active leadership roles in any of the internal bodies. This gradually undermined the sustainability of the cooperative, impeding the sense of belonging and representativeness, since power was not being shared equally among all. On the other hand (but taking into account its shorter lifespan), decision-making mechanisms in the 13 de Enero cooperative were more inclusive, promoting the rotation of leadership roles among all and where female representation and active involvement in positions of power was recognized as a factor of its success. However, less has been

done to guarantee the active involvement of younger generations within the governance structure and promote intergenerational leadership training.

Further, about institutionalization, a contested challenge is being faced by Palo Alto, since the internal fracture and the departure of some of its members in the decade of the 90's, the Palo Alto cooperative has begun a process of liquidation, which has meant that, by law, the cooperative can no longer operate so new members cannot join, external funding cannot be received directly, public funding has ended and its capacity to engage in external governance structures has decreased. The cooperative is working to overcome this issue and, in recent years, new members committed to resolving the situation have been mobilized.

This situation has become particularly critical and Palo Alto is once again under pressure from private developers who now own land all around Palo Alto where buildings have been constructed. This has gained them political power due to their territorial presence and that are now pressuring for the liquidation of the cooperative with the aim of buying and developing the profitable land where Palo Alto is located. The role of second and third-level organizations as institutionalized forums developed by the housing cooperatives themselves have been helpful in this issue since as they can penetrate external governance structures, perform advocacy, voice demands, and actively press for change within the decision-making spaces. These organizations have been vital for Palo Alto in providing support, technical assistance, and political representation when needed.

Similarly, for the 13 de Enero cooperative, being an active part of second- and third-level organizations has been beneficial in the long-run. As in El Salvador, these organizations have been able institutionalized, penetrate external governance structures and influence the housing regulatory framework by presenting new housing law proposals and participating actively in the drafting process of the new housing policy adopted in 2015, whereby alternative housing projects are recognized and public funding is provided. Furthermore, these organizations are crucial to further developing political capacities since they are spaces for formalizing agreements, exchanges, and collective political agendas.

External factors

One of the common factors in both cases has been the relationship between the cooperatives and the social and technical assistance organizations. For Palo Alto, the relationship with COPEVI changed significantly following the completion of the housing

units since, at this stage, COPEVI was focused on giving technical assistance to the building process through its involvement in the design, proposing new technologies and developing building capacities among the members of the cooperative. Once the majority of the housing units had been built, however, the needs of the cooperative changed and because the institutional interest of the organization moved to other topics and realities, a progressive distancing between both organizations was experienced.

For the 13 de Enero, the change in the relationship between the cooperative and the assistance organization was partly driven by a problem over the management of technical issues (the maintenance of infrastructure), when the intervention of FUNDASAL overstepped the self-management of the cooperative, causing tension and provoking a fracture. Although the assistance provided by FUNDASAL has been more long-term and comprehensive in scope, and although it continues to promote new mutual-aid housing cooperatives in the region, the relationship with the 13 de Enero has been under strain. Considering the experiences of both cases, a tendency towards an inverse relationship between the amount of technical assistance needed and the self-management capacity developed over time is evident: the greater the self-management, the less direct technical assistance is required.

Common to both cases were the considerably slow and still insufficient changes in the institutional and policy framework of the housing sector. This was characterized by a predominantly neoliberal public approach to housing provision, a progressively weakened institutional apparatus with reduced capacities, and housing policies that encouraged and stimulated a rampant private sector. As a consequence, alternative SI-H experiences, such as the housing cooperatives, continue to endure unfavourable conditions for their development, replicability and overall sustainability, since even now access to public funding and public land provision is not guaranteed in either country.

However, some achievements have been made, largely because of the coordinated work with second and third-level organizations who are committed to this issue. Among the most recent ones in El Salvador, for instance, is the adoption of a new Housing Policy in 2015 which was designed through an extended participatory process in which FESCOVAM (and representatives of housing cooperatives) took part of; and additionally, the proposal of a new Housing Law, originally fostered and developed entirely by FESCOVAM and other supporting organizations. Also, important achievements have been reached during the last few years in the framework of a pioneering project in the city

centre, in which the restoration of historic buildings and the direct self-management of international funding by the housing cooperatives are key components.

In Mexico, some pilot public funding programmes have been created to promote the emergence of new housing cooperatives but, unfortunately, they have not been able to continue. However, during the last few years, some progress has been made through the work of social organizations and social movements, for instance, the adoption of a new Constitution for Mexico City and the signing of the Charter of the Right to the City, both milestones in the recognition of alternative ways of housing and habitat production and management.

Finally, the comparison has shown that, even during the sustainability phase, SI-H initiatives continue to be threatened by a range of external factors, including political parties, private developers, socio-economic or natural crises etc. This demands adaptability underpinned by strong internal organization (represented by the interaction of the co-dependent factors analyzed), the capacity of reclaiming available possibilities, and the ability to prefigure collectively towards a possible future.

Table 26: Comparative analysis, sustainability of SI-H. Source: the author.

Phase		Sustainability of SI-H	
SI-H case		Case of Palo Alto, Mexico 1986-	Case of 13 de Enero, El Salvador 2008-
Hope: Direction of the SI-H		<p>1986. A fourth phase for providing housing to new generations was discussed and planned.</p> <p>A lack of commitment of younger members was clear from the initial phases.</p> <p>1990. A generalized loss of commitment and apathy was noticeable within the cooperative</p> <p>Not even a third of the four phases was completed.</p> <p>1991. Co-optation of some members of the cooperative caused the formation of a group of dissidents who wanted the dissolution of the cooperative and the sale of the housing units.</p> <p>Conflicting visions about the future of the cooperative remained among the members.</p> <p>1996. Internal fracture caused the official expulsion of the group of dissidents.</p> <p>Not being able to operate as a cooperative, remaining members felt challenged and paralyzed.</p> <p>2010, 2015. The emergence of a new group of younger members committed to the cooperative project provided new aspirations.</p> <p>2010. New projects for the improvement of public spaces were developed, motivating new prefigurative processes and the organization once they were completed.</p>	<p>2008. Finalizing the housing construction meant a collective achievement but also required re-directing the aim of the cooperative.</p> <p>On ending the construction phase, there was an increasing apathy among the members, resulting in the departure of some members, including some of the oldest. A divergence in hope among the members was evident.</p> <p>The addition of new members brought a challenge in terms of personal alignment with the collective prefigurative project.</p> <p>2014. The cooperative decided to develop productive projects to generate economic resources and become more sustainable.</p> <p>2020. New projects were being discussed (e.g. community clinic).</p> <p>The organization of a new housing cooperative for the new generations was identified as the new long-term project.</p>
Co-dependent factors of SI-H	<p>Self-Management</p> <p>Knowledge co-creation/ Capacity building</p>	<p>1996. Due to organizational and response capacities, the cooperative managed to resist, stopping the liquidation of the cooperative and starting negotiations.</p> <p>After the internal fracture, the lack of new leaderships was evident.</p> <p>2010. A group of second and third generation members decided to organize to tackle the legal procedures of the liquidation.</p> <p>2010. New capacities were fostered in new generations by practicing of mutual-aid in public space improvement projects.</p>	<p>2008. Self-management of tap water and sewage services.</p> <p>2008-2020. Formation activities in social issues organized during community activities. Stopped because of pandemic.</p> <p>2014. Technical training for self-managing the greenhouse and community garden.</p> <p>2014. Self-management of a mini market.</p> <p>2018. Self-management of a community gym centre.</p>

				<p>2019. Self-management of chairs and tables rental business.</p> <p>Important challenges in terms of intergenerational capacity building were recognized.</p>
	Networking capacity building	<p>1991. By mobilizing their network in public administration offices, the group of dissidents managed to cancel the cooperative registration.</p> <p>2010, 2013. Negotiations with public and legal bodies were conducted to stop the process of liquidation, attempts that did not succeed.</p> <p>2010. Public funding was obtained for carrying out public space improvement projects.</p> <p>2015. Collaboration with the housing cooperative USCOVI was agreed.</p> <p>2019. Palo Alto took part in the Central American third-level organization COCEAVIS.</p>		<p>Organization of exchanges and mutual-aid campaigns with other housing cooperatives whenever required.</p> <p>2013. By taking part in a second- and third-level organizations, new ties with other housing cooperatives were created regionally.</p> <p>2014. Agreement with Agriculture Ministry for the development of a greenhouse and community garden.</p> <p>2018-2019 Agreement with international donors for the development of productive projects.</p>
	Economic self-reliance	<p>1996. With the departure of the group of dissidents, the cooperative had to refund the economic resources they had invested.</p> <p>42 housing units were empty, and new members could not be admitted, economically challenging the cooperative.</p>		<p>2008. Most of the penalties for non-compliance with the internal rules, were fines and went to the relief fund.</p> <p>2009. Cooperative started paying back the loan to FUNDASAL and CCS.</p> <p>2014. Economic resources from the productive projects were self-managed.</p> <p>2020. During the pandemic, some members lost their jobs and the relief fund was used to cover the monthly loan repayments.</p>
	Identity building	Adoption of new principles/values: ideologic and political formation	<p>1986. By the end of the third phase, most of the members were living in the cooperative and the practice of new values was put in motion by cohabiting on a daily basis.</p> <p>1990. The formation of a group of dissidents revealed opposing sets of values (communal vs individual interests).</p> <p>1996. After the internal fracture, the absence of political and ideological training activities for younger generations was identified as a major weakness.</p> <p>2010. Active participation of younger members in mutual-aid activities promoted the mobilization of cooperative values.</p> <p>2015. Political and ideological training activities were undertaken by younger members (grupo de continuidad) in collaboration with the housing cooperative USCOVI.</p> <p>2019. Results of a survey showed that there was a lack of a sense of belonging in younger generations and little identification</p>	<p>2008. On moving to the new housing units, members shared daily activities among them, which demanded everyday practice of cooperative values.</p> <p>2013. Since taking part in second and third-level organizations, members of the cooperative regularly attended training activities for political advocacy and leadership at regional level.</p> <p>Ideological and political formation activities for new members of the cooperative were developed by the more experienced members.</p> <p>Important challenges in terms of intergenerational leadership building were recognized.</p>

			with cooperative values. 2019. Palo Alto participated in political training activities in Escuela de Formación Política by COCEAVIS.	
		Sense of community: socialization, memory, traditions	1991. A group of dissidents caused an internal fracture and a general loss of trust and sense of community was experienced. 1996. After the internal fracture, a failure in nurturing a sense of community and belonging in the new generations became evident. 2010. New activities to boost the sense of community were developed.	2008-2020 Organization of two socializing and community activities per month. Stopped because of pandemic. Cooperative members participated actively in political demonstrations, hearings and any other spaces where housing cooperatives needed to be represented.
	Governance	Decision-making process: democratic and inclusive	1991. The group of dissidents managed to cancel the cooperative's registration by taking advantage of their position and without the consensus of the general assembly, demonstrating failures in the cooperative mechanisms of control. 1996. After the internal fracture, it was evident that the rule allowing only male members of the cooperative to participate officially in the assembly and vote fostered the systemic exclusion of members, the lack of commitment of younger generations and concentration of power in older leaders. 2020. Younger members of 'Grupo de Continuidad' were now directly involved in the cooperative reclaiming their voice.	2008. New rules were collectively drafted and adopted to manage internal conflicts. Penalties for non-compliance were decided democratically. A mandatory annual General Assembly had to be held where important topics and projects were discussed and voted on. Extraordinary assemblies could be called when needed The rotation of responsibilities was introduced among the members of the cooperative. Depending on the role in the internal structure, it had to be rotated every year, two years or three years.
		Level of institutionalization: internal and external	1995. Due to the cancellation of the cooperative registration and internal conflicts, the former Dirección General de Fomento, ruled that the association could no longer operate as a cooperative. A liquidation process of the cooperative began.	2008. Re-structuring of the committees for managing new activities such as socialising events, new projects, and service provision. 2013. The cooperative joined the second-level organization FESCOVAM and third-level organization COCEAVIS. 2010, 2015 As a member of FESCOVAN, the cooperative participated in decision-making processes on housing issues and policy.
External factors of the SI-H			80's-90's. Political and social turmoil due to economic crisis and the progressive dismantling of the welfare state. Neoliberal policies were fostered, largely by international forces. Private developers invested in the surrounding of Palo Alto cooperative. 1990. Weakening of social movements and fragmentation of CONAPO. 1991. Political parties in alliance with private developers contacted some cooperative members to present an offer to	2008. Creation of <i>Comision Nacional de Pobladores</i> (CONAPO). 2010. Due to malfunctioning of the sewage biodigester, FUNDASAL intervened technically overstepping the self-management capacities of the cooperative, which resulted in a fracture between the organizations. Trust between the cooperative and FUNDASAL broke down. 2010. Presentation of <i>Anteproyecto Nacional de Vivienda de Interés Social</i> (ALVIS), drawn up by FESCOVAM where housing cooperatives were actively involved.

	<p>purchase the cooperative.</p> <p>1994. General law of <i>Sociedades Cooperativas</i> was approved.</p> <p>2006. An office for supporting alternative housing initiatives was created in CONAVI including social organizations.</p> <p>2011. The housing cooperative Guendaliziaa was fostered as the pilot project of the public funding program PROGESHA.</p> <p>2017. Alternative housing projects were recognized under the new constitution of Mexico City.</p> <p>2018. Signing of the charter for the right to the city in Mexico.</p> <p>2019. FUCVAM and We Effect support Palo Alto with agreements of collaboration.</p> <p>2020. Pressure from private developers continued and intensified. New luxury and office buildings were being built in the surroundings.</p>	<p>2010. Creation of <i>Federación Nacional de Cooperativas de Vivienda por Ayuda Mutua</i> (FESCOVAM).</p> <p>2010. Creation of <i>Coordinadora Centroamericana Autogestionaria de la Vivienda Solidaria</i> (COCEAVIS).</p> <p>2015. Adoption of a new Housing Policy in El Salvador, in which FESCOVAM and the cooperative actively participated in the drafting process, under which Housing Cooperatives were recognized, and public funding was demanded.</p> <p>2019. Presentation of <i>Anteproyecto de Ley de Vivienda y Habitat</i> (ALVH).</p> <p>2019. Creation of a new Housing Ministry.</p>
--	--	--

4.2.4. Autonomy of SI-H

The comparison between both cases at all stages confirms an increasing capacity for collective self-determination. This process that has been marked by struggle, long periods of waiting and the challenging of institutional and policy conditions, is overcome mostly by the ability of SI-H to learn, adapt, respond, and re-shape according to circumstances.

It is clear that external factors can be enabling but also present real threats to the autonomy of SI-H. A hostile environment, generally common to both cases, provided the motivation for the emergence of the SI-H in the initial phases but the constant struggle against these conditions threatened sustainability and self-determination. They presented challenges in crucial aspects of the life of the SI-H, such as obtaining funding, legal recognition and access to land. They have made the reproduction of SI-H experiences problematic and made it difficult to have significant impact on housing provision at a larger scale.

External actors were important in strengthening capacities and enlarging the social network of the cooperatives, but impacted negatively on internal matters, especially when interfering with hope building or prefiguration processes. Their influence can cause tensions and provoke internal fractures. Particular attention should be paid to the relationship with political parties, which can lead to co-optation and conflicting interests at the heart of the organization.

The comparison between the cases also highlighted another significant tendency. When divergence or rupture in collective hope arises (whether through the influence of external factors or for the internal dynamics of the SI-H), the sustainability and autonomy of the SI-H is threatened which is a condition that can lead to divisions or even the failure of the organization.

In both cases, short- to mid-term goals at all stages were important for the SI-H and proved to be beneficial in keeping the organization moving forward, motivating prefigurative processes, involving different people and, when attained, formed part of a larger project committed to the overall well-being.

This factor is also closely related to reinforcing identity, which has been shown to keep the organization united, promote the interiorization and implementation of collective values, and guarantee the sense of belonging and commitment of all, including the younger

generations. Over this, both cases have devised different strategies at different stages, which share some characteristics, such as: the generation of informal socialising spaces, the promotion of intergenerational exchanges, the celebration of traditions and commemorations, the practice of mutual-aid, and recovering collective memory.

Furthermore, the comparison showed that internal governance, especially when horizontal and democratic, was crucial for the long-term self-determination of the SI-H. However, important challenges arose when decision-making spaces were not sufficiently inclusive and when there was no rotation of leaders, causing the concentration of power and intergenerational gaps. Formal internal governance structures should be able to guarantee that everyone's voice is heard and systematic exclusion is not being experienced within the organization. Internal rules on leadership rotation, re-election, roles and responsibilities, and ways to voice demands are vital.

Finally, SI-H housing provision is the initial common ground that motivates the organization. However, when embarking on this process, people become aware of the condition of systemic oppression, motivating a commitment to larger political projects for claiming better living conditions, for which achieving a condition of self-determination appears to be unavoidable.

5. CONCLUSIONS

The conclusions will be laid out on the basis of the research questions. Therefore, three main sections will be presented: first, conclusions regarding important conceptual links and some original definitions; second, conclusions on the proposed conceptual model and its most relevant categories; third, a series of conclusions from the pilot comparison that could inform hypotheses for future research.

5.1. How to theoretically approach the social process behind bottom-up housing claim initiatives in Latin America and how to link them with current urban theory

Latin America is a region where neoliberal principles have been widely adopted so that urban territories and urbanization dynamics tend to reproduce spaces that, among other aspects, are characterized by social and spatial exclusion and inequality.

Housing is one of the fields where this tendency reaches extremes since it closely links the spatial conditions found in urban territories with a multiplicity of dimensions related to human well-being. Housing, however, is a theoretical field that is a work in progress, although some shared global tendencies have been recognized in the literature, along with a general call for input from other academic areas through the study of empirical experiences.

In Latin America, some trends in housing have been recognized, of which the most relevant are: high levels of informality, technocratic planning tradition, housing policies that promote a passive role of the state, weakened institutions, the absence of public funding directed to housing provision for the most vulnerable, the absence of public land banks, industrialized private production of housing with unsuitable living conditions, private financing mechanisms inaccessible to a large share of population, and an outdated regulatory framework that does not recognize innovative ways of housing provision, management and tenure.

This scenario has paved the way for the emergence of several projects of organized housing self-provision. Since the decade of the '70s, a series of factors have converged in Latin America, such as economic crises, socio-political turmoil, an unfavourable political environment, and progressive thinking (e.g., theories of Liberation Theology and

Pedagogy of the Oppressed are particularly relevant) that inspired social organization with different agendas and provoked mobilization.

Housing movements were no exception in this awakening of social awareness as tensions based on land tenure, inequality, and housing inaccessibility had been accumulating since the colonial period. Key factors were: the mobilization of traditional cultural practices and know-how, based on solidarity and mutual-aid practices rooted in the territory and a sense of community; the adoption of organizational structures from European and North American traditions of trade unions, associations, cooperatives etc.; the initial formation of an international network of organizations committed to building a shared political agenda to tackle social issues, including housing.

As the self-production of housing in the region grew and some of the most organized projects were consolidated, efforts were made to study, describe, and reflect on them. One of the most comprehensive exercises was conducted by a group of organizations within a regional network on housing issues (International Habitat Coalition) which proposed the concept of *Producción Social del Hábitat* -PSH- (Social Production of Habitat). On one hand, this calls for the understanding of housing from a human rights approach (recognizing its progressive and social nature) while, on the other, it encompasses self-production and self-management practices developed from the bottom-up.

While PSH makes a valiant effort to propose a useful approach to understanding empirical experiences by defining a series of features, actors and processes involved in housing production, it has limits in terms of theorizing and placing housing in a broader social discourse. This is where the field of *Social Innovation* proves useful.

Positioning bottom-up housing claims within *Social Innovation* enables them to be understood as a type of social organization that are compromised with the satisfaction of unmet needs that resulted from territorialized conditions of exclusion. Secondly, it allows bridges to be built between PSH and broader social processes, such as territorial development, political governance, institutionalization, and empowerment of traditionally excluded social actors.

Furthermore, *Social Innovation* recognizes the way PSH sees housing issues almost entirely from a collective perspective and highlights its commitment to provoking social changes by transforming power relationships in the dynamics of housing provision, access, and management.

Whether approaching to bottom-up housing claims from the narrow PSH viewpoint or more broadly through *Social Innovation*, the context-dependency of these processes emerges as a common feature. This is a temporal and spatial dependency. Temporal, since they are determined by the conditions converging in specific points in time, and the processual nature whereby actions and outcomes unfold over time.

Whereas, in terms of space, its dependency is more complex in claiming space and its (re) production (in the form of land) as both the means and the goal of the social organization itself, in which the capacities, knowledge and resources that enable *Social Innovation* and PSH are ultimately rooted, and where the appropriation of space acquires political meaning and becomes the means for the construction of an alternative reality.

Social Innovation in Housing (SI-H) can therefore be defined as:

Bottom-up, socially-organized initiatives that recognize their *raison d'être* in housing provision and management (or other related habitat components); committed to (re)claiming and (re)producing, creatively and collectively, new spatialities where alternative sets of values and knowledge can be mobilized through processes of empowerment, new patterns of governance and networking. (Definition by the author).

In the Latin American context, *Social Innovation* continues to approach empirical experiences from a narrow perspective, particularly the conditions that determine and trigger the initial period of emergence and the conditions that allow the continuity of the organization whenever housing provision has been attained. In this, establishing a dialogue between *Social Innovation* and the concepts of *Hope* and *Autonomy* is helpful since it provides a more comprehensive understanding of bottom-up empirical experiences of housing self-provision and self-management.

In relation to SI-H, *Hope* can be defined as:

A collective human force, driven by the co-production of knowledge, capable of inspiring and mobilizing a constant spatial-temporal process of SI-H; one determined by the act of envisioning futures and anticipating them in the present through actions and resources rooted in the territory. (Definition by the author).

Furthermore, when referring to conditions for the sustainability of SI-H, the concept of *Autonomy* provides a useful framework since it conveys the commitment of SI-H to broader processes related to territorial development and human well-being.

In relation to SI-H, *Autonomy* can be defined as:

A long-term project committed to attaining collective self-determination and characterized by the act of organizing actions of resistance and the creation of alternative futures. A process that involves: the territorialization of 'new ways of living', the concrete and daily practice of SI-H actions and dialogue with power structures to promote profound changes. (Definition by the author).

5.2. How to compare bottom-up housing claim initiatives in Latin America

As previously stated in relation to experiences of *Producción Social del Hábitat* -PSH- (Social Production of Habitat), there is a considerable agreement in the literature on the need for external factors in support of the social provision of housing, particularly in relation to housing cooperatives. However, there is less experience in trying to understand the internal social dynamics of these processes and how they can both foster and threaten success in terms of housing provision.

This research aims to approach these processes from a broader theoretical perspective (*Social Innovation in Housing SI-H*), trying to understand the internal dynamics that are peculiar to SI-H experiences by proposing a conceptual model for their comparison. Some general ideas concerning the conceptual model are:

First, a clear differentiation between *external factors* and the internal dynamics of SI-H is proposed, acknowledging, however, their interdependency at all times. When considering *external factors*, the regulatory framework of the analyzed urban territory becomes relevant (policies and institutions of the housing sector particularly), as well as the intervention of external actors or other important external events. Furthermore, due to the context-dependency of SI-H, a historical approach for conducting the overall analysis must be adopted, recognizing the multi-level nature of the processes involved.

Second, SI-H is understood as a spatial-temporal process, so the analysis is structured by three time-bounded moments (definitions by the author):

- The *emergence of SI-H*: when the initial attempts of social organization around housing claims (or other habitat components) take place, concluding in the formalization of the social organization and the definition of a shared goal related to the creation of new spatialities (collective prefiguration inspired by hope).
- The *consolidation of SI-H*: when land access is secured and housing has been socially and collectively produced, the main goal of housing provision has been reached. Access to land is the turning point for consolidation moment and the overall success of SI-H.
- The *sustainability of SI-H*: An open-ended moment when the organization self-determines new collective goals in which actions concerning housing or habitat production are envisaged. By committing to broader territorial development processes, SI-H requires profound transformations that usually involve participation in external governance structures, and undergoing a process of institutionalization and scaling-up.

Third, on reaching all three moments of SI-H, the interaction of *co-dependent factors* is always present. To conduct the comparison, the following conceptual categories are proposed (definitions by the author):

- *Self-management in SI-H*: the ability to acquire new knowledge and mobilize new capacities related to technical and administrative tasks, where the social capital of the organization is increased by the capacity to create new networks (horizontally and vertically), as well as the organization's economic self-reliance, which presupposes the ability to manage and produce economic resources.
- *Identity building in SI-H*: the adoption and mobilization of new sets of principles and values, shared collectively. The consolidation of a sense of community, along with the collective political commitment to provoke transformations related to housing claims.
- *New patterns of governance in SI-H*: the way decisions within the organizations are reached and how power is allocated within the SI-H structure. Here, considerations regarding the overall level of institutionalization of the SI-H are explored, as well as the available channels by which the internal structure deals with external institutions.

Finally, for conducting the comparison, the concepts of *Hope* and *Autonomy* are also considered. Referring to the previously presented descriptions:

- When analyzing *Hope in SI-H*, special attention should be paid to processes of co-production of knowledge, collective acts of envisaging futures (prefiguration), and the strategies for anticipating alternative futures in the present through actions and resources rooted in the territory.
- When analyzing *Autonomy in SI-H*, the capacity for collective self-determination (that is, the ability in decision-making, self-management, and goals achievement) should be considered, as well as the commitment to a long-term political project that implies the territorialization of 'new ways of living', the practice of concrete and daily of actions of SI-H, and the dialogue with power structures to promote profound changes.

5.3. How to generalize over bottom-up housing claim initiatives in Latin America

As previously stated, there is still work to do in developing a housing theory and even more for theorizing about bottom-up experiences of housing claim found in territories at the periphery the neoliberal development. However, by proposing a conceptual model enhanced by fieldwork, and by conducting a preliminary comparison between two empirical experiences, resulting trends may inform hypotheses for future comparative research.

In this regard, findings emerging from the pilot comparison are presented in the form of assumptions which are organized in accordance with the main conceptual categories of the proposed model.

External factors

- Although there is already consensus in the literature on the indispensable need for public support for housing provision for all, the effects exerted by different means of public support (e.g., diverse mechanisms of public funding, access to public land, or legal recognition) at the different stages of SI-H in regions such as Latin America have not been fully examined. Given the results, the lack of public funding programmes aimed at SI-H experiences appears to have challenged them the most, particularly during the *emergence* and *consolidation* phases, while the lack of legal recognition

appears not as challenging (at least for pilot SI-H experiences), regulatory frameworks are later adapted and modified based on the pilot experiences.

- External technical assistance that is long-term and adaptable, capable of addressing a broad range of needs in each of the phases of the SI-H, results crucial for its sustainability. An inverse relationship between the amount of technical assistance required and the self-management of the SI-H is identified, and further research focusing on the ways direct external assistance decreases as internal self-management increases over time is needed.
- In contexts without public support for housing provision, institutional and economic support from external actors is vital, especially during the first phases of SI-H, since it provides the acknowledgment and resources needed to encourage the emergence of the project. However, the ways these external actors interact and influence the SI-H in the mid- and long-term has yet to be explored.

Hope

- In contested urban realities, such as those examined in Latin America, crises appear to play a key role in creating the conditions and interstices from which SI-H can emerge. By creating windows of opportunities for innovation and further transformations, since actors and resources are mobilized, the *status quo* is challenged and structural inequalities intensify.
- The initial prefigurative process that characterizes the collective construction of hope is mobilized by a process of co-production of knowledge, where exchanges between peers (inside and outside the SI-H) play a crucial role in acknowledging injustices, reflecting on the future, building a collective political project, and devising strategies based on the resources available in the territory.
- Collective hope-building appears to be a continuous process that inspires and directs the SI-H at all times, a process that can adapt and re-direct the SI-H at any moment, since it is collectively constructed.
- Any internal divergence in the direction of the collective hope (caused by internal or external factors) constitutes a considerable threat for the overall sustainability of the SI-H, since it can lead to an internal fracture and the failure of the SI-H, no matter when it occurs.

Co-dependent factors

- Practising mutual-aid at the various stages of SI-H and participating in continuous exchanges with more consolidated SI-H experiences can enhance self-management capacities in SI-H initiatives, since knowledge is shared, and new capacities for attaining concrete results are put into practice.
- Governance structures that are inclusive and facilitate democratic decision-making are essential for the sustainability of the SI-H and facilitate the development of collective strategies and projects, particularly when these features are guaranteed: a diversity of voices are considered, important decisions tend to be taken collectively, and power tends to be less concentrated and more evenly distributed.
- Intergenerational identity-building is important for the sustainability of the SI-H, especially in projects with a long tradition, where leadership needs to be renewed, managerial activities have to be continuously performed, and collective hope-building calls for permanent commitment and active participation. Spaces that foster intergenerational exchanges and collective construction of memories have shown to be useful for identity-building in SI-H.

Autonomy of SI-H

- To achieve collective self-determination, constant mobilization and motivation within the SI-H are crucial. Devising and developing mid- to short-term projects appears to keep the prefigurative process in constant motion, as capacities are continuously mobilized and the sense of collectivity is reinforced by the attainment of goals.
- When housing provision has been obtained, the SI-H requires a profound reorientation of the direction. Setting new goals, based on a process of collective prefiguration inspired by a renewed sense of hope, fosters the overall *Autonomy of the SI-H*.
- The institutionalization of SI-H local experiences in second- and third-level organizations results useful for engaging in external governance structures and attaining the expected regulatory and policy transformations that *Autonomy in SI-H* entails, since these new institutions act as mediators capable of channelling voices and intervening in external decision-making structures.
- When SI-H organizations become part of external governance structures, their autonomy is seriously threatened by the possibility of co-optation. Certain factors appear relevant in order to overcome this threat, such as a strong sense of identity and belonging (nurtured intergenerationally), interiorized collective values that prioritize the

collective well-being, commitment to the collective project and its direction, and democratic and inclusive governance structures to avoid concentrations of power.

Finally, and given the results here presented, further comparative research using the proposed model by the thesis is foreseen. Analyzing several manifestations of SI-H across Latin America (including more than 400 Mutual-Aid Housing Cooperatives already present in the region), obtaining data based on the hypotheses and trends previously presented, and stimulating sufficiently informed processes of discussion and theorizing.

6. BIBLIOGRAPHY

- Aalbers, M. B. (2016). *Financialization and Housing: A Political Economy Approach*. In *The Financialization of Housing*. Routledge. <https://doi.org/10.4324/9781315668666-5>
- AJ+. (2020). *Cooperativa Palo Alto: la lucha por la tierra en la ciudad*. Retrieved from <https://www.youtube.com/watch?v=sJ9ohLD40cQ>
- Alacovska, A., Langevang, T., & Steedman, R. (2020). The work of hope: Spiritualizing, hustling and waiting in the creative industries in Ghana. *Environment and Planning A*, 53(4), 619–637. <https://doi.org/10.1177/0308518X20962810>
- Albrechts, L. (2005). Creativity as a drive for change. *Planning Theory*, 4(3), 247–269. <https://doi.org/10.1177/1473095205058496>
- Alcaldía Municipal de San Salvador. (2015). *Plan municipal de Ordenamiento territorial de la ciudad de San Salvador*.
- Andrade, J., & Carballo, E. (coords). (2011). *La Vivienda Popular en Mexico. Retos para el siglo XXI*. Universidad Autónoma Metropolitana.
- Appadurai, A. (2013). *Housing and hope*. *Places Journal*.
- Appadurai, A. E. on the G. C. (2013). *The Future as Cultural Fact*. Verso. <https://doi.org/10.1080/00207230802138200>
- Bardhan, A., Edelstein, R. and Kroll, C. (2011). *Global Housing Markets: Crises, Policies, and Institutions*. Chichester: Wiley-VCH
- Bardhan, A., Edelstein, R. H., & Kroll, C. A. (Eds.). (2011). *Global Housing Markets: Crises, Policies, and Institutions (Vol. 17)*. John Wiley & Sons.
- Berti, G., & Ferrufino, C. (2009). *Ordenamiento Territorial en Centroamérica y República*
- BID (Banco Interamericano de Desarrollo). (2012). *Un espacio para el desarrollo: los mercados de vivienda en America Latina y el Caribe (C. Bouillon, ed.)*. <https://doi.org/10.2307/j.ctvc5pc23.58>
- Boonyabanha, S. (2005). Baan Mankong: going to scale with slum and squatter upgrading in Thailand. *Environment and Urbanization*, Vol. 17, NO 1, April 2005, pp. 21-46.

- Brenner, N., & Schmid, C. (2014). The 'Urban Age' in Question. *International Journal of Urban and Regional Research*, 38(May), 731–755. <https://doi.org/10.1111/1468-2427.12115>
- Brokking, P., García, M., Vaiou, D., & Vicari, S. (2017). Housing and neighbourhood: Basic needs, governance and social innovation. *Social Services Disrupted: Changes, Challenges and Policy Implications for Europe in Times of Austerity*, June, 342–360. <https://doi.org/10.4337/9781786432117.00027>
- Castells, M. (1983). *The city and the grassroots: a cross-cultural theory of urban social movements* (No. 7). Univ of California Press.
- Centro Cooperativo Sueco, & FUNDASAL. (2008). *Cooperativa 13 de Enero : una experiencia piloto de cooperativismo de vivienda por ayuda mutua en El Salvador*.
- Centro Cooperativo Sueco. Programa Regional de Vivienda y Hábitat. (2012). *El Camino Posible. La producción Social del Hábitat en América Latina* (Trilce (ed.)).
- CEPAL. (1986). *El terremoto de 1986 en San Salvador: daños, repercusiones y ayuda requerida*.
- Chavez, G. Cummings, R., Monterrosa, L. & Sanabria, A. (2022). *Mapeo de la red del modelo de Cooperativismo de Vivienda por Ayuda Mutua en Latinoamérica* [Unpublished undergraduate dissertation]. Universidad Centroamericana José Simeón Cañas, El Salvador.
- Chiodelli, F. (2016). International housing policy for the urban poor and the informal city in the GS: a non-diachronic review. *Journal of International Development*, 28 (5):788-807. DOI: 10.1002/jid.3204.
- Clapham, D. (2018). Housing Theory, Housing Research and Housing Policy. *Housing, Theory and Society*, 35(2), 163–177. <https://doi.org/10.1080/14036096.2017.1366937>
- COAMSS-OPAMSS. (2010). *Política de Desarrollo Urbano y Territorial* (p. 78).
- Constitución de El Salvador, (1983).
- Cooperativa Palo Alto. (2018). *Cooperativa Palo Alto el Documental*. Retrieved from <https://www.youtube.com/watch?v=gclUAhix9Hk&t=3s>.

- Corzo Rivera, B. (2019). El papel de la Producción Social del Hábitat en la Lucha por el Derecho a la Ciudad en la Ciudad de México. Universitat Autònoma de Barcelona.
- Coulomb, R., & Scheteingart, M. (Coord. . (2006). Entre el Estado y el mercado. La vivienda en el México de hoy. In U. A. M. U. Azcapotzalco (Ed.), Entre el Estado y el mercado: La vivienda en el México de hoy. <https://doi.org/10.13140/2.1.3428.4808>.
- Croese, S., Cirolia, L. R. and Graham, N. (2016). Towards Habitat III: Confronting the disjuncture between global policy and local practice on Africa's 'challenge of slums'. *Habitat International*, 53: 237-242. DOI: 10.1016/j.habitatint.2015.11.037.
- Cruz, S., & Díaz, J. Coord. (2018). El cooperativismo de vivienda en la ciudad de México. Universidad Autónoma.
- CyADtv, & UAM. (2018). Autogestión, democracia y territorio ciudad de México, 1968-2018 | René Coulumb Bosc. Retrieved from: https://www.youtube.com/watch?v=W3MaPYs0_Bo
- Díaz, J. (2019). Las cooperativas de vivienda por ayuda mutua en América Latina. 1–18.
- Dinerstein, A. C. (2015). *The Politics of Autonomy in Latin America. The Art of Organising Hope in the Twenty-First century* (1st ed.). Palgrave Macmillan.
- Dinerstein, A. C. (2016). Hope. In K. et. al Fritsch (Ed.), *Keywords for radicals: a late capitalist vocabulary of society* (pp. 1999–205). AK Press.
- Dinerstein, A. C. (2021). The concept of 'prefiguration' and E . Bloch's philosophy of hope. In L. Monticelli (Ed.), *Prefiguration. A short introduction*. Policy Press.
- Dinerstein, A. C., & Deneulin, S. (2012). Hope Movements: Naming Mobilization in a Post-development World. *Development and Change*, 43(2), 585–602. <https://doi.org/10.1111/j.1467-7660.2012.01765.x>
- Dominicana: Insumos para la construcción de una agenda regional (CONFEDELCA (ed.); 1st ed., Issue October). FUNDE
- Duhau, E. (2016). Evolución reciente de la división social del espacio residencial en la zona metropolitana de la Ciudad de México. In *Urbanización y política urbana en Iberoamérica: Experiencias, análisis y reflexiones*. Ciudad de México: Colegio de México.

- European Commission. (2017). Social Innovation as a Trigger for Transformations. The Role of Research. <https://doi.org/10.2777/68949>
- Fields, D. J., & Hodkinson, S. N. (2018). Housing Policy in Crisis: An International Perspective. *Housing Policy Debate*, 28(1), 1–5.
<https://doi.org/10.1080/10511482.2018.1395988>
- Flyvbjerg, B. (2006). Five Misunderstandings About Case-Study Research. *Qualitative Inquiry*, 12(2), 219–245. <https://doi.org/10.1177/1077800405284363>
- FUNDASAL. (2004). Carta Urbana No120: Cooperativismo de Vivienda por Atuda Mutua. El Modelo Uruguayo (pp. 1–16). [http://repo.fundasal.org.sv/185/1/carta urbana120.pdf](http://repo.fundasal.org.sv/185/1/carta%20urbana120.pdf)
- FUNDASAL. (2006). Carta Urbana No.138: Cooperativismo de vivienda: los casos 13 de Enero y Héroes de Piedras Rojas.
- FUNDASAL. (n.d.). Anteproyecto Ley de Vivienda de Interés Social. Una necesidad palpable, una propuesta para el acceso de los más pobres. *Carta Urbana*, 160.
- Galès, P. Le. (2016). Neoliberalism and urban change: Stretching a good idea too far? *Territory, Politics, Governance*, 4(2), 154–172.
<https://doi.org/10.1080/21622671.2016.1165143>
- Gamboa, C. (2020). *Lacol. La Borda, Vivienda Cooperativa*.
- Garza, Gustavo, & Scheteingart, M. (1978). *La acción habitacional del Estado de México*.
- Gilbert, A. (2012). Housing subsidies in the developing world. *International Encyclopedia of Housing and Home*. doi: 10.1016/B978-0-08-047163-1.00127-2.
- Göschel, A. (2001). Integration and the city. *German Journal of Urban Studies* 40 (1). Available at: <https://difu.de/en/publikationen/2001/integration-and-the-city.html>.
- Habitat International Coalition HIC. (2011). *Ciudades para Todo@s. Por el derecho a la ciudad propuestas y experiencias* (2a ed.; C. Sugranyes, Ana; Mathivet, Ed.). Santiago, Chile.
- Hague, R., & Harrop, M. (2004). *Comparative government and politics* (Vol. 6). Nueva York: Palgrave Macmillan.

- Hamdouch, A., & Galvan, A. (2019). Social Innovation as a Driver of Urban Transformation? The Case of Planning Approaches in the Dominican Republic. *Urban Planning*, 4(1), 31. <https://doi.org/10.17645/up.v4i1.1740>
- Harris, R., Miraftab, F. and Kudva, N. (2015). International policy for urban housing markets in the GS since 1945. Essay written for cities of the GS reader *Cities of the GS Reader*: 122-133.
- Harth-deneke, J. A. (1978). Towards alternative distributional urban strategies. A critical analysis of urban land, services and housing policy in El Salvador. Massachusetts Institute of Technology.
- Harvey, D. (2000). *Spaces of Hope*. Edinburgh University Press.
- Harvey, D. (2012). *Rebel Cities. From the right to the city to the urban revolution*. London, UK: Verso.
- Häußermann, H. and Siebel, W. (2001). Integration and segregation-Thoughts on an old debate. *Deutsche Zeitschrift Für Kommunalwissenschaften*, 40 (1): 125-138. Available at: <https://difu.de/publikationen/integration-and-the-city.html-3>
- Healey, P., & González, S. (2005). A Sociological Institutional Approach to the Study of Innovation in Governance Capacity. *Urban Studies*, 42(11), 2055–2069. <https://doi.org/10.1080=00420980500279778>
- HIC-AL/Grupo de trabajo de PSH. (2017). *Utopías en construcción. Experiencias latinoamericanas de producción social del hábitat*.
- Hoek-Smit, M. (2016). *Mass Housing requires Mass Housing Finance*. UN-Habitat lecture series on Youtube. https://www.youtube.com/watch?v=loM05B__GvE (Accessed 24 October 2018).
- Huchzermeyer, M. (2010). The Policy Context for Informal Settlements: Competitiveness, Slum Eradication and a Right to the City? *TRIALOG: A Journal for Planning and Building in the Third World*, Special Edition on “Perspectives on Urban South Africa 104 (1): 25-28. Available at: http://abahlali.org/files/Huchzermeyer%20_Policy_Context.pdf.
- ILO (International Labour Organization). (2002). R193 - Recomendación sobre la promoción de las cooperativas (núm. 193). Retrieved from

https://www.ilo.org/dyn/normlex/es/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R193

- Instituto de Investigaciones Parlamentarias. (2017). *El Derecho a la Ciudad en la Constitución de la Ciudad de México*. Mexico City.
- Iracheta Cenecorta, A. (2011). Housing Policy Experiences in Mexico. *Revista de Ingeniería*, 95(35), 95–99. Retrieved from http://www.scielo.org.co/scielo.php?script=sci_arttext&pid=S0121-49932011000300015&lng=en&nrm=iso&tlng=en
- Iraheta, J., & Telles, C. (2010). Impacto de la política de vivienda en El Salvador en el período 1998-2009. Universidad Centroamericana José Simeón Cañas (UCA).
- Junta de Andalucía. Dirección General de Arquitectura y vivienda, C. de O. P. y T. I. M. de M. (1999). *Las cooperativas de vivienda por ayuda mutua uruguayas. Una historia con quince mil protagonistas*. Sevilla, España; Montevideo, Uruguay.
- King, R., Orloff, M., Virsilas, T., & Pande, T. (2017). *Confronting the Urban Housing Crisis in the Global South: Adequate, Secure, and Affordable*. Retrieved from https://www.wri.org/sites/default/files/towards-more-equal-city-confronting-urban-housing-crisis-global-south.pdf%0Ahttps://www.wri.org/sites/default/files/Confronting_the_Urban_Housing_Crisis.pdf%0Ahttps://www.wri.org/sites/default/files/towards-more-equ
- King, R., Orloff, M., Virsilas, T., & Pande, T. (2017). *Confronting the Urban Housing Crisis in the Global South: Adequate, Secure, and Affordable*. https://www.wri.org/sites/default/files/towards-more-equal-city-confronting-urban-housing-crisis-global-south.pdf%0Ahttps://www.wri.org/sites/default/files/Confronting_the_Urban_Housing_Crisis.pdf%0Ahttps://www.wri.org/sites/default/files/towards-more-equ
- Lang, R., Carriou, C., & Czischke, D. (2020). Collaborative Housing Research (1990–2017): A Systematic Review and Thematic Analysis of the Field. *Housing, Theory and Society*, 37(1), 10–39. <https://doi.org/10.1080/14036096.2018.1536077>
- Larsen, H. G. (2020). Barcelona Housing crisis and urban activism. In P. Hagbert, H. Gutzon, H. Thorn, & C. Wasshede (Eds.), *Contemporary co-housin in Europe*.

- Towards sustainable cities? (pp. 74–93). Routledge.
<https://doi.org/10.4324/9780429450174-5>
- Law, S. (2019). Building Homes, Building Lives in Mexico City. *NACLA Report on the Americas*, 51(4), 401–409. <https://doi.org/10.1080/10714839.2019.1692998>
- Lefebvre, H. (1991). *The Production of Space*. Blackwell.
<https://doi.org/10.1136/bmj.1.3136.210-c>
- Lefebvre, H. (1991). *The Production of Space*. <https://doi.org/10.1136/bmj.1.3136.210-c>
- Lefebvre, H. (2003). *The Urban Revolution* (U. of M. Press (ed.)).
- Lefebvre, H., Brenner, N., Elden, S., Moore, G., Brenner, N., & Elden, S. (2009). *State, Space, World. Selected Essays* (S. Brenner, Neil & Elden, ed.). University of Minnesota Press.
- Lefebvre, H., Brenner, N., Elden, S., Moore, G., Brenner, N., & Elden, S. (2009). *State, Space, World. Selected Essays* (S. Brenner, Neil & Elden (ed.)). University of Minnesota Press.
- Ley de Ordenamiento y Desarrollo Territorial, (2011).
- Ley de Urbanismo y Construcción, (1951)
- Ley especial de lotificaciones y parcelaciones para uso habitacional, (1992).
- LGSC. (1994). *Diario Oficial de los Estados Unidos Mexicanos*. Mexico City.
- Lungo, M. (2001). *Economía Política de la Vivienda en El Salvador*.
- MacLennan, D., & Miao, J. (2017). Housing and Capital in the 21st Century. *Housing, Theory and Society*, 34(2), 127–145. <https://doi.org/10.1080/14036096.2017.1293378>
- MacLennan, D., & Miao, J. (2017). Housing and Capital in the 21st Century. *Housing, Theory and Society*, 34(2), 127–145. <https://doi.org/10.1080/14036096.2017.1293378>
- Miller, B., & Nicholls, W. (2013). Social Movements in Urban Society : The City as A Space of Politicization Social Movements in Urban Society : The City as A Space of Politicization. (June). <https://doi.org/10.1080/02723638.2013.786904>
- Ministerio de Vivienda. (2020). *Guía de archivo del Ministerio de Vivienda*.

- Miyazaki, Hirozaku; Swedberg, R. (Eds. . (2017). *The economy of hope*. University of Pennsylvania Press.
- Monkkonen, P. (2011). The housing transition in Mexico: Expanding access to housing finance. *Urban Affairs Review*, 47(5), 672–695.
<https://doi.org/10.1177/1078087411400381>
- Moulaert, F., A. Rodriguez and S. Swyngedouw (eds.) (2003) *The globalized city: economic restructuring and social polarization in European cities*. Oxford University
- Moulaert, F., Martinelli, F., Swyngedouw, E., & González, S. (2005). Towards alternative model(s) of local innovation. *Urban Studies*, 42(11), 1969–1990.
<https://doi.org/10.1080/00420980500279893>
- Moulaert, Frank; MacCallum, Diana; Mehmood, A. H. (2013). *The International Handbook on Social Innovation : Collective Action, Social Learning and Transdisciplinary Research*. Edward Elgar Publishing Limited.
https://books.google.it/books/about/The_International_Handbook_on_Social_Inn.html?id=1ObwMgEACAAJ&redir_esc=y
- Mullins, D., & Moore, T. (2018). Self-organised and civil society participation in housing provision. *International Journal of Housing Policy*, 18(1), 1–14.
<https://doi.org/10.1080/19491247.2018.1422320>
- Mumtaz, B. (2014). Affordable housing: Chimera or oxymoron? University of UCL working paper: 164 (60). Available at: <https://www.ucl.ac.uk/bartlett/development/case-studies/2014/jul/164-affordable-housing-chimera-or-oxymoron>.
- Mumtaz, B. (2014). Affordable housing: Chimera or oxymoron? University of UCL working paper: 164 (60). Available at: <https://www.ucl.ac.uk/bartlett/development/case-studies/2014/jul/164-affordable-housing-chimera-or-oxymoron>.
- Naciones Unidas. (2017). Nueva Agenda Urbana. In Declaración de Quebec sobre la preservación del espíritu del lugar. Retrieved from <http://urbanhabitat.com.ar/data/Planear el Barrio.pdf>
- Nahoum, B. (2013). Algunas claves. Reflexiones sobre aspectos esenciales de la vivienda cooperativa por ayuda mutua. (Trilce (ed.); 1st ed.).

- Navarro, E., Magaña, J., & Rodríguez, M. (2005). La Obligación del Estado salvadoreño de garantizar el derecho humano a la vivienda frente al problema de los asentamientos ilegales en la línea férrea, Depto. de San Miguel período 2000-2004 [Universidad Nacional de El Salvador].
- Nyseth, T., & Hamdouch, A. (2019). The Transformative Power of Social Innovation in Urban Planning and Local Development. *Urban Planning*, 4(1), 1. <https://doi.org/10.17645/up.v4i1.1950>
- Ortiz, E. (2016). Hacia un hábitat para el buen vivir. *Andanzas compartidas de un caracol peregrino*. Mexico City.
- Ortiz, E., & Zarate, M. (Comp.). (2002). *Vivitos y coleando. 40 años trabajando por el hábitat popular en América Latina*. Mexico City: Universidad Autónoma Metropolitana.
- Pierre, J. (2005) Comparative urban governance: uncovering complex causalities. *Urban Affairs Review* 40.4, 446–62.
- Purcell, M. (2013). To inhabit well: Counterhegemonic movements and the right to the city. *Urban Geography*, 34(4), 560–574. <https://doi.org/10.1080/02723638.2013.790638>
- Quiroz, M. (2019). MEMORIA, IDENTIDAD Y PARTICIPACIÓN DE LOS JÓVENES DE LA COOPERATIVA DE VIVIENDA PALO ALTO, CIUDAD DE MÉXICO. Universidad Autónoma Metropolitana Azcapotzalco.
- Quiroz, M. (2019). MEMORIA, IDENTIDAD Y PARTICIPACIÓN DE LOS JÓVENES DE LA COOPERATIVA DE VIVIENDA PALO ALTO, CIUDAD DE MÉXICO. Universidad Autónoma Metropolitana Azcapotzalco.
- Rickards, L., Gleeson, B., & Boyle, M. (2016). Urban studies after the age of the city. *53(8)*, 1523–1541. <https://doi.org/10.1177/0042098016640640>
- Ridder, H.-G. (2017). The theory contribution of case study research designs. *Business Research*, 10(2), 281–305. <https://doi.org/10.1007/s40685-017-0045-z>
- Robinson, J. (2011). Cities in a World of Cities: The Comparative Gesture. *International Journal of Urban and Regional Research*, 35(January), 1–23. <https://doi.org/10.1111/j.1468-2427.2010.00982.x>

- Robinson, J., Hall, W., & Keynes, M. (2013). In the tracks of Comparative Urbanism: Difference, Urban Modernity and the Primitive. 3638(May).
<https://doi.org/10.2747/0272-3638.25.8.709>
- Ruonavaara, H. (2018). Theory of Housing, From Housing, About Housing. *Housing, Theory and Society*, 35(2), 178–192. <https://doi.org/10.1080/14036096.2017.1347103>
- Schindler, S. (2017). Towards a paradigm of Southern urbanism. *City*, 21(1), 47–64.
<https://doi.org/10.1080/13604813.2016.1263494>
- Schteingart, M. (1989). Diez años de programas y políticas de vivienda en México. In Gustavo Garza (Ed.), *Una década de pñaneación urbano-regional en México, 1978-1988*. Ciudad de México: Coelgio de México.
- Schteingart, M. (2018). Vivienda en la Ciudad de México: coordinación de políticas, programas y prácticas habitacionales: ¿es posible hablar de gobernanza en este campo del desarrollo urbano? 1–21.
- Schteingart, M., & Damián, A. (2016). Ciudades, Pobreza y Segregación. In *Urbanización y política urbana en Iberoamérica: Experiencias, análisis y reflexiones*. Ciudad de México: Colegio de México.
- Scott, A. & Storper, M. (2014). The Nature of cities: the scope and limits of urban theory. *INTERNATIONAL JOURNAL OF URBAN AND REGIONAL RESEARCH*.
<https://doi.org/10.1111/1468-2427.12134>
- Solanas, M. (2016). Las cooperativas de vivienda uruguayas como sistema de producción social del hábitat y autogestión de barrios.
- Souza, M. L. De. (2000). Urban Development on the Basis of Autonomy: A Politico-philosophical and Ethical Framework for Urban Planning and Management. 6703.
<https://doi.org/10.1080/713665887>
- Souza, M. L. De. (2006). Social movements as ‘critical urban planning’ agents. *City*, 10(3), 327–342. <https://doi.org/10.1080/13604810600982347>
- Souza, M. L. De. (2015). From the ‘right to the city’ to the right to the planet. *City*, 19(4), 401–435. <https://doi.org/10.1080/13604813.2015.1051719>

- Tight, M. (2010). The curious case of case study: A viewpoint. In *International Journal of Social Research Methodology* (5th ed., Vol. 13, Issue 4). SAGE.
<https://doi.org/10.1080/13645570903187181>
- Torres, E. (n.d.). La justicia que queremos: De la resistencia urbana a la construcción de una ciudad otra: 1–14.
- UNAM (2012). México. Perfil del sector de la vivienda.
<https://doi.org/10.1017/CBO9781107415324.004>
- UN-Habitat (2016). Consolidating our Impact. Nairobi: UN-Habitat. Available at:
<http://nua.unhabitat.org/uploads/cpr.pdf>.
- UN-Habitat. (2013). Perfil del Sector Vivienda de El Salvador (A. Harth (ed.)).
- United Nations, Department of Economic and Social Affairs, P. D. (2018). The World's Cities in 2018-Data Booklet. <https://doi.org/10.18356/c93f4dc6-en>
- United Nations. The Right to Adequate Housing, 21 (2009).
<https://www.ohchr.org/en/issues/housing/toolkit/pages/righttoadequatehousingtoolkit.aspx>
- Valenzuela, K. (2018). El cooperativismo de vivienda uruguayo : cinco décadas construyendo comunidades urbanas. <https://subversiones.org/archivos/132559>
- Vallés, R., & Nahoum, B. (2013). Con el Ministro de Vivienda, Arq. Francisco Beltrame: que una tecnología sea válida, dependerá de quién se la apropia. *Vivienda popular*,(23): 8-15.
- Van den Broeck, P., Sadiq, A., Hiergens, I., Quintana, M., Verschure, H., & Moulaert, F. (Eds.). (2020). *Communities, Land and Social Innovation. Land Taking and Land Making in an Urbanising World*. Edward Elgar Publishing Limited.
- Vidal, L. (2018). El cooperativismo, una alternativa posible a la financiarización de la vivienda. *Notes Internacionals CIDOB*, 207.
- Vidal, L. (2019). Cooperative Islands in Capitalist Waters: Limited-equity Housing Cooperatives, Urban Renewal and Gentrification. *International Journal of Urban and Regional Research*, 43(1), 157–178. <https://doi.org/10.1111/1468-2427.12726>
- VMVDU. (2015). Política Nacional de Vivienda y Hábitat de El Salvador.

- Wakely, P. (2014). Urban public housing strategies in developing countries: whence and whither paradigms, policies, programmes and projects. University of UCL working paper, 163 (60). Available at: <https://www.ucl.ac.uk/bartlett/development/case-studies/2014/jul/163-urban-public-housing-strategies-developing-countries-paradigms-policies>
- Ward, P. M. (2012). Housing Policies in Developing Countries. *International Encyclopedia of Housing and Home*. Elsevier. 559-572. doi: 10.1016/B978-0-08-047163-1.00232-0
- Wetzstein, S. (2017). The global urban housing affordability crisis. *Urban Studies*, 54 (14), pp. 3159-3177. doi: 10.1177/0042098017711649
- Yin, R. K. (2014). *Case study research. Design and methods* (5th ed.). SAGE.